

MTL Fact Sheet

The Company for forward Thinking People

เมืองไทย
ประกันชีวิต
MUANG THAI LIFE ASSURANCE

Vol. 15: April 2016

Key information

MTL VISION

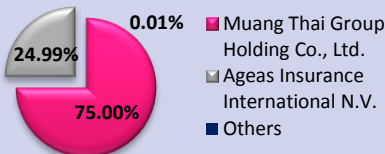
"To be the customers' trusted lifetime partner through innovative life and health solutions by putting customers at the heart of everything we do"

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

Core Values : The M Powered C

- Customer Centric
- Creativity
- Commitment to Success
- Collaboration
- Caring

Head Office:

Bangkok

No. of Branches:

170

No. of Agent Offices:

60 (at the end of 2015)

No. of Care Service Network:

Hospital (283), Clinic (128)

Representative Office:

Yangon, Myanmar

Credit Ratings

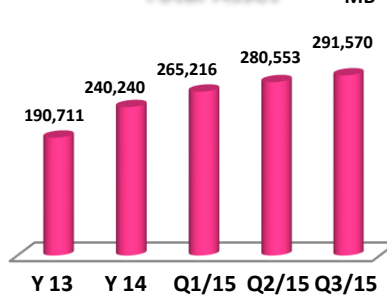
Fitch Ratings

STANDARD & POOR'S RATINGS SERVICES

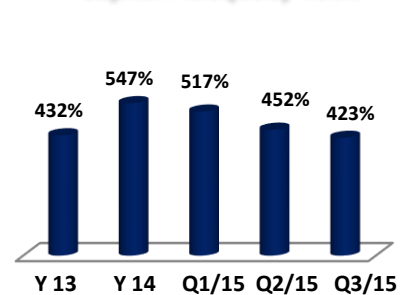
	Rating	Outlook	Rating	Outlook
International	A-	Stable	BBB+	Stable
National	AAA	Stable	axA+ (Asean)	-
	(As of 16 Jun 15)		(As of 29 Nov 15)	

Financial Highlight

Total Asset¹



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.

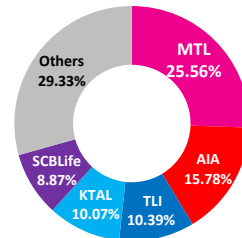


Market Position

1 - 29 February 2016

New Business Premium

MTL ranked **No. 1** in life insurance industry equivalent to 3,484.78 MB, with growth of -8.24% (YoY), with market share at **25.56%**



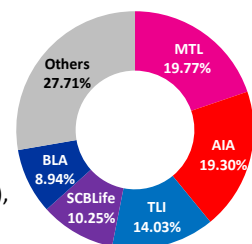
New Business Premium

First Year Premium

MTL ranked **No. 1** in life insurance industry equivalent to 2,567.26 MB, with growth of 1.06% (YoY), with market share at **25.48%**

Total Premium

MTL ranked **No. 1** in life insurance industry equivalent to 8,780.81 MB, with growth of 10.74% (YoY), with market share at **19.77%**



Total Premium

Source: The Thai Life Assurance Association

Overall Life Insurance Industry

- ✓ New Business Premium of 13,632.12 MB with growth of 0.21% (YoY)
- ✓ First Year Premium of 10,074.81 MB with growth of 4.83% (YoY)
- ✓ Total Premium of 44,424.21 MB with growth of 1.80% (YoY)

January - February 2016

MTL No. 1 New Business Premium

which was equivalent to 6,177.33 MB,
with market share at **24.12%**



MTL: 1.53% growth (YoY)
Industry: 4.39% growth (YoY)

➤ Life insurance industry recorded
New Business Premium of 25,613.03 MB

MTL No. 1 First Year Premium

which was equivalent to 4,518.65 MB,
with market share at **24.10%**



MTL: 5.58% growth (YoY)
Industry: 7.22% growth (YoY)

➤ Life insurance industry recorded
First Year Premium of 18,751.22 MB

MTL No. 2 Renewal Year Premium

which was equivalent to 10,484.62 MB,
with market share at **16.46%**



MTL: 28.81% growth (YoY)
Industry: 5.04% growth (YoY)

➤ Life insurance industry recorded
Renewal Year Premium of 63,688.79 MB

MTL No. 2 Total Premium

which was equivalent to 16,661.95 MB,
with market share at **18.66%**



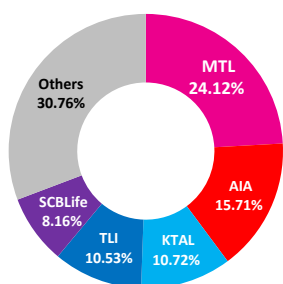
MTL: 17.14% growth (YoY)
Industry: 4.86% growth (YoY)

