



ANNOUNCEMENT:

MediSure Supreme Insurance Repricing and Bank Negara Malaysia's Interim Measures

1 October 2025

Dear Valued Customer,

Healthcare expenses in Malaysia have surged in recent years. This sharp increase is largely attributed to advancements in medical treatments and technologies, as well as a growing number of non-communicable diseases, both of which have contributed to higher utilisation of healthcare services.

In order to continue providing the level of coverage you expect and manage the financial risks of rising healthcare costs, we find it necessary to revise premiums for our MediSure Supreme policies, with effective from 1 November 2025.

Following Bank Negara Malaysia's (BNM) latest directive, we stand in full support of the interim measures introduced to assist individuals impacted by necessary adjustments in medical insurance pricing. These short-term initiatives are intended to provide immediate relief, while the industry works toward long-term, sustainable solutions.

We are taking proactive steps to implement these changes in a way that is fair, transparent, and in line with the guidance issued by BNM. Among the key support measures being rolled out are:

- The premium increase will be spread over five (5) years.
- The maximum annual increase will not exceed 20%.
- The premium increase for at least 80% of affected policyholders is kept below 10% per annum in the first three (3) years of staggering.
- The premium increase due to medical inflation for existing Insured Person age next birthday 60 years old and above* who are currently insured under the minimum plan (Plan 1) will be deferred for one (1) policy year. Please note that any premium increases resulting from a change in age band will continue to be applied.
- Access to alternative plans with lower premiums for those seeking more affordable options.

**Age next birthday 60 years old and above is based on renewal policy effective date.*



You will be notified in advance about any updates to your policy, along with clear explanations of how your premiums may be affected. In the meantime, we encourage you to review our [Frequently Asked Questions \(FAQs\)](#) for more information on the repricing and interim measures.

For more details on the interim measures, you may refer to the following:

- [Press Release by Bank Negara Malaysia](#)
- [Bank Negara Malaysia's Information on Interim Measures](#)
- [Press Release by PIAM](#)
- [FAQs by PIAM, LIAM and MTA](#)

If you have any questions or require further assistance, please do not hesitate to contact your authorised agent/intermediary, visit any RHB Insurance or Bank branch, or reach out to our Customer Relationship Centre:

- Customer Service Hotline at 1300 220 007 *
- WhatsApp at [012-6031978](#) *
- Email at rhbi.general@rhbgroup.com *

* Monday to Thursday (8:45am – 5:45pm) and Friday (8:45am – 4:45pm)

We are here to support you every step of the way as we navigate these changes together.

Thank you.

Regards,

RHB Insurance Berhad (197801000983 (38000-U))
