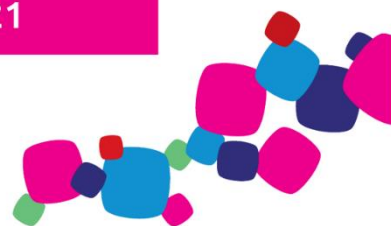


IR Fact Sheet

Vol. 76 : May 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.

Chairman

Mr. Photipong Lamsam

President & CEO

Mr. Sara Lamsam

Representative Office

Yangon, Myanmar

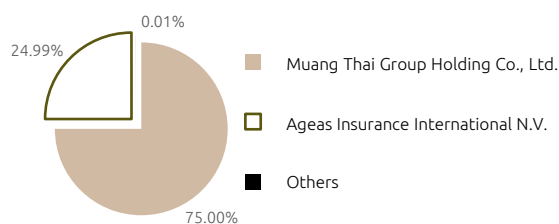
Company Profile

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- Stable
National	AAA (tha) Stable

(as of 9 Apr 21)

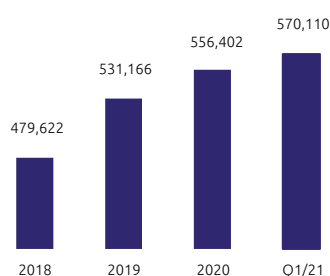
S&P Global

Rating	Outlook
International	BBB+ Stable
National	- -

(as of 30 Oct 20)

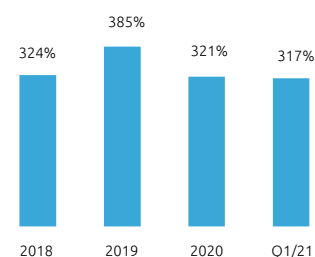
FINANCIAL HIGHLIGHTS

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 – 31 MARCH 2021

New Business Premium

MTL ranked No. 3

- in life insurance industry
- Equivalent to **2,321.56 MB**
- Market share at **14.58%**

Renewal Premium

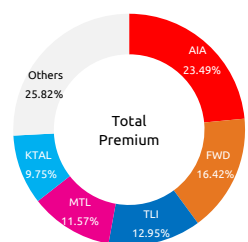
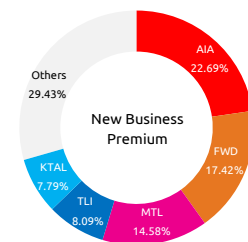
MTL ranked No. 5

- in life insurance industry
- Equivalent to **4,149.75 MB**
- Market share at **10.37%**

Total Premium

MTL ranked No. 4

- in life insurance industry
- Equivalent to **6,471.31 MB**
- Market share at **11.57%**



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	15,921.84	5.15%
Renewal Premium	40,022.51	2.57%
Total Premium	55,944.35	3.29%

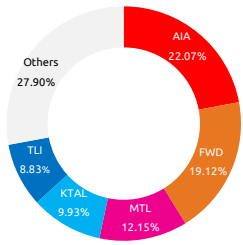
Source: The Thai Life Assurance Association

MARKET POSITION

JANUARY – MARCH 2021

Source: The Thai Life Assurance Association

First Year Premium



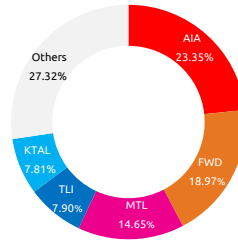
MTL ranked No. 3

- Equivalent to **2,985.70 MB**
- Market share at **12.15%**

Industry growth:
-10.98% (YoY)

Life insurance industry recorded - First Year Premium 24,580.59 MB

New Business Premium



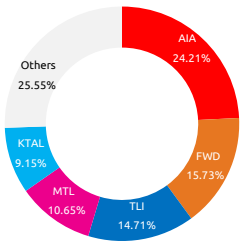
MTL ranked No. 3

- Equivalent to **6,402.18 MB**
- Market share at **14.65%**

Industry growth:
5.84% (YoY)

