

# IR Fact Sheet

Vol. 69 : October 2020

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



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## KEY INFORMATION

### Vision

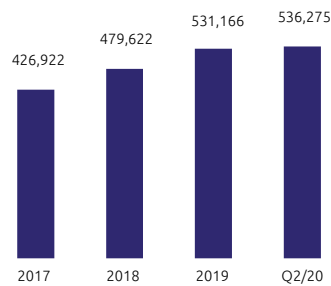
"To be the customers' trusted lifetime partner through innovative life, health and investment solutions by putting customers at the heart of everything we do"

### 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.

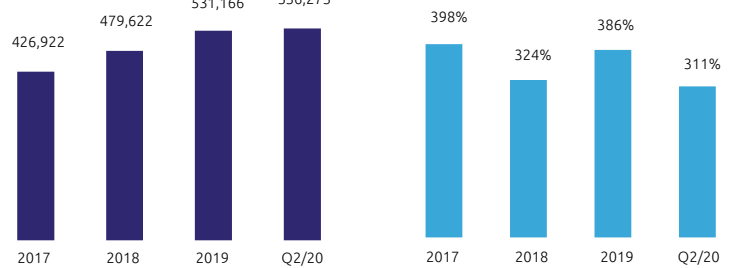
## FINANCIAL HIGHLIGHTS

### Total Asset<sup>1</sup>



### Capital Adequacy Ratio<sup>2</sup>

(unit: million baht)



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 - 31 AUGUST 2020

### New Business Premium

**MTL ranked No. 3**

in life insurance industry

- Equivalent to **1,949.25 MB**
- Market share at **14.03%**

### Renewal Premium

**MTL ranked No. 3**

in life insurance industry

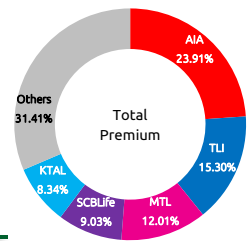
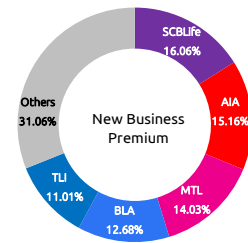
- Equivalent to **3,841.72 MB**
- Market share at **11.20%**

### Total Premium

**MTL ranked No. 3**

in life insurance industry

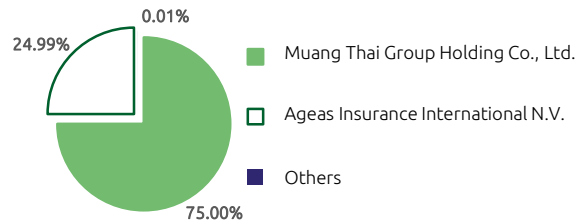
- Equivalent to **5,790.97 MB**
- Market share at **12.01%**



## Company Profile

|                    |  |
|--------------------|--|
| 6 April 1951       | Date of Establishment                  |
| 1 October 2012     | Conversation 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:

Fitch Ratings

S&P Global

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

(as of 8 May 20) (as of 15 Apr 20)

## OVERALL LIFE INSURANCE INDUSTRY

|                      | equivalent (MB) | growth (YoY) |
|----------------------|-----------------|--------------|
| New Business Premium | 13,897.48       | -9.39%       |
| Renewal Premium      | 34,301.44       | 1.54%        |
| Total Premium        | 48,198.92       | -1.88%       |

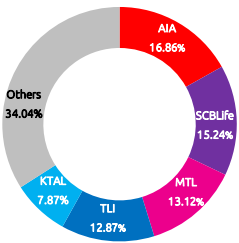
Source: The Thai Life Assurance Association

# MARKET POSITION

# JANUARY – AUGUST 2020

Source: The Thai Life Assurance Association

## New Business Premium



### MTL ranked No. 3

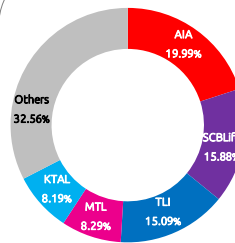
- Equivalent to **13,285.39 MB**
- Market share at **13.12%**

Industry: **-10.43%** growth (YoY)



Life insurance industry recorded - New Business Premium 101,290.13 MB

## First Year Premium



### MTL ranked No. 4

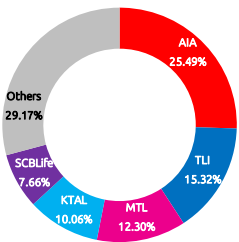
- Equivalent to **5,495.48 MB**
- Market share at **8.29%**

