ÉVOLUTION DES TAUX INDIVIDUELS ASFE 2027

1. GAN

Gamme	Formule	Zone	Niveau Intervention	Hospi	Health	Health+	Health+ Child
Gamme EXPAT+	DIAMOND	1	Complément CFE	8%	8%	8%	8%
		1	TOT	8%	8%	8%	8%
		2	Complément CFE	15%	15%	15%	15%
		2	TOT	8%	8%	8%	8%
		3	Complément CFE	8%	8%	8%	8%
		3	TOT	8%	8%	8%	8%
		4	Complément CFE	8%	8%	8%	8%
		4	TOT	8%	8%	8%	8%
		5	TOT	8%	8%	8%	8%
	PEARL	1	Complément CFE	8%	8%	8%	8%
		1	TOT	8%	8%	8%	8%
		2	Complément CFE	8%	8%	8%	8%
		2	TOT	15%	15%	15%	15%
		3	Complément CFE	8%	8%	8%	8%
		3	TOT	8%	8%	8%	8%
		4	Complément CFE	8%	8%	8%	8%
		4	TOT	8%	8%	8%	8%
		5	TOT	8%	8%	8%	8%
	QUARTZ	1	Complément CFE	8%	8%	8%	8%
		1	TOT	8%	8%	8%	8%
		2	Complément CFE	15%	15%	15%	15%
		2	TOT	8%	8%	8%	8%
		3	Complément CFE	8%	8%	8%	8%
		3	TOT	8%	8%	8%	8%
		4	Complément CFE	8%	8%	8%	8%
		4	TOT	8%	8%	8%	8%
	SAPPHIRE	1	Complément CFE	8%	8%	8%	8%
		1	TOT	8%	8%	8%	8%
		2	Complément CFE	8%	8%	8%	8%
		2	TOT	15%	15%	15%	15%
		3	Complément CFE	8%	8%	8%	8%
		3	TOT	8%	8%	8%	8%
		4	Complément CFE	8%	8%	8%	8%
		4	TOT	8%	8%	8%	8%
		5	TOT	8%	8%	8%	8%

Gamme	Formule			Base	Option
Gamme INDICE	30	A	Complément CFE - avant 60 ans	8%	8%
		A	Complément CFE – 60 à 65 ans	10%	10%
		A	Complément CFE – 65 à 70 ans	12%	12%
		A	Complément CFE – plus de 70 ans	14%	14%
		A	TOT – avant 60 ans	8%	8%
		A	TOT – 60 à 65 ans	10%	10%
		A	TOT – 65 à 70 ans	12%	12%
		A	TOT – plus de 70 ans	14%	14%
		B	Complément CFE - avant 60 ans	8%	8%
		B	Complément CFE – 60 à 65 ans	10%	10
		B	Complément CFE – 65 à 70 ans	12%	12%
		B	Complément CFE – plus de 70 ans	14%	14%

