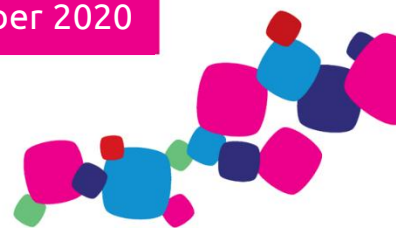


IR Fact Sheet

Vol. 68 : September 2020

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



Investor Relations Team, Corporate Secretariat Office
Contact: ir@muangthai.co.th

KEY INFORMATION

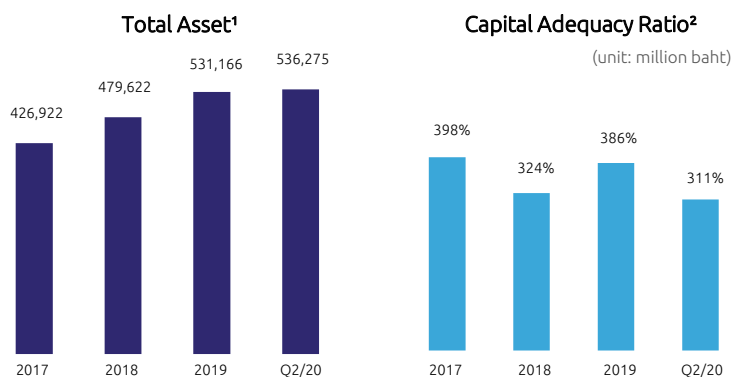
Vision

“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.

FINANCIAL HIGHLIGHTS



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 JULY 2020

New Business Premium

MTL ranked No. 2

in life insurance industry

- Equivalent to **1,723.87 MB**
- Market share at **15.42%**

Renewal Premium

MTL ranked No. 3

in life insurance industry

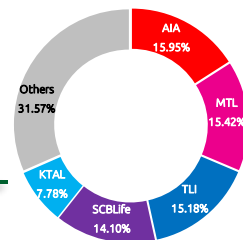
- Equivalent to **3,805.30 MB**
- Market share at **11.82%**

Total Premium

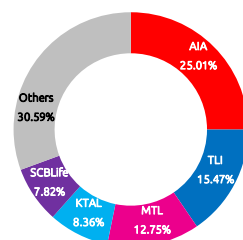
MTL ranked No. 3

in life insurance industry

- Equivalent to **5,529.17 MB**
- Market share at **12.75%**



New Business Premium



Total Premium

OVERALL LIFE INSURANCE INDUSTRY

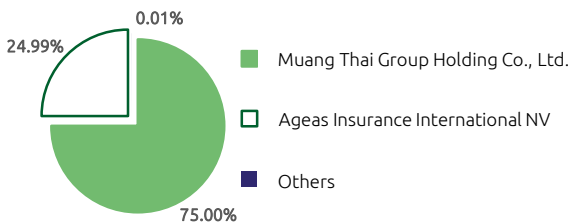
	equivalent (MB)	growth (YoY)
New Business Premium	11,176.29	-18.69%
Renewal Premium	32,203.53	-0.69%
Total Premium	43,379.82	-6.05%

Source: The Thai Life Assurance Association

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

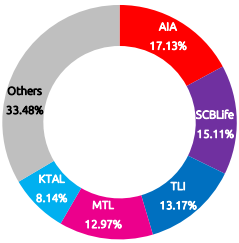
S&P Global

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

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

Source: The Thai Life Assurance Association

New Business Premium



MTL ranked No. 4

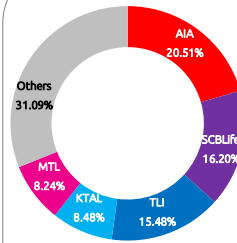
- Equivalent to 11,336.14 MB
- Market share at 12.97%

Industry: -10.59% growth (YoY)



Life insurance industry recorded - New Business Premium 87,392.65 MB

First Year Premium



MTL ranked No. 5

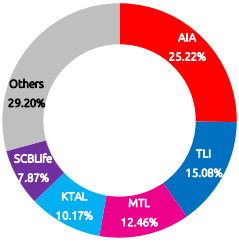
- Equivalent to 4,705.39 MB
- Market share at 8.24%

Industry: 0.63% growth (YoY)



Life insurance industry recorded - First Year Premium 57,133.58 MB

Renewal Year Premium



MTL ranked No. 3

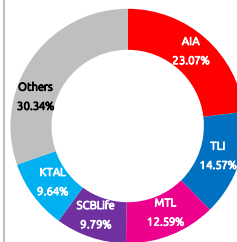
- Equivalent to 30,136.06 MB
- Market share at 12.46%

Industry: -0.86% growth (YoY)



Life insurance industry recorded - Renewal Year Premium 241,927.97 MB

Total Premium



MTL ranked No. 3

- Equivalent to 41,472.20 MB
- Market share at 12.59%

Industry: -3.65% growth (YoY)



Life insurance industry recorded - Total Premium 329,320.61 MB

IR CORNER

For Arbitration, OIC Offers “E-Arbitration” to Strengthen Arbitration of Insurance Disputes in New Normal

What is OIC Arbitration?

Arbitration is the procedure of resolving disputes between parties that have agreed to appoint third parties as arbitrators in order to make binding decisions of past and future disputes and demands. Such arbitrators must be neutral, independent, and knowledgeable of the disputes to be reliable and acceptable as decision makers of disputes. Such decisions would be binding; involved parties are obliged to comply with verdicts.

OIC is the government unit with the mission to support and develop regulations of the insurance industry and protection of benefits of citizens as the insureds. The arbitrary procedure is applied to resolution of disputes about insurance, specifically civil and commercial disputes related to insurance contracts between citizens as the insureds and stakeholders of insurance contracts and companies, which came into operation since 1998.

Why E-Arbitration?

Based on statistical information regarding disputes under OIC Arbitration as of 2020, results are as follows:

- 1) The continuous increase in disputes, as opposed to the limited number of officers
- 2) The number of complaints regarding arbitration such as issues of duration of the decision-making process and verdict withdrawals.

What are the processes of OIC?

- 1) Provide the guideline manual for arbitrary procedures.
- 2) Set up some advisory committee for arbitration.

Moreover, referring to OIC and its adjustment to become SMART OIC, technologies are introduced and applied to arbitrary procedures. E-Arbitration is employed as a tool to manage disputes, objections, or E-Payment and submit draft verdicts electronically.

Source: www.oic.or.th



HIGHLIGHT PRODUCTS

Muang Thai 8560 and
Muang Thai 9960
(Tax Deductible)



Income after retirement
Receive annuity of 12% a year
Is % of the initial sum insured



Annuity payment mode of choice
Annually or monthly



Tax deductible
Up to 300,000 Baht
According to the Revenue Department's rules



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

Remarks:

1. Underwriting is subject to the Company's regulations
2. 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

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

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 13 consecutive years (2006-2018)
From Office of Insurance Commission



Life Insurance Company of the Year
(2014, 2017 & 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 & 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

MTL HAPPENINGS



“ Muang Thai Life Assurance Celebrates Its Success
The Topping Off Ceremony was for 66 Tower
the grade A office building located in Sukhumvit District **”**
with the concept of human centric living workplace
and the aim of user-oriented design.



“ Muang Thai Life Assurance
MTL won 2 major international awards **”**
“Domestic Life Insurer of the Year - Thailand”
and “New Insurance Product of the Year - Thailand”
from Insurance Asia Awards 2020 hosted by Asian Banking and Finance Magazine.