

# IR Fact Sheet

Vol. 73 : February 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

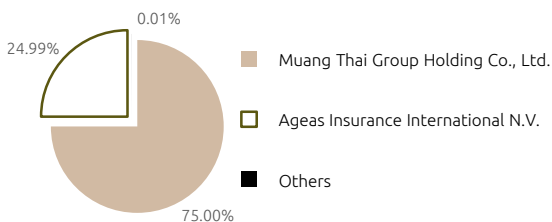
#### Company Profile

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)

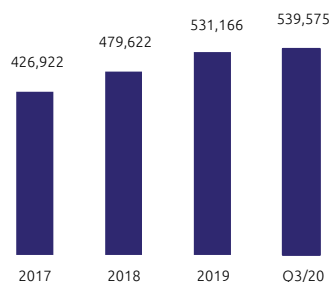
#### S&P Global

Rating	Outlook
International	BBB+ Stable
National	- -

(as of 30 Oct 20)

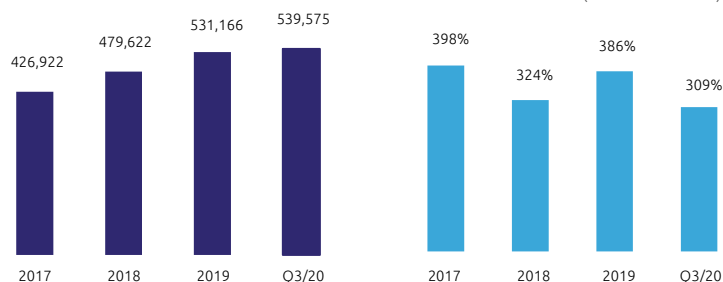
## FINANCIAL HIGHLIGHTS

### 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

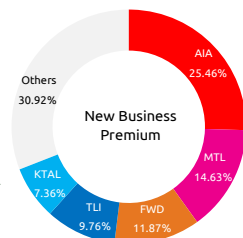
1 – 31 DECEMBER 2020

### New Business Premium

MTL ranked No. 2

in life insurance industry

- Equivalent to **2,439.53 MB**
- Market share at **14.63%**

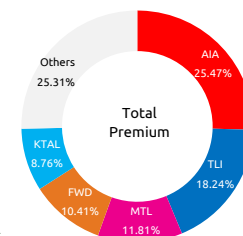


### Renewal Premium

MTL ranked No. 3

in life insurance industry

- Equivalent to **5,682.71 MB**
- Market share at **10.91%**



### Total Premium

MTL ranked No. 3

in life insurance industry

- Equivalent to **8,122.24 MB**
- Market share at **11.81%**

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.

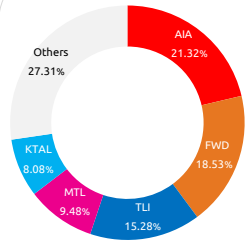
### OVERALL LIFE INSURANCE INDUSTRY

	equivalent (MB)	growth (YoY)
New Business Premium	16,677.05	-18.48%
Renewal Premium	52,106.96	15.36%
Total Premium	68,784.01	4.81%

Source: The Thai Life Assurance Association

Source: The Thai Life Assurance Association

**First Year Premium**



**MTL ranked No. 4**

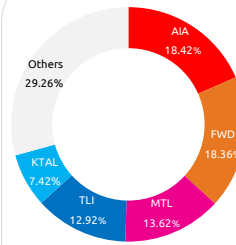
- Equivalent to **9,656.47 MB**
- Market share at **9.48%**

Industry growth: **-6.31% (YoY)**



Life insurance industry recorded - First Year Premium 101,871.23 MB

**New Business Premium**



**MTL ranked No. 3**

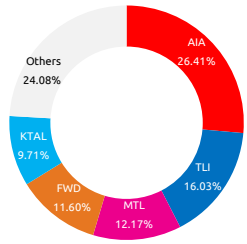
- Equivalent to **21,563.08 MB**
- Market share at **13.62%**

