CAA 5-Year Term Monthly Rates

Premiums per $50,000 increment of coverage.

Choose coverage from $50,000 up to $500,000, in increments of $50,000.

Find your corresponding rate below, and multiply it by the number of $50,000 units to determine your premium. For example, a 40 year-old male non-smoker who wants $150,000 in coverage will have a monthly premium of $21.18 ($7.06 x 3 units).

	NON-SMOKERS[1]		SMOKERS	
Age[2]	Female	Male	Female	Male
18 to 30	$ 4.15	$ 5.58	$ 6.27	$ 8.55
31	4.44	5.70	6.62	8.91
32	4.68	5.82	7.07	9.27
33	4.80	5.96	7.34	9.56
34	4.92	6.09	7.63	9.86
35	5.04	6.23	7.93	10.16
36	5.17	6.37	8.24	10.48
37	5.30	6.52	8.57	10.80
38	5.48	6.69	9.01	11.44
39	5.68	6.88	9.48	12.12
40	5.88	7.06	9.98	12.84
41	6.10	7.26	10.49	13.60
42	6.31	7.45	11.04	14.41
43	6.51	7.77	11.78	15.88
44	6.70	8.10	12.56	17.49
45	6.91	8.44	13.39	19.28
46	7.11	8.79	14.29	21.24
47	7.33	9.16	15.24	23.41
48	7.83	9.74	16.28	25.67
49	8.36	10.35	17.39	28.16
50	8.93	11.00	18.57	30.88
51	9.54	11.69	19.84	33.86
52	10.18	12.42	21.20	37.14
53	10.80	13.34	22.45	39.34
54	11.45	14.32	23.78	41.67
55	12.14	15.37	25.19	44.14
56	12.87	16.50	26.68	46.75
57	13.64	17.72	28.26	49.52
58	14.60	19.46	30.72	54.03
59	15.62	21.37	33.38	58.94
60	16.72	23.47	36.27	64.30
61	17.89	25.78	39.42	70.15
62	19.14	28.31	42.84	76.53
63	20.39	30.41	46.42	82.67
64	21.73	32.68	50.31	89.30
65	23.15	35.11	54.52	96.46
66	24.66	37.72	59.09	104.19
67	26.27	40.53	64.03	112.55
68	27.90	43.34	68.98	121.10
69	29.94	46.96	74.19	125.83
70	32.18	51.61	79.71	131.00

Add provincial sales tax if you are residents of Manitoba 8%, Ontario 8% and Quebec 9%.

[1] Non-Smokers are those who have not used any form of tobacco, tobacco cessation products or marijuana in the past 12 months.

[2] Age means the age attained by the applicant (Member or Spouse) as of the first Premium Due Date.

Rates are subject to change without notice.