Life insurance industry recorded - New Business Premium 43,709.09 MB

Renewal Year Premium



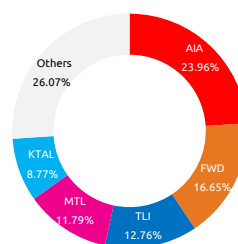
MTL ranked No. 4

- Equivalent to **11,661.32 MB**
- Market share at **10.65%**

Industry growth:
0.75% (YoY)

Life insurance industry recorded - Renewal Year Premium 109,487.94 MB

Total Premium



MTL ranked No. 4

- Equivalent to **18,063.50 MB**
- Market share at **11.79%**

Industry growth:
2.15% (YoY)

Life insurance industry recorded - Total Premium 153,197.03 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)

FAQ for "COVID-19 Vaccine Allergy Insurance"

Q: Any suggestions to select COVID-19 vaccine allergy insurance?

A: Normally, each individual has different risks. You should consider to buy coverage based on your own risk. This insurance is suitable for anyone having a plan to get vaccinated against COVID-19

Q: How is it similar or different for coverage of COVID-19 vaccine allergy insurance provided by each company?

A: It depends on coverage conditions. At present, there is basic coverage in which once an insured is vaccinated against COVID-19 and has side effects or allergies, the Company shall provide any of the following coverage based on coverage conditions

1. Benefit in case of illness due to coma/severe symptoms
2. Medical expenses in case the insured is hospitalized as an inpatient
3. Consolation compensation in case the insured is hospitalized as an inpatient
4. Daily benefit in case the insured is hospitalized as an inpatient
5. Benefit for COVID-19 vaccine allergies
6. Medical expenses for OPD patients

Q: For common COVID-19 vaccine allergy insurance, are there any exclusions?

A: The Company shall not cover COVID-19 vaccine allergies resulting from vaccines that are not approved by related departments or Food and Drug Administration

Q: How much is the premium of COVID-19 vaccine allergy insurance?

A: Premium is based on coverage and coverage limit (coverage plan) selected. At present, the premium starts from less than 100 Baht to 1,000 Baht

Q: Does COVID-19 vaccine allergy insurance cover vaccines from all brands?

A: The Company shall cover COVID-19 vaccine allergies resulting from vaccines of any brands that are approved by related departments or Food and Drug Administration



Muang Thai Smart Linked 15/6 (Global) Campaign



Potential for upside gain

from GS Momentum Builder® Multi-Asset 5S ER Index



Guaranteed benefits

Guaranteed cash bonus during the contract and protected paid premiums⁽²⁾



Tax Deductible

Eligible for personal income tax deduction of up to 100,000 Baht⁽⁴⁾

⁽⁴⁾ It is subject to the Revenue Department
⁽⁵⁾ In case of being alive until contract maturity, the payable benefits will not be lower than the paid premium

D Health



Long-Term Health Coverage

Entry age is until the age of 80 with long-term coverage period until the age of 99



Coverage to the Max

Lump sum coverage up to 5 MB*



Hospitalization with comfort

Hospitalization in standard single room at every hospital
⁽³⁾ For IPD sum insured of 5 million Baht per any hospitalization

Note:

¹ Underwriting is subject to the Company's regulations

² 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



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

The Company has been awarded Thailand's Most Admired Brand 2021 for two consecutive years and selected to receive Top Social Commerce Brand Award from BrandAge magazine due to its outstanding image as a Thai insurance business leader who plans marketing strategies and continuously expands online platform channels, which leads the Company to be one of the most recognized brands in customers' minds.



"MTL and Muang Thai Yim Foundation provided sets of PPE and N95 masks"

At the Headquarters of Muang Thai Life Assurance, the Company and Muang Thai Yim Foundation provided Personal Protective Equipment (PPE) and N95 masks to medical personnel of the Police General Hospital to work during COVID-19 pandemic.