

MTL Fact Sheet

The Company for forward Thinking People



Vol.23: December 2016

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.

Core Values

The M Powered C

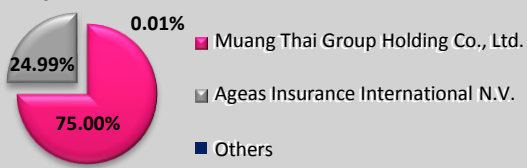
- Customer Centric
- Creativity
- Commitment to Success
- Collaboration
- Caring

Background:

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: 172

No. of Agent Offices: 60 (at the end of 2015)

No. of Care Service Network: Hospital (279), Clinic (142)

Representative Office: Yangon, Myanmar

Credit ratings:



	Rating	Outlook	Rating	Outlook
International	BBB+	Stable	BBB+	Stable
National	AAA (tha)	Stable	aaA+ (Asean)	-

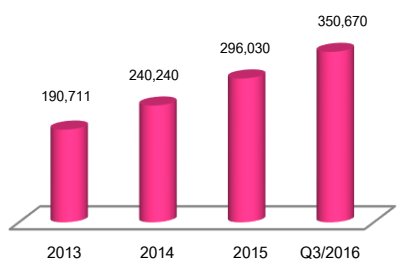
(As of 9 Dec 16) (As of 13 Dec 16)



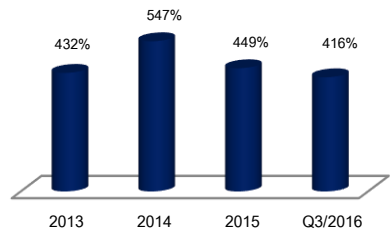
Financial Highlight

Total Asset¹

Unit : Million Baht



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.

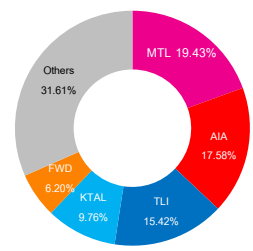


Market Position

1 – 31 October 2016

New Business Premium

MTL ranked **No. 1** in life insurance industry equivalent to 2,207.75 MB, with market share at **19.43%**



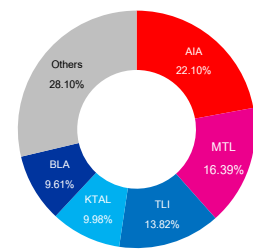
First Year Premium

MTL ranked **No. 2** in life insurance industry equivalent to 1,172.31 MB, with market share at **15.62%**

New Business Premium

Total Premium

MTL ranked **No. 2** in life insurance industry equivalent to 7,302.67 MB, with market share at **16.39%**



Total Premium

Overall Life Insurance Industry

- ✓ New Business Premium of 11,360.94 MB with growth of -22.76% (YoY)
- ✓ First Year Premium of 7,506.73 MB with growth of -32.60% (YoY)
- ✓ Total Premium of 44,568.76 MB with growth of 4.04% (YoY)

Source: The Thai Life Assurance Association

January – October 2016

MTL No. 1 New Business Premium

which was equivalent to 28,043.73 MB,
with market share at **21.47%**



Industry: -4.95% growth (YoY)

➤ Life insurance industry recorded New Business Premium of 130,624.12 MB

MTL No. 1 First Year Premium

which was equivalent to 18,634.97 MB,
with market share at **20.58%**



Industry: -6.50% growth (YoY)

➤ Life insurance industry recorded First Year Premium of 90,542.45 MB

MTL No. 2 Renewal Year Premium

which was equivalent to 52,235.50 MB,
with market share at **15.92%**



Industry: 10.76% growth (YoY)

➤ Life insurance industry recorded Renewal Year Premium of 328,201.12 MB

MTL No. 2 Total Premium

which was equivalent to 80,279.23 MB,
with market share at **17.50%**



Industry: 5.78% growth (YoY)