Industry growth: **-11.29% (YoY)**



Life insurance industry recorded - New Business Premium 158,338.80 MB

**Renewal Year Premium**



**MTL ranked No. 3**

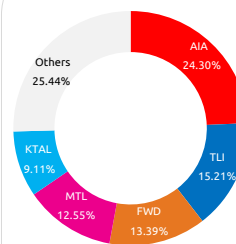
- Equivalent to **53,764.21 MB**
- Market share at **12.17%**

Industry growth: **2.19% (YoY)**



Life insurance industry recorded - Renewal Year Premium 441,867.67 MB

**Total Premium**



**MTL ranked No. 4**

- Equivalent to **75,327.29 MB**
- Market share at **12.55%**

Industry growth: **-1.75% (YoY)**



Life insurance industry recorded - Total Premium 600,206.47 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's Measures to Expand Insurance Companies' Business Opportunities**

OIC approved of the measures to support life insurance companies' investments in order to expand investment opportunities and enable better risk diversification under Thailand's current sluggish economic situation, several factors of uncertainty, and the low yield environment



**Criteria, Methods and Conditions of Investments**

1

- Investments in both Thai and foreign fixed-income securities with non-investment grades are allowed
- Fixed-income investments can continue even when issuers or bonds are downgraded to be under investment grades, without the need to sell off at the earliest opportunity as previously required
- Combined with other assets, the investment must not exceed 5% of total invested assets

2

- The criteria of risk based capital for the specific risk are revised to maintain the appropriate level for the current situation
- The credit rating consideration method for fixed-income issued overseas by Thai juristic persons is revised, specifically in terms of credit risk capital charge with the use of the local issuer rating

3

- The credit rating consideration method for fixed-income issued overseas by Thai juristic persons is revised, specifically in terms of the specific risk with the use of the local issuer rating
- Foreign equity fund risk charge for those in Developed Markets Index is relaxed

# HIGHLIGHT PRODUCTS

more products

# AWARDS & RECOGNITION

## 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 Kids Campaign



- With D Kids, any excess is covered  
Standard single room fee, ICU room fee, Doctor fee, medication fee, examination fee, surgery fee, and medical coverage in case of hospitalization are all included in a lump sum Up to 5 MB<sup>(1)</sup> per any hospitalization
- With D Kids, be covered from a young age  
Insurable age from 30 days - 10 years old
- With D Kids, get long-term care  
Coverage until 99 years old

<sup>(1)</sup> For IPD sum insured of 5 MB per any hospitalization

Note:  
<sup>1</sup> Underwriting is subject to the Company's regulations  
<sup>2</sup> Only applying with Life insurance agents  
 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



## LH Bank Flexi Invest Link

Muang Thai Life Assurance Public Company Limited launched "LH Bank Flexi Invest Link" the investment-linked product that offers both life coverage and opportunities for high investment returns. It is aimed to address life goals, including retirement plans, long-term health insurance plans, and security for heirs, with the team of Wealth Advisory Banking that closely offers services to customers to ensure the access to personally matched products. For the said product, customers may halt their premium payments or partially withdraw investments from the policies, making it a highly flexible product

## Newly Launched Advertisement Set "Super Health"

Muang Thai Life Assurance Public Company Limited launched the new advertisement set called "Super Health," with "Bella" Raneer Campen as the presenter. This presents coverage that addresses all kinds of worries via coverage for critical illnesses, general illnesses, and contagious diseases. Despite higher risks with the increasing age, rest assured with coverage until 99 years old. In time of illnesses, receive medical treatments from top hospitals with peace of mind, without advance payments required. Pay small premium but get comprehensive coverage with D Health. Or, receive prestigious care with Elite Health. These options are available to match lifestyles



Honorary Outstanding Insurance Company Award of 2017  
 Winner and Honor of the Prime Minister's Insurance Award  
 4 consecutive times (2008, 2011, 2015 and 2019)  
 Life Insurance Company with Outstanding Management 19  
 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