

MTL Fact Sheet

เมืองไทย
ประกันชีวิต
MUANG THAI LIFE ASSURANCE

The Company for Forward Thinking People Volume 36: January 2018

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

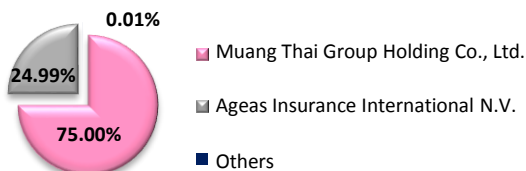
- We are the regional life insurance leader with financial and brand strength under corporate governance and risk management frameworks of international standard.
- We strive to understand the ever-changing customers’ needs and behaviors in order to provide superior products and relevant services that 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 Conversion to public company limited

Registered Capital: 1,000 million Baht

Shareholding Proportion:



Chairman: Mr. Photipong Lamsam

President & CEO: Mr. Sara Lamsam

No. of Branches: 174 (exclude Head Office)

No. of Agent Offices: 58 (As of 31 Dec 17)

No. of Care Service Network: Hospital (295), Clinic (162)

Representative Office: Yangon, Myanmar

Credit ratings:

FitchRatings

| Rating | Outlook |
|---------------|------------------|
| International | BBB+ Stable |
| National | AAA (tha) Stable |

(As of 8 Nov 17)

S&P Global

| Rating | Outlook |
|---------------|-------------|
| International | BBB+ Stable |
| National | - |

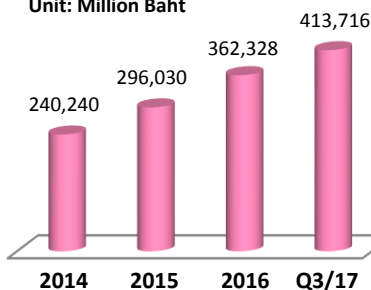
(As of 27 Nov 17)



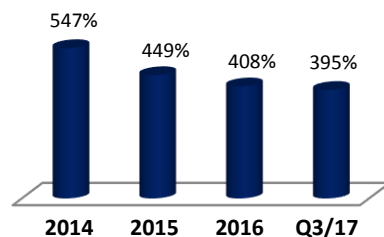
Financial Highlight

Total Asset¹

Unit: Million Baht



Capital Adequacy Ratio²



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.

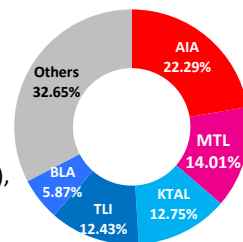


Market Position

1 – 30 November 2017

▪ New Business Premium

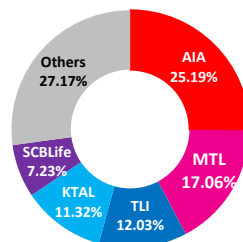
MTL ranked **No. 2** in life insurance industry equivalent to 2,103.30 MB, with growth of -32.15% (YoY), with market share at **14.01%**



New Business Premium

▪ First Year Premium

MTL ranked **No. 4** in life insurance industry equivalent to 961.83 MB, with growth of -58.17% (YoY), with market share at **10.54%**



Total Premium

▪ Total Premium

MTL ranked **No. 2** in life insurance industry equivalent to 8,905.25 MB, with growth of -0.22% (YoY), with market share at **17.06%**

▪ Overall Life Insurance Industry

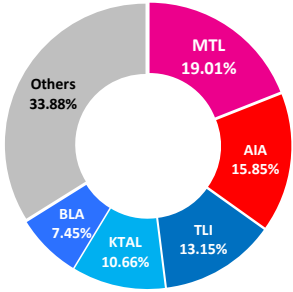
- ✓ New Business Premium of 28,810.73 MB with growth of -7.49% (YoY)
- ✓ First Year Premium of 14,012.81 MB with growth of -33.06% (YoY)
- ✓ Total Premium of 94,238.41 MB with growth of 5.64% (YoY)

Source: The Thai Life Assurance Association

January – November 2017

MTL No. 1 New Business Premium

which was equivalent to 28,810.73 MB,
with market share at **19.01%**



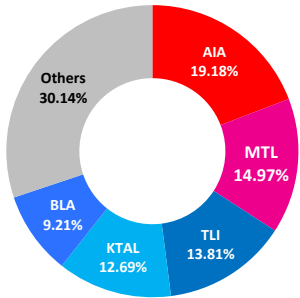
Industry: 4.68% growth (YoY)



➤ Life insurance industry recorded New Business Premium of 151,563.45 MB

MTL No. 2 First Year Premium

which was equivalent to 14,012.81 MB,
with market share at **14.97%**



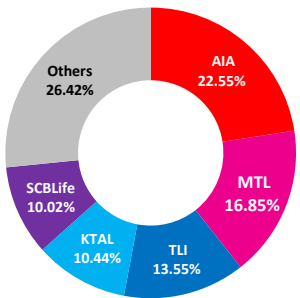
Industry: -6.76% growth (YoY)