		B	TOT – avant 60 ans	10%	10%
		B	TOT – 60 à 65 ans	12%	12%
		B	TOT – 65 à 70 ans	14%	14%
		B	TOT – plus de 70 ans	16%	16%
		A	Complément CFE - avant 60 ans	8%	8%
		A	Complément CFE – 60 à 65 ans	10%	10%
		A	Complément CFE – 65 à 70 ans	12%	12%
		A	Complément CFE – plus de 70 ans	14%	14%
		A	TOT – avant 60 ans	8%	8%
		A	TOT – 60 à 65 ans	10%	10%
		A	TOT – 65 à 70 ans	12%	12%
		A	TOT – plus de 70 ans	14%	14%
		B	Complément CFE - avant 60 ans	8%	8%
		B	Complément CFE – 60 à 65 ans	10%	10%
		B	Complément CFE – 65 à 70 ans	12%	12%
	40	B	Complément CFE – plus de 70 ans	14%	14%
		B	TOT – avant 60 ans	10%	10%
		B	TOT – 60 à 65 ans	12%	12%
		B	TOT – 65 à 70 ans	14%	14%
		B	TOT – plus de 70 ans	16%	16%
		C	Complément CFE - avant 60 ans	8%	8%
		C	Complément CFE – 60 à 65 ans	10%	10%
		C	Complément CFE – 65 à 70 ans	12%	12%
		C	Complément CFE – plus de 70 ans	14%	14%
		C	TOT – avant 60 ans	30%	30%
		C	TOT – 60 à 65 ans	35%	35%
		C	TOT – 65 à 70 ans	40%	40%
		C	TOT – plus de 70 ans	45%	45%
		A	Complément CFE - avant 60 ans	8%	8%
		A	Complément CFE – 60 à 65 ans	10%	10%
		A	Complément CFE – 65 à 70 ans	12%	12%
		A	Complément CFE – plus de 70 ans	14%	14%
		A	TOT – avant 60 ans	8%	8%
		A	TOT – 60 à 65 ans	10%	10%
		A	TOT – 65 à 70 ans	12%	12%
		A	TOT – plus de 70 ans	14%	14%
		B	Complément CFE - avant 60 ans	8%	8%
		B	Complément CFE – 60 à 65 ans	10%	10%
	60	B	Complément CFE – 65 à 70 ans	12%	12%
		B	Complément CFE – plus de 70 ans	14%	14%
		B	TOT – avant 60 ans	10%	10%
		B	TOT – 60 à 65 ans	12%	12%
		B	TOT – 65 à 70 ans	14%	14%
		B	TOT – plus de 70 ans	16%	16%
		C	Complément CFE - avant 60 ans	8%	8%
		C	Complément CFE – 60 à 65 ans	10%	10%
		C	Complément CFE – 65 à 70 ans	12%	12%
		C	Complément CFE – plus de 70 ans	14%	14%
		C	TOT – avant 60 ans	30%	30%
		C	TOT – 60 à 65 ans	35%	35%
		C	TOT – 65 à 70 ans	40%	40%
		C	TOT – plus de 70 ans	45%	45%

Neotempo	8%
Neoyouth	0%

2. AXA

Devise	Niveau d'intervention	Produit	Zone	Taux de renouvellement 2027
EUR	TOT	START EXPAT	USA	4%
	TOT	START EXPAT	AUTRE	4%
USD	TOT	ASU 90 $	A	4%
	TOT	ASU 90 $	B	4%
EUR	Complément CFE	INDICE 50 CCFE	A	4%
		INDICE 50 CCFE	B	4%
		MAPS1	A	4%
		MAPS2	A	4%
		MAPS2	B	4%
		MAPS2+	A	4%
		MAPS2+	B	4%
		Mini MAPS	A	4%
		SENIOR EXPAT	WORLDWIDE	4%
	TOT	ASU 100	A	4%
	TOT	ASU 100	B	4%
	TOT	ASU 90	A	4%
	TOT	ASU 90	B	4%
	TOT	ASU 90 - Zone C	C	4%
	TOT	INDICE 50 1ER EUR		4%
	TOT	START EXPAT	USA	4%
	TOT	START EXPAT	AUTRE	4%

3. CHUBB

Produit	Taux de renouvellement 2027
Assistance simple	5%
Assistance complète	5%

ÉVOLUTION DES TAUX COLLECTIFS PREVINTER 2027

Santé

Gammes	Taux 2027
FLEX	Zone A : 15% Zone B : 9% Zone C : 7%
BUSINESS EXPAT (ALLIANZ)	**EUR :** Quartz/Pearl: 3% Sapphire : 6% Diamond : 9% **USD :** Quartz / Pearl: 3% Sapphire / Diamond: 15%
BUSINESS EXPAT V2 (ALLIANZ)	**EUR / USD** 5%