Industry: **0.77%** growth (YoY)



Life insurance industry recorded - First Year Premium 66,261.44 MB

## Renewal Year Premium



### MTL ranked No. 3

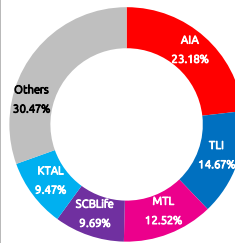
- Equivalent to **33,977.78 MB**
- Market share at **12.30%**

Industry: **-0.57%** growth (YoY)



Life insurance industry recorded - Renewal Year Premium 276,229.41 MB

## Total Premium



### MTL ranked No. 3

- Equivalent to **47,263.17 MB**
- Market share at **12.52%**

Industry: **-3.42%** growth (YoY)



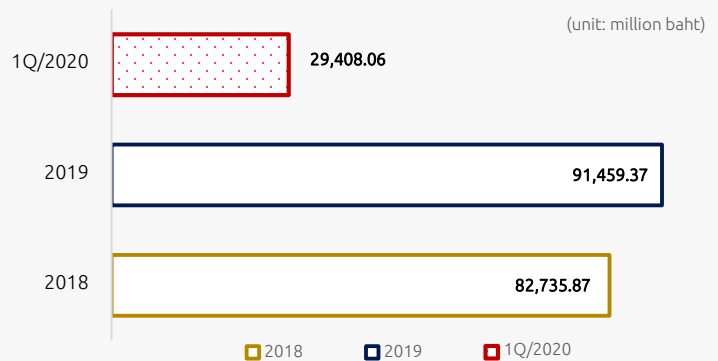
Life insurance industry recorded - Total Premium 377,519.54 MB

## IR CORNER

Source: www.oic.or.th

### Research Guidelines and Operational Plans Management Enhancement Project on Health Aspects via Insurance

Referring to promotion of health insurance products in every dimension, it leads to continuous growth of health premium



### Research Objectives

- Legal Research
- Data Collection
- Issue Analysis
- Suggestions

### Health Insurance Act (voluntary)

This supports compulsory health insurance system

- National Health Insurance
- Social Insurance
- Civil Servant Medical Benefit Scheme

### Main Role and Responsibility

- Protect citizens' benefits to ensure fairness
- Support and develop the effective health insurance system, especially for the increasing number of senior citizens and leading to the government's larger health care burdens

## Muang Thai 101 Plus Campaign



**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

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



## D Health



**Get it easily and be covered to the max!**  
Get coverage for standard private room, ICU room fee, examination fee, medicine cost, operation fee during hospitalization and IPD expenses in a lump sum payment of up to 5 MB\* per time, with no limit of times per year

**Get it easily and be taken care of extensively**  
until 99 years old

**Get it easily and choose what suits you**  
with the lump sum payment option since the first baht or a deductible option for more affordable premium

\* For the 5-million-Baht coverage plan, it is the medical coverage per hospitalization

Remarks:

- Underwriting is subject to the Company's regulations
- Only applying with Life insurance agents

**Note:** Consumer should have an understanding in the details of coverage, risk and conditions every time before making a decision to purchase insurance

## MTL HAPPENINGS

### Muang Thai Life Assurance

"K-GINCOME-A(A)" (Accumulation) from K-Asset is added as another alternative for unit-linked customers who would like to invest in funds with potential consistent returns and without the need to monitor moments worth investment

| K-GINCOME-A(A)                        |  |
|---------------------------------------|--|
| One fund for all assets?              | This fund includes diversification in several global assets such as bills, bonds, debentures, dividend stocks and REIT |
| How is K-GINCOME-A(A) (Accumulation)? | For those who want continuous long-term investment for long-term capital growth  |
| Who is K-GINCOME for?                 | Those who want to invest in the foreign market for 5 years minimum and can accept moderate risks                       |

### Muang Thai Life Assurance

With the launch of mOnePlus

mOnePlus combines life insurance and long-term investment in funds together and is suitable for those looking for long-term savings instruments

Also, it covers the need of life protection as well as the opportunity for returns from flexible investment



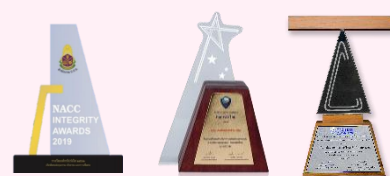
- Plus** provide future security for you and your family
- Plus** life coverage
- Plus** opportunity to receive rewards



**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