


IR Fact Sheet

Vol. 66 : July 2020

-  Market Position
-  IR Corner
-  Highlight Product
-  MTL Happening
-  Etc.



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KEY INFORMATION

Vision

“To be the customers’ trusted lifetime partner through innovative life and health solutions by putting customers at the heart of everything we do”

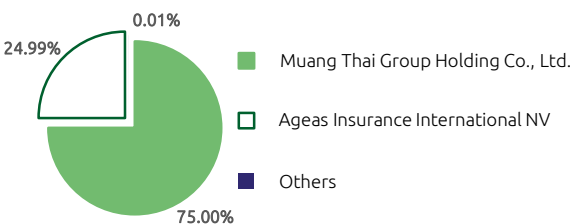
Mission

- We are the regional life insurance leader with financial and brand strength under corporate governance and risk management frameworks of international standard.
- We strive to understand the ever-changing customers’ needs and behaviors in order to provide superior products and relevant services that help our customers attain financial security and lead healthy and fulfilling lives.
- We give our priority to long-term sustainability together with delivering happiness to our customers, employees, partners, shareholders and society.

Company Profile

6 April 1951	Date of Establishment
1 October 2012	Conversation to public company limited
Registered Capital	1,000 million baht

Shareholding Proportion



Chairman: Mr. Photipong Lamsam

President & CEO: Mr. Sara Lamsam

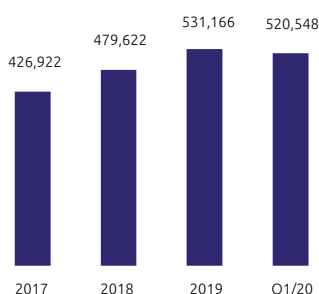
Representative Office: Yangon, Myanmar

Credit Ratings:

	FitchRatings		S&P Global	
	Rating	Outlook	Rating	Outlook
International	A-	Negative	BBB+	Stable
National	AAA (tha)	Negative	-	-
	(as of 8 May 20)		(as of 15 Apr 20)	

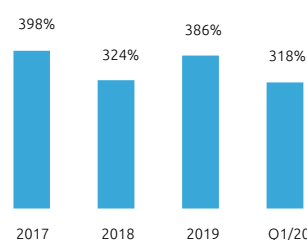
FINANCIAL HIGHLIGHTS

Total Asset¹



Capital Adequacy Ratio²

(unit: million baht)



Remarks: 1. Asset data has been reviewed by the Certified Public Account.
2. Calculation of the Company’s capital is in accordance with Risk-Based Capital (RBC) regime.

MARKET POSITION

1 – 31 MAY 2020

New Business Premium

MTL ranked No. 2

in life insurance industry

- Equivalent to **1,525.04 MB**
- Market share at **14.11%**

Renewal Premium

MTL ranked No. 3

in life insurance industry

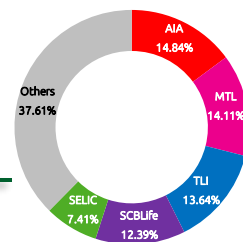
- Equivalent to **4,478.59 MB**
- Market share at **13.47%**

Total Premium

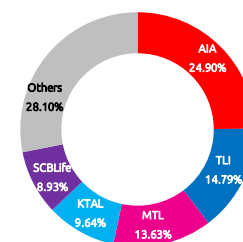
MTL ranked No. 3

in life insurance industry

- Equivalent to **6,003.64 MB**
- Market share at **13.63%**



New Business Premium



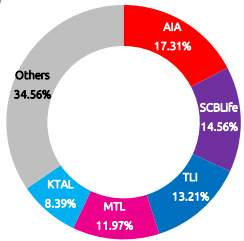
Total Premium

OVERALL LIFE INSURANCE INDUSTRY

	equivalent (MB)	growth (YoY)
New Business Premium	10,809.32	-28.15%
Renewal Premium	33,239.33	-0.19%
Total Premium	44,048.65	-8.89%

Source: The Thai Life Assurance Association

New Business Premium



MTL ranked No. 4

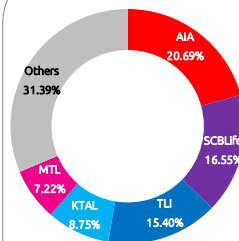
- Equivalent to 7,392.74 MB
- Market share at 11.97%

Industry: -5.18% growth (YoY)



Life insurance industry recorded - New Business Premium 61,764.59 MB

First Year Premium



MTL ranked No. 5

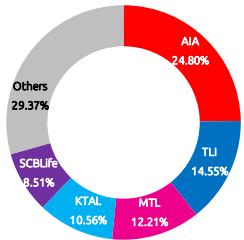
- Equivalent to 2,888.14 MB
- Market share at 7.22%

Industry: 1.05% growth (YoY)



Life insurance industry recorded - First Year Premium 40,019.58 MB

Renewal Year Premium



MTL ranked No. 3

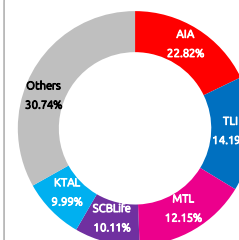
- Equivalent to 20,966.60 MB
- Market share at 12.21%

Industry: -1.88% growth (YoY)



Life insurance industry recorded - Renewal Year Premium 171,664.54 MB

Total Premium



MTL ranked No. 3

- Equivalent to 28,359.34 MB
- Market share at 12.15%

Industry: -2.78% growth (YoY)



