

January 1st, 2025

Subject : Pertaining to the rise in premiums for individual health insurance

Dear : Policyholders

Thai Health Insurance Public Company Limited would wish to express gratitude to all policyholders for the sustained confidence in acquiring individual health insurance from our company.

We would like to inform you that the compensation for our individual health insurance has increased considerably as a result of the recent increase in medical expenses at various hospitals. Meanwhile, we have maintained the individual health insurance premiums since 2009 for over 15 years, and is obligated to raise premiums by approximately 100% for policyholders aged 1-10 years and by approximately 38% for all other age groups for policies effective January 1, 2025, and beyond.

Nevertheless, for health insurance plans beginning from January 1, 2025, our company will offer a 10% discount upon renewal in 2025 to policyholders who did not file a claim in the preceding policy year and we aspire to sustaining this elevation in premium for a minimum of the next three years, provided that medical expenses do not escalate more.

We earnestly anticipate that you will comprehend the necessity for our company to raise the health insurance premiums as previously stated and will entrust your insurance renewal to us.

Yours faithfully,



Mr. Bhakawat Kachawong
Deputy Managing Director