



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

Investor Relations Team, Corporate Secretariat Department
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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: 173 (exclude Head Office)

No. of Agent Offices: 48 (As of 2 April 2019)

No. of Care Service Network: Hospital (306), Clinic (173)

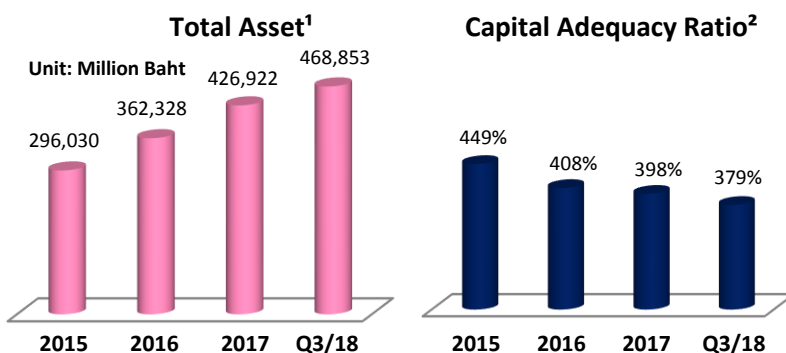
Representative Office: Yangon, Myanmar

Credit ratings:

	FitchRatings		S&P Global	
	Rating	Outlook	Rating	Outlook
International	A-	Stable	BBB+	Stable
National	AAA (tha)	Stable	-	-

(As of 1 April 19) (As of 28 Nov 18)

Financial Highlight



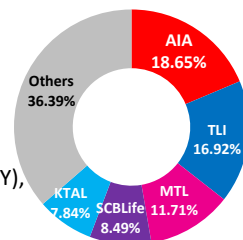
Remarks: 1. Asset data has been reviewed by the Certified Public Account.
2. Calculation of the Company’s capital is in accordance with Risk-Based Capital (RBC) regime.

Market Position

1 – 28 February 2019

▪ New Business Premium

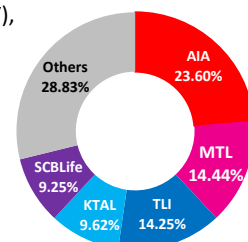
MTL ranked **No. 3** in life insurance industry equivalent to 1,260.98 MB, with growth of -18.88% (YoY), with market share at **11.71%**



New Business Premium

▪ Renewal Premium

MTL ranked **No. 2** in life insurance industry equivalent to 5,424.94 MB, with growth of -18.81% (YoY), with market share at **15.27%**



Total Premium

▪ Total Premium

MTL ranked **No. 2** in life insurance industry equivalent to 6,685.92 MB, with growth -17.97% (YoY), with market share at **14.44%**

▪ Overall Life Insurance Industry

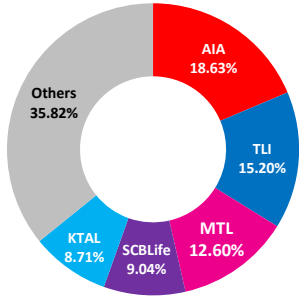
- ✓ New Business Premium of 10,768.41 MB with growth of -27.44% (YoY)
- ✓ First Year Premium of 35,530.36 MB with growth of -0.25% (YoY)
- ✓ Total Premium of 46,298.76 MB with growth of -8.25% (YoY)

Source: The Thai Life Assurance Association

January – February 2019

MTL No. 3 New Business Premium

which was equivalent to 2,850.16 MB,
with market share at **12.60%**



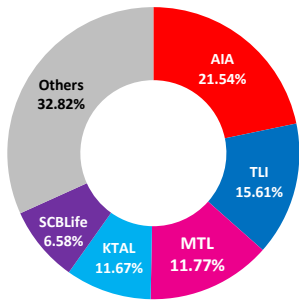
Industry: -20.46% growth (YoY)



➤ Life insurance industry recorded New Business Premium of 22,614.21 MB

MTL No. 3 First Year Premium

which was equivalent to 1,663.99 MB,
with market share at **11.77%**



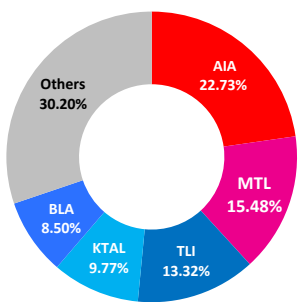
Industry: -8.11% growth (YoY)



➤ Life insurance industry recorded First Year Premium of 14,133.92 MB

MTL No. 2 Renewal Year Premium

which was equivalent to 11,030.14 MB,
with market share at **15.48%**



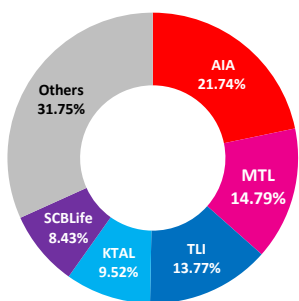
Industry: -3.04% growth (YoY)