Life insurance industry recorded - Total Premium 233,429.13 MB

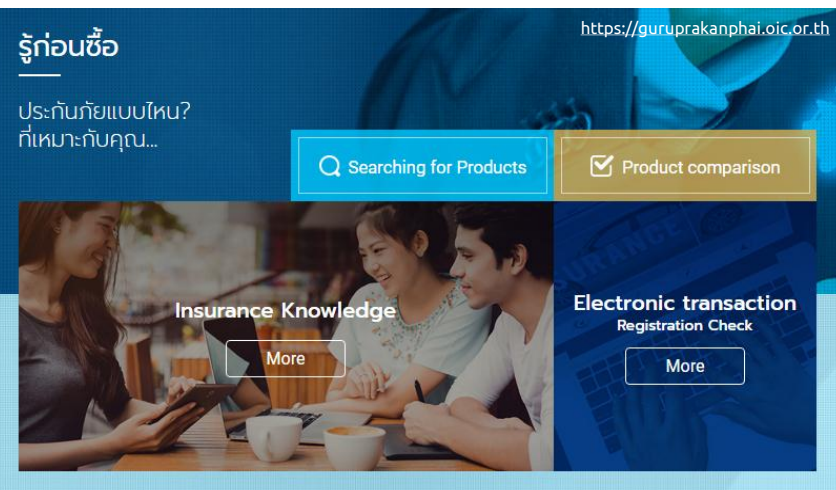
IR CORNER

NEW NORMAL | <https://guruprakanphai.oic.or.th>

Office of Insurance Commission (OIC)

Disclosure of Data Related to Insurance Policies Offered via Electronic Channels

Effective for life insurance companies on 15 June 2020



Thai economy has entered the Digital Age



Leading to a higher access to insurers



via Electronic Channels

The compliance with the notification would offer citizens the sources of information about insurance policies and comparison of life insurance, PA, and travel insurance products such as policy conditions, benefit payments, and premium rates

Such information would support the citizens' decision to purchase insurance. In case of product offering via electronic channels, information is available on OIC's website <https://guruprakanphai.oic.or.th> or "Guru Parkanphai" under "Search for Products" and "Product Comparison"

Exclusion is in accordance with policy conditions and underwriting conditions of each company

Source: www.oic.or.th

Muang Thai Premier Legacy



Build "Big Legacy"
From "Small Amount"⁽¹⁾



Effectively Pass On Wealth
Clearly indicate beneficiaries and allocation



Good Health Gets Discount⁽²⁾
Receive premium discount if an insured has better health than standard such as not smoking, having low cholesterol, etc. ⁽¹⁾⁽³⁾

Remarks: (1)High life coverage compared to paid premium
(2)In case an insured has health checkup and better health than the standard according to the Company's rules, premium will be charged at preferred rate
(3)If the health checkup results shows better health than the standard, premium will be charged at preferred rate

Mao Chai Extra Campaign



Complete lump sum coverage
for both illness and surgery



Lump sum amount since the first Bath
up to 500,000 Baht per any hospitalization⁽¹⁾



Maximum lump sum amount
to receive room fees in addition to the coverage amount, specifically up to 4,000 Baht per day⁽²⁾, with the doubled amount for ICU hospitalization



Comprehensive Coverage
Including COVID-19, epidemics, general diseases and critical illness

Remarks: (1)For plan 3
(2)For plan 2 and 3

Remarks:
1. Underwriting is subject to the Company's regulations
2. Only applying with Life insurance agents

Note: Consumer should have an understanding in the details of coverage, risk and conditions every time before making a decision to purchase insurance

"Muang Thai Life Assurance"

The New Strategy: New Normal, Now "MTL"

Mr. Sara Lamsam, President and CEO, revealed that, to respond to the New Normal which led to significant changes in terms of the demand and behavior of consumers who became more health-conscious, the Company announced to move forward as "MTL Everyday Life Partner" to stand by customers' side at every life stage, having the concept of New Normal Now "MTL" at heart. This includes product and service development and various digital and non-digital channels, with the aim to respond to the needs of every lifestyle and precisely eliminate pain points of customers.



MTL HAPPENINGS

"Muang Thai Life Assurance"

The First to Obtain the Private Fund License



Muang Thai Life Assurance was the First Life Insurance Company Receiving the Private Fund License, for Offering Comprehensive Financial Plans

Mr. Sara Lamsam, President and CEO, said that the Company received the private fund license under unit-linked insurance policies from Securities and Exchange Commission (SEC). MTL is the first life insurance company that could offer the investment portfolio management service to its unit-linked customers.



Honorary Outstanding Insurance Company Award of 2017
Winner and Honor of the Prime Minister's Insurance Award
3 consecutive times (2008 2011 & 2015)
Life Insurance Company with Outstanding Management 1st
Place Award for 13 consecutive years (2006-2018)
From Office of Insurance Commission



Life Insurance Company of the Year
(2014, 2017 & 2018)

Asia Insurance Industry Awards 2013
in Corporate Social Responsibility
From Asia Insurance Review Magazine



NACC Integrity Awards 2019
by National Anti-Corruption Commission
The Thai Chamber of Commerce
Business Ethic Standard Test Awards 2005 & 2019
From The Thai Chamber of Commerce
& Board of Trade of Thailand



Brand of the Year 2015-2016
Life Insurance Industry From World Branding Forum



Information Security Management System
ISO 27001:2013 Ref. No. IND17.0416/U



Business Continuity Management System
ISO 22301:2012 Ref. No. 44 756 150640
International Standard Certification
ISO 9001:2015 Ref. No. TH98/1709



Superbrands Awards 2006-2018
from Superbrands Thailand