

# IR Fact Sheet

Vol. 74 : March 2021

-  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, health and investment 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.

#### Chairman

Mr. Photipong Lamsam

#### Representative Office

Yangon, Myanmar

#### President & CEO

Mr. Sara Lamsam

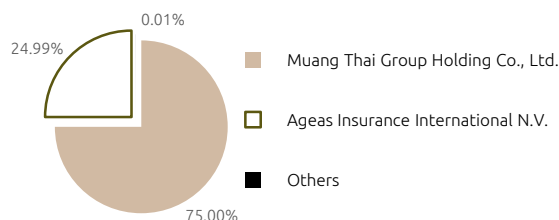
#### Company Profile

Date of Establishment  
6 Apr 1951

Conversation to Public Company Limited  
1 Oct 2012

Registered Capital  
1,000 million baht

### Shareholding Proportion



### Credit Ratings:

#### Fitch Ratings

Rating	Outlook
International	A- Negative
National	AAA (tha) Negative

(as of 8 May 20)

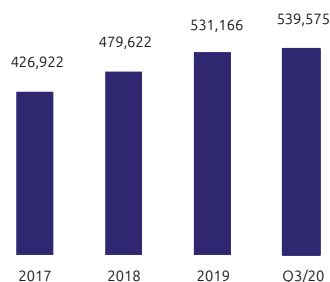
#### S&P Global

Rating	Outlook
International	BBB+ Stable
National	- -

(as of 30 Oct 20)

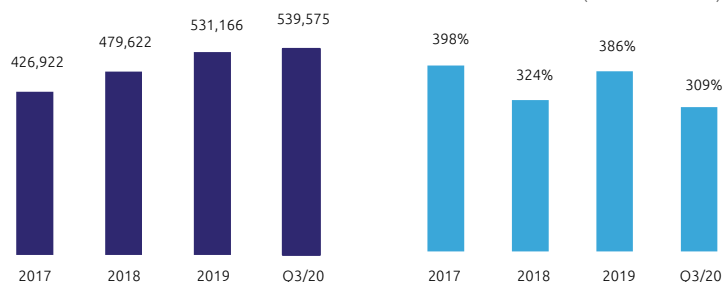
## FINANCIAL HIGHLIGHTS

### Total Asset<sup>1</sup>



### Capital Adequacy Ratio<sup>2</sup>

(unit: million baht)



Note: <sup>1</sup> Asset data has been reviewed by the Certified Public Account.

<sup>2</sup> Calculation of the Company's capital is in accordance with Risk-Based Capital (RBC) regime.

## MARKET POSITION 1 – 31 JANUARY 2021

### New Business Premium

**MTL ranked No. 3**

- in life insurance industry
- Equivalent to **2,113.47 MB**
- Market share at **14.57%**

### Renewal Premium

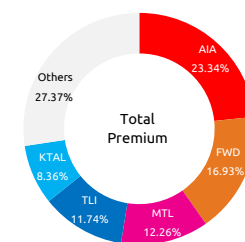
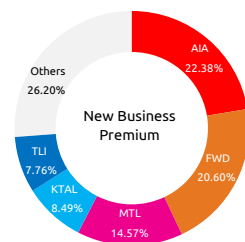
**MTL ranked No. 4**

- in life insurance industry
- Equivalent to **4,012.71 MB**
- Market share at **11.31%**

### Total Premium

**MTL ranked No. 3**

- in life insurance industry
- Equivalent to **6,126.18 MB**
- Market share at **12.26%**



Note: The mentioned premium information is from FWD (under the new juristic person) as a result of the merger between SCB LIFE and FWD, effective from 1 October 2020 onwards.