➤ Life insurance industry recorded First Year Premium of 93,589.93 MB

MTL No. 2 Renewal Year Premium

which was equivalent to 65,427.67 MB,
with market share at **16.85%**



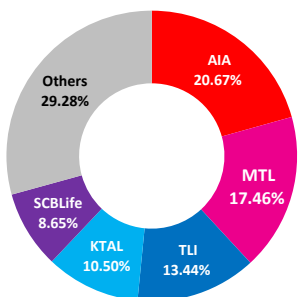
Industry: 6.88% growth (YoY)



➤ Life insurance industry recorded Renewal Year Premium of 388,269.61 MB

MTL No. 2 Total Premium

which was equivalent to 94,238.41 MB,
with market share at **17.46%**



Industry: 6.26% growth (YoY)



➤ Life insurance industry recorded Total Premium of 539,833.06 MB

Source: The Thai Life Assurance Association



IR Corner

How Strong of your Financial Healthy?

Explore yourself with 6 simple questions



1. Have ability to buy a house?



2. Have ability to pay for education?



3. Have ability to pay for medical fee?



4. Have enough money if unable to work?



5. Have enough money after retirement?



6. When will you retire?

Most of Thai people think they should be retired at age of 60 which is quicker than other countries but less prepared



Most Thai people do not have confidence and lack of financial planning for the future

Equation to Financial Stability

Income - Saving = Expense

Are you the majority?

Start planning today to answer above 6 questions confidently.



Saving before spending



Investment



Buy health and accident insurance

Financial Health Check is the review of your current financial status to help you prepare to meet critical needs in the future and to deal with potential unexpected events.

Financial Health Check will help you discover true needs and priorities based on necessity. Typically, there are 4 priorities including:

1. Family Income Protection
2. Education Saving
3. Retirement Saving
4. Accident & Health Coverage

Systematic financial planning will allow you to maximize the benefits of planning. The benefits that you will receive are:

1. Having clear life goals
2. Preventing financial shortage because you have a financial planning system
3. Relieving concerns about starting a family



Source: maoinvestor.com



Highlight Products

Muang Thai Super Saver 25/16



[More Detail](#)



Receive cash back every year totaling 33%⁽¹⁾
And maturity benefit up to 150%⁽¹⁾



Total benefit throughout the contract
up to 183%⁽¹⁾



Get Free!
Waiver of premium benefit in case of total
and permanent disability⁽²⁾

⁽¹⁾ % of the initial sum insured
⁽²⁾ only for the insured aged 20 - 59 years whereby the coverage is provided until the age of 60

Happy Lady Plus Rider



[More Detail](#)



Cover Breast
Cancer surgery and breast reconstruction
surgery



Cover Facial
Skin grafting surgery in case of burn



Receive additional
And after childbirth

Remark:

- Rider must be attached to in force policy. In this regard, its coverage period must not exceed coverage period of the insurance policy that this rider is attached to.
- Benefit, conditions and coverage in details are subject to the terms and conditions as stated in the policy.
- **Note:** Consumer should have an understanding in the details of coverage and conditions every time before making a decision to purchase insurance.

More Products



Awards & Recognition



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 11 consecutive years (2006-2016)
From Office of Insurance Commission



Life Insurance Company of the Year 2014 & 2017 Corporate Social Responsibility Award 2017

From Asia Insurance Review Magazine



Brand of the Year 2015-2016

Life Insurance Industry
From World Branding Forum



ISO 27001

BUREAU VERITAS
Certification

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 2006-2017
from Superbrands Thailand



MTL Happenings

Muang Thai Life Assurance

received the Superbrands Thailand 2017 award

19 Dec 17: Mr. Sara Lamsam, President and Chief Executive Officer of Muang Thai Life Assurance Public Company Limited (MTL) received the Superbrands Thailand 2017 award for the 12th consecutive year. The award reiterates MTL as the leading brand in the insurance industry that is well accepted amongst consumers. Mr. Preecha Kaenprom, Director of Superbrands Thailand, handed out the award at Muang Thai Life Assurance Public Company Limited Headquarters on Ratchadaphisek Road.



Muang Thai Life Assurance

donated blankets under the topic of "Warmth from Muang Thai Life Assurance"

28 Nov 17: Mr. Sara Lamsam, President and Chief Executive Officer, led MTL Executives and staff in donating blankets to Doi Inthanon National Park in Chiang Mai Province in the "Warmth from Muang Thai Life Assurance" Campaign. The blankets will be given out to local residents near Doi Inthanon National Park who are facing hardships from the impact of the cold season. Mr. Rung Hiranwong, Forestry Technical Officer, Senior Professional Level, Superintendent of Doi Inthanon National Park received the donation at the Doi Inthanon National Park Headquarters.



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