Anciennes gammes	Taux 2027
UNIVERSAL (ALLIANZ)	6%

Prévoyance	Taux 2027
BUSINESS EXPAT V1	0%
BUSINESS EXPAT V2	0%

Assistance	Taux 2027
Chubb	5%
Redion	5%

2027 RENEWAL OF ASFE INDIVIDUAL RATES

1. GAN

Range	Package	Zone	Level of coverage	Hospi	Health	Health +	Health+ Child
EXPAT+ Range	DIAMOND	1	Top-up to the CFE	8%	8%	8%	8%
		1	TOT	8%	8%	8%	8%
		2	Top-up to the CFE	15%	15%	15%	15%
		2	TOT	8%	8%	8%	8%
		3	Top-up to the CFE	8%	8%	8%	8%
		3	TOT	8%	8%	8%	8%
		4	Top-up to the CFE	8%	8%	8%	8%
		4	TOT	8%	8%	8%	8%
		5	TOT	8%	8%	8%	8%
	PEARL	1	Top-up to the CFE	8%	8%	8%	8%
		1	TOT	8%	8%	8%	8%
		2	Top-up to the CFE	8%	8%	8%	8%
		2	TOT	15%	15%	15%	15%
		3	Top-up to the CFE	8%	8%	8%	8%
		3	TOT	8%	8%	8%	8%
		4	Top-up to the CFE	8%	8%	8%	8%
		4	TOT	8%	8%	8%	8%
		5	TOT	8%	8%	8%	8%
	QUARTZ	1	Top-up to the CFE	8%	8%	8%	8%
		1	TOT	8%	8%	8%	8%
		2	Top-up to the CFE	15%	15%	15%	15%
		2	TOT	8%	8%	8%	8%
		3	Top-up to the CFE	8%	8%	8%	8%
		3	TOT	8%	8%	8%	8%
		4	Top-up to the CFE	8%	8%	8%	8%
		4	TOT	8%	8%	8%	8%
	SAPPHIRE	1	Top-up to the CFE	8%	8%	8%	8%
		1	TOT	8%	8%	8%	8%
		2	Top-up to the CFE	8%	8%	8%	8%
		2	TOT	15%	15%	15%	15%
		3	Top-up to the CFE	8%	8%	8%	8%
		3	TOT	8%	8%	8%	8%
		4	Top-up to the CFE	8%	8%	8%	8%
		4	TOT	8%	8%	8%	8%
		5	TOT	8%	8%	8%	8%

Range	Package			Basis	Option
INDICE Range	30	A	Top-up to the CFE – before the age of 60	8%	8%
		A	Top-up to the CFE – 60 to 65 years old	10%	10%
		A	Top-up to the CFE – 65 to 70 years old	12%	12%
		A	Top-up to the CFE – over 70 years old	14%	14%
		A	TOT – before the age of 60	8%	8%
		A	TOT – 60 to 65 years old	10%	10%
		A	TOT – 65 to 70 years old	12%	12%
		A	TOT – over 70 years old	14%	14%
		B	Top-up to the CFE - before the age of 60	8%	8%
		B	Top-up to the CFE – 60 to 65 years old	10%	10
		B	Top-up to the CFE – 65 to 70 years old	12%	12%
		B	Top-up to the CFE – over 70 years old	14%	14%

