

IR Fact Sheet

Vol. 71 : December 2020

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

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KEY INFORMATION

Vision

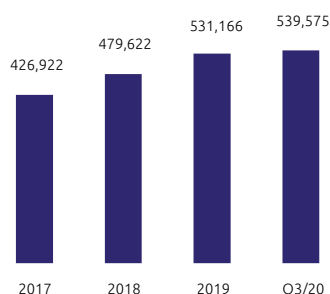
"To be the customers' trusted lifetime partner through innovative life, health and investment solutions by putting customers at the heart of everything we do"

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.

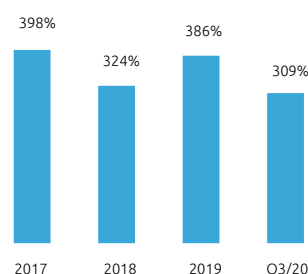
FINANCIAL HIGHLIGHTS

Total Asset¹



Capital Adequacy Ratio²

(unit: million baht)



Remark: 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 OCTOBER 2020

New Business Premium

MTL ranked No. 4

in life insurance industry

- Equivalent to **1,821.78 MB**
- Market share at **14.17%**

Renewal Premium

MTL ranked No. 4

in life insurance industry

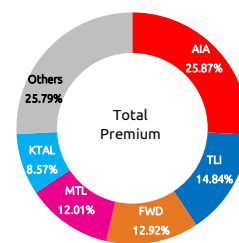
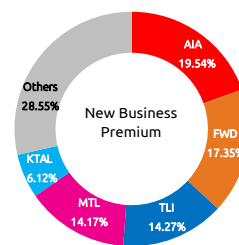
- Equivalent to **3,925.07 MB**
- Market share at **11.22%**

Total Premium

MTL ranked No. 4

in life insurance industry

- Equivalent to **5,746.85 MB**
- Market share at **12.01%**



Remark: 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

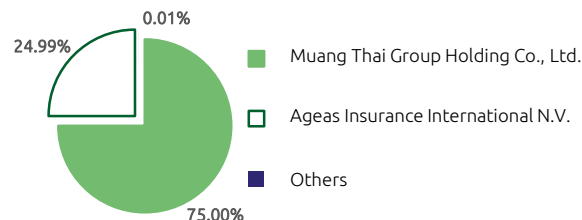
	equivalent (MB)	growth (YoY)
New Business Premium	12,852.22	-11.29%
Renewal Premium	34,985.70	5.03%
Total Premium	47,837.93	0.08%

Source: The Thai Life Assurance Association

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

Representative Office: Yangon, Myanmar

Credit Ratings:

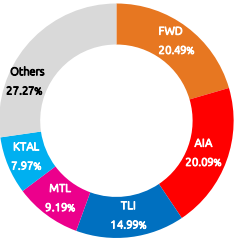
	FitchRatings		S&P Global	
	Rating	Outlook	Rating	Outlook
International	A-	Negative	BBB+	Stable
National	AAA (tha)	Negative	-	-
	(as of 8 May 20)		(as of 30 Oct 20)	

MARKET POSITION

JANUARY - OCTOBER 2020

Source: The Thai Life Assurance Association

First Year Premium



MTL ranked No. 4

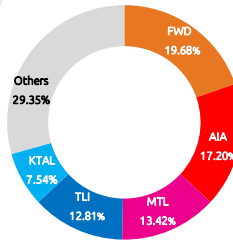
- Equivalent to **7,588.33 MB**
- Market share at **9.19%**

Industry growth: **-3.07% (YoY)**



Life insurance industry recorded - First Year Premium 82,542.03 MB

New Business Premium



MTL ranked No. 3

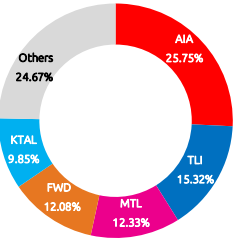
- Equivalent to **17,104.07 MB**
- Market share at **13.42%**

Industry growth: **-11.83% (YoY)**



Life insurance industry recorded - New Business Premium 127,476.15 MB

Renewal Year Premium



MTL ranked No. 3

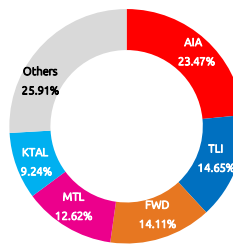
- Equivalent to **43,135.21 MB**
- Market share at **12.33%**

Industry growth: **0.60% (YoY)**



Life insurance industry recorded - Renewal Year Premium 349,744.22 MB

Total Premium



MTL ranked No. 4

- Equivalent to **60,239.28 MB**
- Market share at **12.62%**

Industry growth: **-3.05% (YoY)**



Life insurance industry recorded - Total Premium 477,220.37 MB

Remark: 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

CIT - CENTER OF INSURTECH, THAILAND

CIT is an innovation unit under a State Organisation "OFFICE OF INSURANCE COMMISSION" of Thailand



Key Objectives

- To serve as the InsurTech center
- To elevate InsurTech services in Thailand
- To provide a service point and access to information to different related units, be it the insurance sector, the technology sector or students and citizens thoroughly and effectively

OIC Gateway

Equivalent to the 5G Network From Thailand's Insurance Industry



CIT assigned OIC a mission to create knowledge, expertise and InsurTech innovations for the industry as well as a key force to develop certain Digital Infrastructure for Thailand's insurance industry

HIGHLIGHT PRODUCTS

more products

AWARDS & RECOGNITION

Muang Thai 101 Plus Campaign

Muang Thai 101 Plus Campaign is a marketing name of Muang Thai Smart Linked Plus 10/1 (Global)



Elite Health



Remark:
 1. Underwriting is subject to the Company's regulations
 2. Only applying with Life insurance agents
 3. Elite Health Rider shall be attached to a new insurance policy only
 Note: Consumer should have an understanding in the details of coverage, risk and conditions every time before making a decision to purchase insurance

Chance for Upside Gain
 Through Citi Global Multi Asset USD VT 5 Series 3 Index

Guaranteed Benefits
 Guaranteed cash bonus during the contract and protected paid premium.
 Insurance premium will not be lost

Tax Deductible
 Eligible for personal income tax deduction of up to 100,000 baht.
 It is subject to the Revenue Department

Treatment Coverage as You Wish
 Including medication fee and room fee in case of illness or accident

Cancer Coverage
 Including chemotherapy and targeted therapy

International Coverage
 Able to choose worldwide coverage area*
 * Coverage area is as selected

MTL HAPPENINGS



MTL Won 2 Prizes from "PRODUCT OF THE YEAR AWARDS 2020"

This is the selection of excellent and popular products and services of 2020. The Company won 2 awards, specifically for Elite Health and D Health, among the insurance industry. It is established as an online survey of consumers' favorite products and services available in the market. The mentioned awards reflected the Company's success in terms of product development, marketing, and services.



"MTL Health Buddy"

MTL launched "MTL Health Buddy" to take care of health-related matters. This new health assistance service is a part of the Health Ecosystem. It is a cooperation with Bangkok Dusit Medical Services Public Company Limited to offer novel medical service experiences thoroughly as well as superior, fulfilling privileges from Pfizer via Targeted Therapy for patients with breast cancer.



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 13 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 - 2018
 from Superbrands Thailand