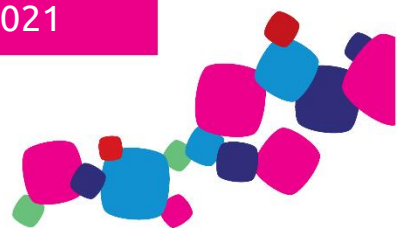


IR Fact Sheet

Vol. 79 : August 2021

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

Investor Relations Team, Corporate Secretariat Office
Contact: ir@muangthai.co.th



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.

Company Profile

Date of Establishment
6 Apr 1951

Conversion to Public Company Limited
1 Oct 2012

Registered Capital
1,000 million baht

Representative Office

Yangon, Myanmar

Chairman

Mr. Photipong Lamsam

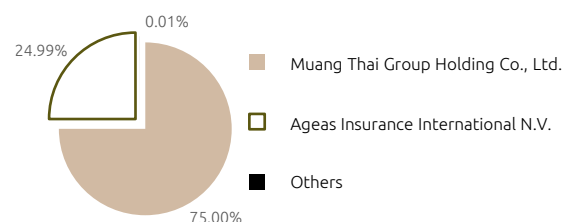
Chief Executive Officer

Mr. Sara Lamsam

President

Mr. Sutee Mokkhavesa, Ph.D.

Shareholding Proportion



Credit Ratings:

Fitch Ratings

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

(as of 9 Apr 21)

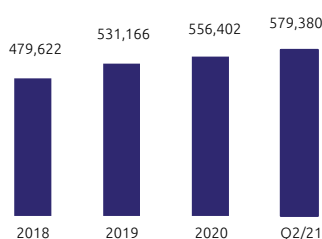
S&P Global

Rating	Outlook
International	BBB+ Stable
National	- -

(as of 30 Oct 20)

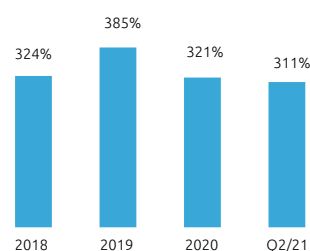
FINANCIAL HIGHLIGHTS

Total Asset¹



Capital Adequacy Ratio²

(unit: million baht)



Note: 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 – 30 JUNE 2021

New Business Premium

MTL ranked No. 2

- in life insurance industry
- Equivalent to **2,725.49 MB**
- Market share at **17.83%**

Renewal Premium

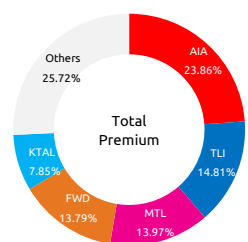
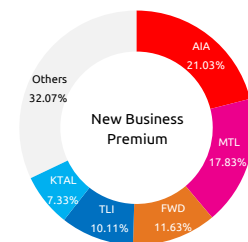
MTL ranked No. 4

- in life insurance industry
- Equivalent to **4,829.81 MB**
- Market share at **12.45%**

Total Premium

MTL ranked No. 3

- in life insurance industry
- Equivalent to **7,555.30 MB**
- Market share at **13.97%**



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	15,281.78	5.74%
Renewal Premium	38,789.29	1.92%
Total Premium	54,071.06	2.97%

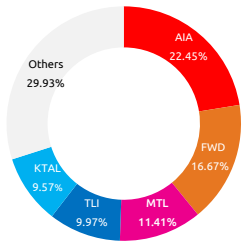
Source: The Thai Life Assurance Association

MARKET POSITION

JANUARY – JUNE 2021

Source: The Thai Life Assurance Association

First Year Premium



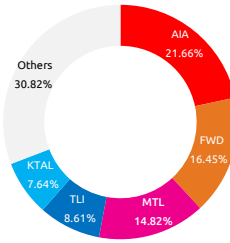
MTL ranked No. 3

- Equivalent to **5,230.57 MB**
- Market share at **11.41%**

Industry growth:
-7.52% (YoY)

Life insurance industry recorded - First Year Premium 45,851.44 MB

New Business Premium



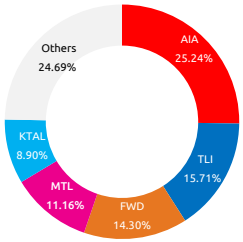
MTL ranked No. 3

- Equivalent to **12,412.36 MB**
- Market share at **14.82%**

Industry growth:
9.88% (YoY)

