

MTL Fact Sheet

The Company for forward Thinking People

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”

Vol.12: January 2016



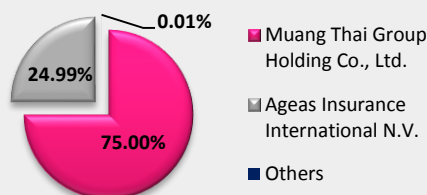
Key information

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:

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

Head Office:

Bangkok

No. of Branches:

166

No. of Agent Offices:

60 (at the end of 2014)

No. of Care Service Network:

Hospital (281), Clinic (118)

Representative Office:

Yangon, Myanmar

Credit Ratings

FitchRatings

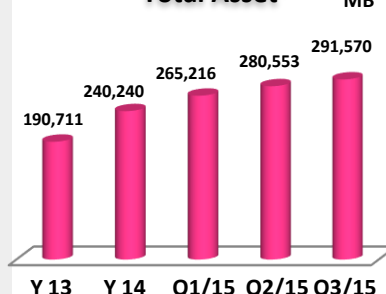
STANDARD & POOR'S RATINGS SERVICES

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

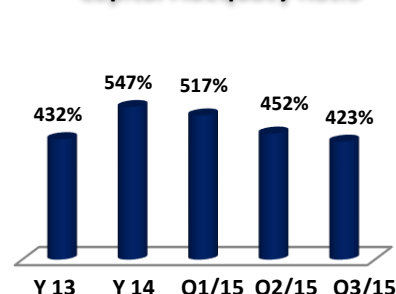


Financial Highlight

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.

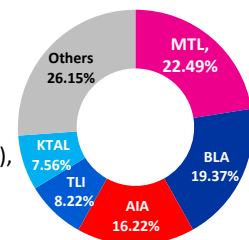


Market Position

1 - 31 November 2015

New Business Premium

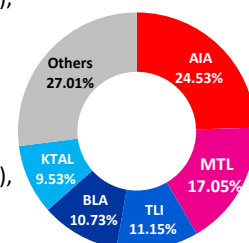
MTL ranked **No. 1** in the industry equivalent to 4,123.03 MB, with growth of 39.54% (YoY), with market share at **22.49%**



New Business Premium

First Year Premium

MTL ranked **No. 1** in the industry equivalent to 2,972.25 MB, with growth of 49.57% (YoY), with market share at **24.29%**



Total Premium

Total Premium

MTL ranked No. 2 in the industry equivalent to 8,235.45 MB, with growth of 34.95% (YoY), with market share at **17.05%**

Overall Life Insurance Industry

- ✓ Total Premium of 48,298.95 MB with growth of 17.52% (YoY)
- ✓ New Business Premium of 18,336.17 MB with growth of 29.90% (YoY)
- ✓ Renewal Year Premium of 29,962.78 MB with growth of 11.04% (YoY)

Source: The Thai Life Assurance Association

Market Position (Cont'd)

January – November 2015

MTL No. 1 New Business Premium

which was equivalent to 35,284.84 MB,
with market share at **22.65%**



MTL: 7.97% growth (YoY)
Industry: -0.65% growth (YoY)

- Life insurance industry recorded New Business Premium of 155,762.38 MB

MTL No. 1 First Year Premium

which was equivalent to 24,579.41 MB,
with market share at **22.53%**



MTL: 20.84% growth (YoY)
Industry: 10.87% growth (YoY)

- Life insurance industry recorded First Year Premium of 109,108.77 MB

MTL No. 2 Renewal Year Premium

which was equivalent to 45,601.78 MB,
with market share at **13.98%**



MTL: 25.81% growth (YoY)
Industry: 10.09% growth (YoY)

- Life insurance industry recorded Renewal Year Premium of 326,279.16 MB

MTL No. 2 Total Premium

which was equivalent to 80,886.62 MB,
with market share at **16.78%**



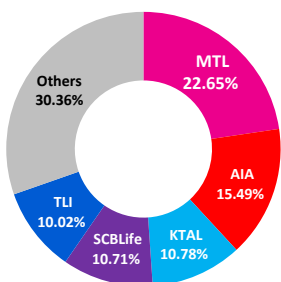
MTL: 17.35% growth (YoY)
Industry: 6.38% growth (YoY)

- Life insurance industry recorded Total Premium of 482,041.54 MB

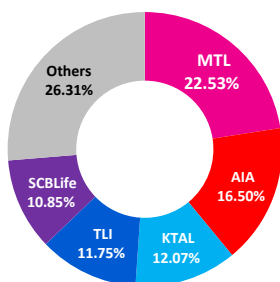
Market Share Summary: January – November 2015

Source: The Thai Life Assurance Association

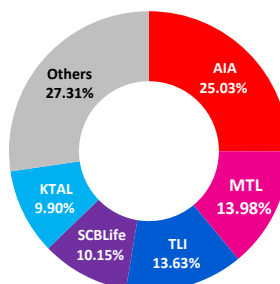
New Business Premium



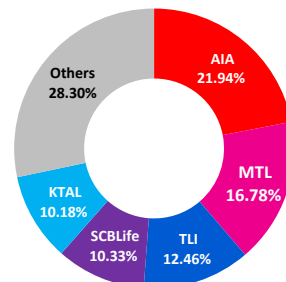
First Year Premium



Renewal Year Premium



Total Premium





Highlight Products



Muang Thai Wai Gao Koom Tua Thai (for Senior)



- Worthwhile coverage of both life and accident
- Able to choose life coverage up to 3,000,000 Baht ⁽¹⁾ for death from public accident
- Cover medical expenses due to accident up to 25,000 Baht ⁽²⁾ without any advance payment ⁽³⁾

In case of death due to illness in the first 2 years, payable benefit is equivalent to the paid life insurance premium amount plus additional 2% of the premium. For the death in year 3 onwards or in case the insured is alive upon the contract maturity, the insured shall receive the full sum insured amount.

⁽¹⁾ For plan 6 with the life coverage of 500,000 Baht

⁽²⁾ For plan 5, 6 with the life coverage of 500,000 Baht

⁽³⁾ Present an insured card together with the identification card at network hospitals only.

Ultra Protection Project



- Daily compensation for medical treatment in hospital - maximum 3,000 Baht per day*
- Medical expenses due to accident - maximum 30,000 Baht per visit*
- Coverage for the death from public accident - maximum 1,500,000 Baht *

*For plan 3

• Underwriting is subject to the Company's regulations. • Conditions and exclusions are as stated in the policy. • **Warning:** Consumer should have an understanding in the details of coverage and conditions every time before making a decision to purchase insurance.



MTL Happenings



18 Dec 15: MTL has organized the "ASEAN Textiles 'Ngam Jub Jai' Exhibition by Muang Thai Life Assurance" for academics, students, and all art and textile enthusiasts to enjoy. The event promotes the historical background and cultural connectivity of ASEAN nations through textiles to promote understanding and together continue to carry on the South East Asian traditions and cultures. The event will also educate participants who can utilize that knowledge to further their studies and develop textile products.



18 Dec 15: Muang Thai Smile Club Members who hold Platinum, Prestige and Pink Gold cards, please present your card to get the privilege for free service of Nana Perceptor (Immediate Face Lift) program. It's the best treatment, helping for firm, lifting, tightening, and restructure your skin, with stimulate collagen and elastin, detoxification, including deep cleansing the skin, rejuvenation and reshaping your facial structure to make you look outstanding at every occasion. (Service conditions are as specified by HMC Clinic.)



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

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