

Drivers of Premium

Your premiums are used to pay for commissions, claims and other expenses involved in administering your policy*.

	2019	2022
Claims	84%	82%
Commissions and distribution	7%	6%
Management expenses	9%	9%

The cost of claims would change depending on the claim size and number of claims submitted by policyholders. In the past 3 years, the average bill size has increased by 5%** and 21%** in the public and private healthcare institutions, respectively. The number of claims submitted per policyholder has also increased by 7%**.

Important Notes

*Based on all long-term accident and health plans, including IP and riders. All figures are net figures.

**Reflects the change over 3 years from 2019 to 2022.