➤ Life insurance industry recorded Total Premium of 458,825.23 MB

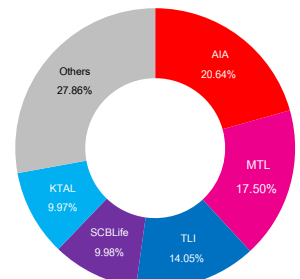
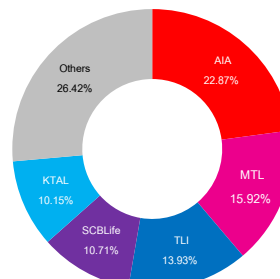
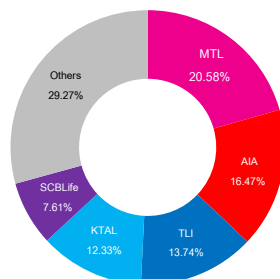
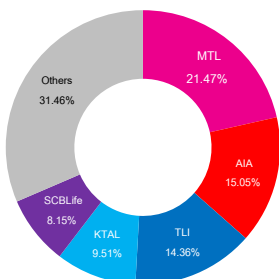
Market Share Summary:

New Business Premium

First Year Premium

Renewal Year Premium

Total Premium



Source: The Thai Life Assurance Association

Muang Thai Super Saving 14/7



- Cash Bonus** At the end of every policy year Up to 51%* throughout the Contract
- Good Benefit** With maturity benefit of 135%*
- Life Coverage** Throughout the contract Up to 145%*
*% of the initial sum insured

Smile Retirement Online Campaign



- Before Retirement** Receive Life Coverage Up to 250%* (upon the policy year that attains the age of 59 - 60)
- After Retirement** Receive annual annuity after retirement at 12%* Upon attaining the age of 60 - 85
- Tax Deduction Benefit** Entitled for Tax Deduction
*% of the initial sum insured

Remark:
 - 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.

CLICK HERE More Products

MTL Happenings

Muang Thai Life Assurance

MTL launches retirement products with tax deduction benefit



24 Nov 16: Mr. Sara Lamsam President and Chief Executive Officer the Muang Thai Life Assurance Public Company Limited said that, because of the current economic fluctuations and relatively low interest rate, consumers have begun searching for new investment models with better returns, and ones that suit their risk appetite, to meet their long-term savings goals and fully exercise their tax deduction benefits. MTL recently extended the sales period of the "Muang Thai UL 1 Sin Perm Sap under the campaign Beyond Savings 1" offering an investment opportunity along with life coverage, whereby the principle remains when the policy is held to maturity, while also offering tax deduction benefits. This insurance plan is a single-premium product. Furthermore, for those who are seeking tax planning with guaranteed returns and consistent savings, MTL is offering another attractive life insurance product which is Muang Thai Smart Saving 10/6 the contract worth of up to 700% of the sum insured at the contract formation date. As such, Muang Thai Life Assurance Public Co., Ltd. has placed great importance on retirement planning to help new generations understand and plan to have sufficient income in the future with confidence in Muang Thai Return Retire, Pay premiums for only 5 years and receive annuities up to 20% of the sum insured at contract formation date. In addition, the product offers 15 years of guaranteed annuities and offers tax deduction benefit.

Muang Thai Life Assurance

MTL sends Rakyim via new LINE Sticker "Rakyim Pop-Up Collection"

29 Nov 16: Mr. Sara Lamsam President and Chief Executive Officer the Muang Thai Life Assurance Public Company Limited said that the Company continues its creative communications on social media, taking this opportunity to launch new LINE stickers, the "Rakyim Pop-up Collection". The new LINE stickers are the Company's 13th collection. The Company has constantly rolled out new collections. This will be the Company's first time to launch pop-up stickers that can animate and move across the entire screen. This is also the first time that a life insurance company has designed pop-up LINE stickers like this collection. "To reinforce our vision of becoming a Digital Insurer, the Company has developed its online communications continuously to reach out to the insured. Constantly monitor changes in consumer behavior trends towards new technology and apply such knowledge to our business appropriately to be able to meet the diverse demands of our customers, as well as establishing relationships between customers and the Company continuously.



Life Insurance Company with Outstanding Management 1st Place Award for 10 consecutive years (2006-2015)

Winner and Honor of the Prime Minister's Insurance Award

3 consecutive times (2008 2011 & 2015)
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 2006-2016
from Superbrands Thailand



Trusted Brand Award Gold Category 2010-2013
From Reader's Digest Magazine