		B	TOT – before the age of 60	10%	10%
		B	TOT – 60 to 65 years old	12%	12%
		B	TOT – 65 to 70 years old	14%	14%
		B	TOT – over 70 years old	16%	16%
		A	Top-up to the CFE - before the age of 60	8%	8%
		A	Top-up to the CFE – 60 to 65 years old	10%	10%
		A	Top-up to the CFE – 65 to 70 years old	12%	12%
		A	Top-up to the CFE – over 70 years old	14%	14%
		A	TOT – before the age of 60	8%	8%
		A	TOT – 60 to 65 years old	10%	10%
		A	TOT – 65 to 70 years old	12%	12%
		A	TOT – over 70 years old	14%	14%
		B	Top-up to the CFE - before the age of 60	8%	8%
		B	Top-up to the CFE – 60 to 65 years old	10%	10%
		B	Top-up to the CFE – 65 to 70 years old	12%	12%
	40	B	Top-up to the CFE – over 70 years old	14%	14%
		B	TOT – before the age of 60	10%	10%
		B	TOT – 60 to 65 years old	12%	12%
		B	TOT – 65 to 70 years old	14%	14%
		B	TOT – over 70 years old	16%	16%
		C	Top-up to the CFE - before the age of 60	8%	8%
		C	Top-up to the CFE – 60 to 65 years old	10%	10%
		C	Top-up to the CFE – 65 to 70 years old	12%	12%
		C	Top-up to the CFE – over 70 years old	14%	14%
		C	TOT – before the age of 60	30%	30%
		C	TOT – 60 to 65 years old	35%	35%
		C	TOT – 65 to 70 years old	40%	40%
		C	TOT – over 70 years old	45%	45%
		A	Top-up to the CFE - before the age of 60	8%	8%
		A	Top-up to the CFE – 60 to 65 years old	10%	10%
		A	Top-up to the CFE – 65 to 70 years old	12%	12%
		A	Top-up to the CFE – over 70 years old	14%	14%
		A	TOT – before the age of 60	8%	8%
		A	TOT – 60 to 65 years old	10%	10%
		A	TOT – 65 to 70 years old	12%	12%
		A	TOT – over 70 years old	14%	14%
		B	Top-up to the CFE - before the age of 60	8%	8%
		B	Top-up to the CFE – 60 to 65 years old	10%	10%
	60	B	Top-up to the CFE – 65 to 70 years old	12%	12%
		B	Top-up to the CFE – over 70 years old	14%	14%
		B	TOT – before the age of 60	10%	10%
		B	TOT – 60 to 65 years old	12%	12%
		B	TOT – 65 to 70 years old	14%	14%
		B	TOT – over 70 years old	16%	16%
		C	Top-up to the CFE - before the age of 60	8%	8%
		C	Top-up to the CFE – 60 to 65 years old	10%	10%
		C	Top-up to the CFE – 65 to 70 years old	12%	12%
		C	Top-up to the CFE – over 70 years old	14%	14%
		C	TOT – before the age of 60	30%	30%
		C	TOT – 60 to 65 years old	35%	35%
		C	TOT – 65 to 70 years old	40%	40%
		C	TOT – over 70 years old	45%	45%

Neotempo	8%
Neoyouth	0%

2. AXA

Currency	Level of coverage	Product	Zone	2027 renewal rates
EUR	TOT	START EXPAT	USA	4%
	TOT	START EXPAT	OTHER	4%
USD	TOT	ASU 90 $	A	4%
	TOT	ASU 90 $	B	4%
EUR	Top-up to the CFE	INDICE 50 CCFE	A	4%
		INDICE 50 CCFE	B	4%
		MAPS1	A	4%
		MAPS2	A	4%
		MAPS2	B	4%
		MAPS2+	A	4%
		MAPS2+	B	4%
		Mini MAPS	A	4%
		SENIOR EXPAT	WORLDWIDE	4%
	TOT	ASU 100	A	4%
	TOT	ASU 100	B	4%
	TOT	ASU 90	A	4%
	TOT	ASU 90	B	4%
	TOT	ASU 90 - Zone C	C	4%
	TOT	INDICE 50 1st EUR		4%
	TOT	START EXPAT	USA	4%
	TOT	START EXPAT	OTHER	4%

3. CHUBB

Product	2027 renewal rates
Standard assistance	5%
Premium assistance	5%

2027 RENEWAL OF PREVINTER GROUP RATES

Health benefits

Current plans	2027 Rates
FLEX	Zone A: 15% Zone B: 9% Zone C: 7%
BUSINESS EXPAT (ALLIANZ)	**EUR:** Quartz/Pearl: 3% Sapphire: 6% Diamond: 9% **USD:** Quartz / Pearl: 3% Sapphire / Diamond: 15%
BUSINESS EXPAT V2 (ALLIANZ)	**EUR / USD** 5%

Former plans	2027 Rates
UNIVERSAL (ALLIANZ)	6%

Life & Disability Benefits	2027 Rates
BUSINESS EXPAT V1	0%
BUSINESS EXPAT V2	0%

Assistance	2027 Rates
Chubb	5%
Redion	5%