### OVERALL LIFE INSURANCE INDUSTRY

	equivalent (MB)	growth (YoY)
New Business Premium	14,505.01	3.16%
Renewal Premium	35,474.65	0.40%
Total Premium	49,979.66	1.18%

Source: The Thai Life Assurance Association



## Insurance Market Overview and Trends in 2021



## Future Insurance Business Forecast

**Comprehensive distribution channels**

The future focus is on Internet of Thing (IoT)  
All data in a daily life will be collected and analyzed to find the right and suitable products for people's daily lives which can be offered in no time



**More in-depth insurance products**

People will buy insurance products as many as they need; insurance companies need to have a variety of products. There will be more in-depth health data which can identify the genetics



**Claim process will be faster and easier**

IoT system with AI automated interactive system will be adopted to provide services for insurance customers, and AI will be used to manage emergency cases, 24/7



**AI will play a more important role in the insurance business**

AI will be more and more adopted, especially in the process of database analysis including market, premium and products for customers



## THE IMPACT OF AI ON THE FUTURE OF INSURANCE



## Smart Lady PA



**Coverage 24/7 worldwide for Women**  
In case of accident



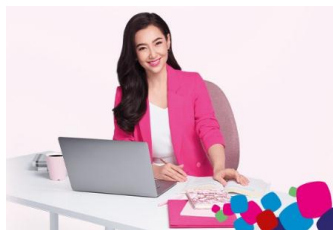
**No Advance Medical Payment<sup>(3)</sup>**  
In case of accident



**Doubled Benefits for Public Accident**  
Such as accidents that occur in BTS, elevators, shopping malls etc.

<sup>(3)</sup> Just present Easy PA Credit Card for identity verification to receive medical treatment due to accident at network hospitals without advance payment according the medical expense limit you selected. The insured is required to present Easy PA Credit Card together with an identification card or a card issued by government (with photo) every time. In case the insured is not convenient to receive medical treatment at a network hospital, the insured can receive treatment at another hospital by making advance payment. Then, the insured can reimburse from the Company by submitting a medical certificate and an original receipt.

## D Health



**Get it easily and be covered to the max!**  
Coverage for medical expenses in case of hospitalization including standard single room fee, ICU room fee, doctor fee, medication fee, examination fee, and surgery fee in a lump sum up to 5 million baht \*per any hospitalization



**Get it easily and be taken care of extensively**  
until 99 years old



**Get it easily and choose what suits you**  
with the lump sum payment option since the first Baht or a deductible option for more affordable premium

\* For IPD sum insured of 5 million baht per any hospitalization

Note:  
- Underwriting is subject to the Company's regulations  
- Only applying with Life insurance agents  
Remark: Consumer should have an understanding in the details of coverage and conditions every time before making a decision to purchase insurance

## MTL HAPPENINGS



### Winner of ASEAN Enterprise Innovation Award

This is the award presented to the organization with outstanding innovation in Thailand by Asia IoT Business Platform (AIBP) 2020. The Company won the award from "MTL Click" project which has demonstrated excellence in innovation. It has improved the insurance customer services in the digital age in line with the spread of COVID-19



### MTL together with The Aspen Tree offers "Elite Health" with superior coverage

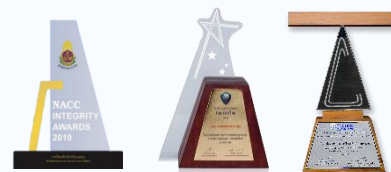
During the project construction period, the coverage offered is up to 20 million baht per policy year, and shall be increased to up to 40 million baht per policy year when the construction and leasehold right transfer are completed. This is a special privilege from The Aspen Tree and the Company with an aim to provide long-term coverage until the age of 99



Honorary Outstanding Insurance Company Awards of 2017 Winner and Honor of the Prime Minister's Insurance Awards 4 consecutive times (2008, 2011, 2015 and 2019)  
Life Insurance Company with Outstanding Management 1<sup>st</sup> Place Award for 14 consecutive years (2006 – 2019)  
From Office of Insurance Commission



Life Insurance Company of the Year (2014, 2017 and 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 and 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 - 2020  
from Superbrands Thailand