



ace life

ACE Life Assurance Public Company Limited
Registration No. 0107555000431
Sindhorn Building, Tower 1
11th -12th Floor, 130-132 Wireless Road,
Lumpini, Pathumwan, Bangkok 10330
Tel. 662 615-6800 Fax 662 675-3818
www.ancelife.co.th

บริษัท เอชไลฟ์แอสซิวรันซ์ จำกัด (มหาชน)
ทะเบียนเลขที่ 0107555000431
ชั้น 11-12 อาคารสินธร ทาวเวอร์ 1
เลขที่ 130-132 ถนนวิทยุ
แขวงลุมพินี เขตปทุมวัน กรุงเทพฯ 10330
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As of September 30, 2013

Financial and Operational Status

Unit: Million Baht

Description	Q1		Q2		Q3	
	2013	2012	2013	2012	2013	2012
Asset	6,032	5,243	5,989	5,526	6,238	5,744
Liability	5,767	4,938	5,866	5,151	6,060	5,349
Shareholder Equity	265	305	122	375	178	395
Capital Fund	1,851	1,830	1,718	1,903	1,364	1,971
Legal Reserve	1,155	1,105	1,167	1,119	765	1,184
Capital to legal reserve ratio (%)	160%	166%	147%	170%	178%	166%
Income	864	742	1,656	1,508	2,377	2,270
Expenditure	899	758	1,689	1,514	2,321	2,271
Net Profit (Loss)	(35)	(16)	(33)	(6)	56	(1)
Cash flow, provided (used), from operating activities.	(22)	193	141	430	371	637
Cash flow, provided (used), from investing activities.	(14)	(445)	(77)	(727)	(356)	(967)
Cash flow, provided (used), from financing activities.	-	-	-	-	35	-
Net cash flow increased (decreased)	(36)	(252)	64	(297)	50	(330)

NOTE:

- The capital to legal reserve ratio is determined for the company to maintain as follows:
 - From 3rd Quarter of 2011 to as of December 31, 2012 shall not less than 125%
 - From 1st Quarter of 2013 onward shall not less than 140%
- There is a change in calculation method of the required capital funds effective since 1 September 2011, according to the accouchement of the Office of Insurance commission regarding "Type and source of the capital funds including methodology, process and criteria on the capital funds calculation of Life insurance 2011"
- Q2 represents the accumulated operating results for 6 months of the period and Q3 represent the accumulated operating results for 9 months of the period.
- Cash flow provided or used from each activity represents cash flow calculated by direct or indirect method.
- The interim financial statements have been reviewed by the auditor.

Unit: Million Baht.

Description	As of December 31	
	2012	2011
Asset	6,074	5,182
Liability	5,771	4,699
Shareholder Equity	302	483
Capital Fund	1,804	1,888
Legal Reserve	1,077	1,031
Capital to legal reserve ratio (%)	168%	183%
Income	3,256	2,827
Expenditure	(3,329)	3,000
Net Profit (Loss)	(73)	(173)
Cash flow, provided (used) from operating activities.	929	906
Cash flow, provided (used) from investing activities.	(1,265)	(953)
Cash flow, provided (used) from financing activities.	-	250
Net cash flow increased (decreased)	336	203



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Significant Financial Ratio (%)

Ratio	Standard Mean	2012	2011
Investment assets to Insurance reserve ratio	>=100%	156%	159%

Premium ratio by Types of Insurance Plans in 2012

Unit: Million Baht

Description	Ordinary Insurance					Industrial	Personal Accident	Group	Total
	Whole life	Endowment	Term	Others	Total				
Direct Premium	613.57	609.17	0.27	11.52	1,234.53	-	13.94	1,842.85	3,091.32
Premium Ratio	19.85%	19.71%	0.01%	0.37%	39.94%	0.00%	0.45%	59.61%	100%

NOTE:

Information related is from annual report. Please see the information as detailed below using the following link:

- Steps, timeframe, documents and methods used in the application process.
<http://www.acegroup.com/th-th/customer-service/underwriting-process.aspx>
- Steps, timeframe, documents and methods used in the claims or benefit application process.
<http://www.acegroup.com/th-th/customer-service/claims-information.aspx>
- How to contact our company and applicable department in case of dispute or complaint.
<http://www.acegroup.com/th-th/customer-service/complaints-handling.aspx>

We Sally Joy O'Hara and Sutaporn Penkitti hereby verify the financial and operational report, totaling....2....Pages.

(Mrs. Sally Joy O'Hara)
Position Director

(Mrs. Sutaporn Penkitti)
Position Director