➤ Life insurance industry recorded Renewal Year Premium of 71,239.52 MB

MTL No. 2 Total Premium

which was equivalent to 13,880.30 MB,
with market share at **14.79%**



Industry: -7.90% growth (YoY)



➤ Life insurance industry recorded Total Premium of 93,853.73 MB

Source: The Thai Life Assurance Association



CEO Insurance Forum 2019

Dr. Sutthiphol Thaveechaikarn, the Secretary of the Office of Insurance Commission (OIC), revealed that the fourth annual conference, CEO Insurance Forum, was held at Crystal Hall, third floor, The Athenee Hotel Bangkok. This year, the theme of the conference was “health insurance enhancement for a sustainable future”. In the special speech regarding “the directions and policies for insurance industry 2019,” OIC’s direction and policies were depicted with the IT system as the driver for the management enhancement under these 7 concepts as follows.

The first concept is to promote IT applications in the practice of insurance business such as expanding the Insurance Regulatory Sandbox, developing the database of Insurance Bureau System (IBS), creating fraud database, developing the application “Me Claim”, and developing the IT system called Insured Right Protection Management System.

The second concept is to promote international investment and business expansion. For instance, the investment notification should be revised in order to create opportunities for Thai insurance business. Or, the plan of ASEAN Micro Insurance Product should be devised.

The third concept is to stabilize the insurance business in order to gain customers’ trust. To do so, development of the electronic insurance approval system or I-SERFF is also included.

The fourth concept is to promote and prepare for readiness of the insurance industry to align with the international standard which is IFRS17, which would be implemented in 2022, and OIC has revised conduct of business as suggested by FSAP’s assessment.

The fifth concept is to promote development of new insurance products, especially senior products.

The sixth concept is to promote the legal structure, starting with pushing the process of law enactment including the Parent Bill section 2 and studying the ways to enact bills related to health insurance to enhance the efficiency and standard of health insurance business.

The last concept is health, a matter which OIC is highly committed to pursue in order to enhance the standard of Thai health insurance for a sustainable future. There are five aspects as follows:

Aspect 1 Revise health insurance contracts to align with medical advances.

Aspect 2 Improve premiums to be more flexible and disclose health product information.

Aspect 3 Require business sector to collect statistical data aligning with the revised coverage items.

Aspect 4 Provide revised health insurance contract manuals.

Aspect 5 Study the ways to enact bills related with health insurance and actions considered health insurance fraud.

Source: OIC

Highlight Products

Muang Thai Retirement Plus 60



More Detail



Cash Bonus

Of 1% before retirement every 3 Policy Year



High Benefit

Total benefit throughout the Contract Up to 937%*



Long Term Coverage

Until the age of 90 and Up to 400%*

Extra Care Plus Campaign (insurable age is 18 – 70 years old.)



More Detail



Daily room benefit of up to 8,000 Baht⁽¹⁾



Coverage for medical expenses that exceed existing

with maximum coverage of 400,000 Baht per any hospitalization⁽²⁾



IPD lump sum coverage

with minimum premium of 285 Baht per month⁽³⁾

- (1) For coverage plan 6 only
- (2) For coverage plans 5 or 6 only (Deductible is 40,000 Baht.)
- (3) Healthy insured aged 18 - 20 years old

Remark:

- For purchasing Extra Care Plus for any plans would attached only with Muang Thai Rub Sub Talodcheep 90/7 or Muang Thai Smart Protection 99/20.
- Underwriting is subject to the Company's regulations.
- Only applying with Life insurance agents.
- 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



MTL Happenings

Muang Thai Life Assurance

Fitch Upgraded MTL's Credit Rating to 'A'

1 April 19 : Fitch Ratings upgraded Insurer Financial Strength (IFS) of Muang Thai Life Assurance Public Company Limited (MTL) to 'A-' (considered "strong"), from 'BBB+' (considered "good"). MTL's National Insurer Financial Strength was maintained at 'AAA (tha)' stable. MTL's rating reflects favorable business profile, strong capital, and strong financial position. These factors mitigate the risk of the Company's investment in risky assets. Moreover, MTL has investments in government-related securities, which are quite high compared to the Company's overall investments. Meanwhile, the Under Criteria Observation status on the ratings has also been removed by Fitch due to the new credit rating criteria.



Muang Thai Life Assurance

Collaboration with AIS for Free Life Insurance "Songkran Un Chai with AIS"

30 Jan 19 : Mr. Sara Lamsam, the President and Chief Executive Officer, revealed that the Company has collaborated with Advanced Info Services Public Company Limited (AIS), to provide this very special gift, which represents the thoughts and care, in form of the insurance policy "Songkran Un Chai with AIS" for AIS's customers at free of charge. The accident insurance policy provides 24-hour coverage worldwide for 30 days.



Find MTL on



Investor Relations Team - Corporate Secretariat Department



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 12 consecutive years (2006-2017) 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



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 2006-2017 from Superbrands Thailand