Life insurance industry recorded - New Business Premium 83,745.52 MB

Renewal Year Premium



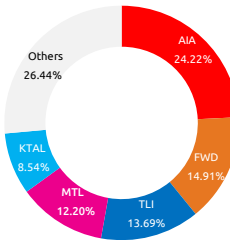
MTL ranked No. 4

- Equivalent to **23,558.50 MB**
- Market share at **11.16%**

Industry growth:
0.68% (YoY)

Life insurance industry recorded - Renewal Year Premium 211,151.05 MB

Total Premium



MTL ranked No. 4

- Equivalent to **35,970.86 MB**
- Market share at **12.20%**

Industry growth:
3.13% (YoY)

Life insurance industry recorded - Total Premium 294,896.57 MB

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.

IR CORNER

Source: Office of Insurance Commission (OIC)

OIC Unlocks COVID-19 Infection Documents for Claiming “Found-Paid-Done” Insurance

OIC has announced measures to be in accordance with the spread of COVID-19, and to build confidence in the insureds including;



1. Expanding the coverage for medical treatment at field hospitals or hospitalites



2. Expanding the coverage for side effects from COVID-19 vaccination regardless of the place where it is operated



3. Expanding the coverage for medical expense and daily compensation benefits in case of home isolation of community isolation

However, the current situation has worsened; it is difficult to see a physician, access medical treatment and obtain a medical certificate issued at the medical center, leading to wider virus spread. Therefore, it is necessary to alleviate suffering and protect the rights of the insureds who have “Found-Paid-Done” insurance policies of which claim payment has been delayed.

OIC has announced the latest notification requiring insurance companies to accept COVID-19 detection documents which can verify the identity of those who have been tested from a laboratory certified by the Department of Medical Sciences by RT-PCR instead of a report or a medical certificate for payment of the specified benefits. It is aimed to lighten the insureds’ burden to get claim payment from the “Found-Paid-Done” insurance more quickly.



HIGHLIGHT PRODUCTS

more products

Muang Thai Return Retire



Maximum annuity of 520%⁽¹⁾
Receive 20% annuity each year⁽¹⁾ until the age of 85.



Tax Deductible
Up to 300,000 Baht.⁽²⁾



Guaranteed 15-year annuity payment
In case of death during annuity payment period.⁽³⁾

- ⁽¹⁾ Is % of the initial sum insured
- ⁽²⁾ Insurance premium is entitled to tax deduction.
- ⁽³⁾ In case the insured passes away before receiving a complete 15-year annuity payment, the Company shall guarantee to pay a lump sum amount which is equivalent to the present value of unpaid annuity of such 15-year period (according to the calculation specified in the insurance policy) to the beneficiary.

Outpatient Treatment Rider (OPD)



OPD Coverage
OPD coverage of up to 30 times per year.



No Worries about Expenses
Doctor fees, diagnosis charges and medication expenses.



Purchased as Needed
Purchase separately or together with other health insurance00

- Note:
- Underwriting is subject to the Company's regulations
 - Only applying with Life insurance agents
 - Outpatient Treatment Rider must be attached to a policy which is still in force only.
 - Coverage period of the rider must not exceed coverage period of the life insurance policy that this rider is attached.
- Remark: Consumer should have an understanding in the details of coverage, risk and conditions every time before making a decision to purchase insurance

MTL HAPPENINGS



Muang Thai Life Assurance wins 2 international awards from Global Banking and Finance Review Awards 2021

Mr. Sara Lamsam and Dr. Sutee Mokkhavea, the Chief Executive Officer, and the President of Muang Thai Life Assurance Public Company Limited received 2 recognized international awards including "Insurance CEO of the Year Thailand 2021" and "Best Life Insurance Product (Elite Health and D Health) Thailand 2021", from Global Banking and Finance Review Awards 2021.



Mr. Sara Lamsam wins "Master Entrepreneur Award" the prestigious international award.

Mr. Sara Lamsam, Chief Executive Officer of Muang Thai Life Assurance Public Company Limited, won "Master Entrepreneur Award", the prestigious international award, presented by Asia Pacific Enterprise Awards (APEA) 2021, Regional Edition. He is the only one executive from the life insurance business in Thailand to have received the award.

AWARD & RECOGNITION



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 1st 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