
Form W-9: Your Questions Answered

A guide for US citizens applying for health insurance with us in Thailand

Q1. Why are you asking me to fill out a W-9?

Thailand and the United States have an agreement under the US Foreign Account Tax Compliance Act (FATCA). Under it, financial institutions in Thailand, including insurers, must identify customers who are US persons. Where a customer holds a reportable policy, we report it to the Thai Revenue Department, which shares the information with the US Internal Revenue Service (IRS). Form W-9 is the official IRS form that lets you confirm your US status and give us your Taxpayer Identification Number (TIN).

Q2. I'm only buying health insurance. Why does this apply to me?

FATCA reporting mainly covers insurance with a cash value or savings element, such as life policies. Health cover is often attached as a rider to a life policy, and in that case the whole contract can be reportable. To keep our process consistent and compliant, we ask every applicant who is a US person to complete a W-9, whichever product they choose.

Q3. Who counts as a "US person"?

US citizens (including dual citizens and anyone born in the United States who has not formally renounced citizenship), US green card holders, and others who are US tax residents. Living in Thailand does not change your status as a US citizen.

Q4. Does filling out this form mean I will pay more tax?

No. The W-9 does not create any new tax or change your tax position. As a US citizen you are already required to report your worldwide income to the IRS. The form simply lets us meet our own reporting obligations.

Q5. What information could be shared, and with whom?

If your policy is reportable, the information typically includes your name, address, TIN, policy number and, where relevant, the policy's value. It goes to the Thai Revenue Department, which passes it to the IRS under the Thailand-US agreement. It is not shared for any other purpose.

Q6. What happens if I don't provide a W-9?

We are legally required to document US persons. Without a completed and signed W-9, we may be unable to issue your policy or to keep it in force.

Q7. Do I send the form to the IRS?

No. Please return the completed form to us. Do not send it to the IRS.

Q8. Which address should I use, US or Thai?

Use your current residential address in Thailand, the same address as on your insurance application. A US address is not required. The address box is simply where correspondence about the form can reach you.

Q9. I don't have a Social Security Number. What should I do?

US citizens need a Social Security Number (SSN) to complete this form; an ITIN is not available to US citizens. If you have never been issued an SSN, you can apply through the US Social Security Administration. The US Embassy in Bangkok can direct you to the right service. Please let us know if you are waiting for your number.

Q10. Will I need to do this again in future?

Only if your details change. Please tell us if your name, address or citizenship changes, and we may ask you for an updated form.

Annex: How to Complete Form W-9

Fill in the numbered sections highlighted in pink. Everything else can be left blank. A guide to each section follows the form.

Form **W-9**

(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to www.irs.gov/FormW9 for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see **Purpose of Form**, below.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes.

☐ Individual/sole proprietor ☐ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership)

Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

☐ Other (see instructions)

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions. ☐

5 Address (number, street, and apt. or suite no.). See instructions.

Requester's name and address (optional) _____

6 City, state, and ZIP code

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see **How to get a TIN**, later.

Note: If the account is in more than one name, see the instructions for line 1. See also **What Name and Number To Give the Requester** for guidelines on whose number to enter.

Social security number

____ - ____ - _____

Employer identification number

____ - _____

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here

Signature of U.S. person

Date

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

Section-by-section guide

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|----------|---------------------------------------|--|
| 1 | Line 1: Name | Enter your full legal name, exactly as it appears on your Social Security card and US tax return. It must match the name linked to your SSN. Do not use nicknames or initials. Leave Line 2 (business name) blank. |
| 2 | Line 3a: Tax classification | Tick the first box only: Individual/sole proprietor. Do not tick any other box. Leave Line 3b and the Line 4 Exemptions boxes on the right blank, as these apply to businesses, not individuals. |
| 3 | Lines 5 and 6: Address | Line 5: your house or condo number, building name, unit number and street in Thailand. Line 6: your district, province and postcode, followed by "Thailand" (for example: Khlong Toei, Bangkok 10110, Thailand). Use the same address as on your insurance application. |
| 4 | Part I: Social Security number | Enter your nine-digit SSN in the boxes (format 123-45-6789). Leave the Employer identification number boxes below it blank. The number must belong to the person named on Line 1. |
| 5 | Part II: Signature and date | Sign and date the form. By signing, you certify that your SSN is correct and that you are a US citizen or other US person. We cannot accept an unsigned form. Only cross out item 2 of the certification if the IRS has told you that you are subject to backup withholding. |

Sections you can leave blank

Line 2 (business name), Line 3b, Line 4 (exemptions), Line 7 (account numbers), the "Requester's name and address" box and the Employer identification number boxes. We will complete any requester details ourselves.

Before you return the form

Please check that your name on Line 1 matches your SSN, that you have ticked only one box on Line 3a, and that the form is signed and dated. Return it to us together with your application. Do not send it to the IRS.

This guide provides general information to help you complete Form W-9 and does not constitute tax or legal advice. For questions about your personal US tax position, please consult a qualified tax adviser. The official instructions are available at www.irs.gov/FormW9.