➤ Life insurance industry recorded
Total Premium of 89,301.82 MB

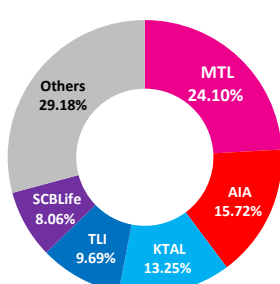
Market Share Summary: January - February 2016

Source: The Thai Life Assurance Association

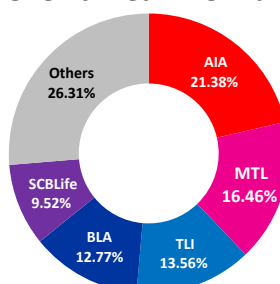
New Business Premium



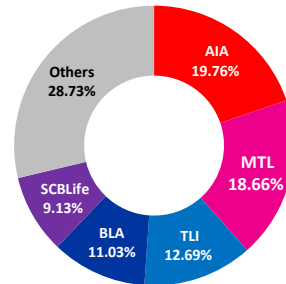
First Year Premium



Renewal Year Premium



Total Premium



MTL Personal Accident: Easy PA Online



- Medical Expense** In case of accident Up to 100,000 Baht*
- No Need to Pay in Advance** Just present the card at Network Hospital**
- High Coverage** Up to 1,000,000 Baht*

* For plan 2
** Present the card with ID card at Network Hospital

MTL Health: Smart Health Rider



- Whether hospitalized** or not, receive medical expense benefit up to 5,000,000 Bath* per year
- No Need to Pay in Advance** and board plus hospital expense up to 10,000 Baht* per day, receive two times benefits once hospitalized in I.C.U.**
- Ongoing medical expense** benefit after discharge up to 5,000 Baht*

*For plan 5
**For I.C.U. hospitalization, benefit will be paid at two times with maximum period of 30 days; once benefits of room and board, daily nursing service fee are included, it must not exceed 150 days

- Underwriting is subject to the criteria specified by the Company.
- Benefit, conditions and coverage in details are subject to the terms and conditions as stated in the policy.
- **Remark:** Consumer should have an understanding in the details of coverage and conditions every time before making a decision to purchase insurance.

MTL Happenings

MTL Convention 2015
Grand event to recognize outstanding salespersons



- 19 Mar 16: Muang Thai Life Assurance PCL organized “Muang Thai Life Convention 2015” to hand out the annual Sales Department Awards 2015 to sales department with outstanding performance in terms of highest premiums, at the Palace of the Elephants Theater, Phuket Fantasy in Phuket Province. For the development of the Agency Channel in 2016, MTL will focus on the capabilities of agents in each group with “Muang Thai Academy” developing and organizing trainings and developing skills for effectively presenting insurance and financial planning for customers, in an effort to meet each and every customer’s demands. This also includes recommending the use of new technology and modern tools to support the sales process, which will help agents to work more effectively and efficiently.

Muang Thai Life Assurance
Advertises through “LINE TV” and ready to provide premium payment service via “Line Pay”



- 24 Mar 16: MTL has moved forward as a ‘Digital Insurer’ by reaching out to customers through social media since the first quarter of 2016. The Company most recently launched an advertisement through the application ‘LINE TV’, becoming the first life insurance company to launch an additional channel of communication to provide news updates to customers. MTL also made it possible for the customers who purchase insurance products online to pay through LINE Pay to make premium payment easier. This is in line with today’s consumer behavior which prefers using various services through mobile applications. LINE Pay will be launched on 1 April this year.

Awards and Recognition



Life Insurance Company with Outstanding Management
1st Place Award for 9 consecutive years (2006-2014)
Winner and Honor of the Prime Minister’s Insurance Award for the year 2008 & 2011 From Office of Insurance Commission



Life Insurance Company of the Year 2014
Corporate Social Responsibility Award 2013
From Asia Insurance Review Magazine



Brand of the Year 2015-2016
Life Insurance Industry
From World Branding Forum



Business Continuity Management System
ISO 22301:2012 Ref. No. 44 756 150640



International Standard Certification
ISO 9001:2008 Ref. No. TH98/1709



Superbrands Awards 2006 from Superbrands International
Superbrands Awards 2008-2015 from Superbrands Thailand



Trusted Brand Award Gold Category 2010-2013
From Reader’s Digest Magazine