



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

บริษัท เอช ไลฟ์ แอชัวร์รันซ์ จำกัด (มหาชน)  
 ทะเบียนเลขที่ 0107555000431  
 ชั้น 11-12 อาคารสินธร ทาวเวอร์ 1  
 เลขที่ 130-132 ถนนวิทยุ  
 แขวงลุมพินี เขตปทุมวัน กรุงเทพฯ 10330  
 โทร. 662 615-6800 โทรสาร 662 675-3818  
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## As of December 31, 2012

### Financial and Operational Status

Unit: Million Baht

Description	Q1		Q2		Q3	
	2012	2011	2012	2011	2012	2011
Asset	5,243	3,969	5,526	4,518	5,744	4,713
Liability	4,938	3,810	5,151	4,237	5,349	4,403
Shareholder Equity	305	159	375	281	395	310
Capital Fund	1,830	58	1,903	166	1,971	1,836
Legal Reserve	1,105	65	1,119	77	1,184	1,203
Capital to legal reserve ratio (%)	166%	89%	170%	216%	166%	158%
Income	742	595	1,508	1,376	2,270	2,049
Expenditure	758	701	1,514	1,552	2,271	2,273
Net Profit (Loss)	(16)	(106)	(6)	(176)	(1)	(224)
Cash flow, provided (used), from operating activities.	193	109	430	353	637	597
Cash flow, provided (used), from investing activities.	(445)	(249)	(727)	(548)	(967)	(918)
Cash flow, provided (used), from financing activities.	-	-	-	185	-	250
Net cash flow increased (decreased)	(252)	(140)	(297)	(10)	(330)	(71)

#### NOTE:

- The capital to legal reserve ratio is determined for the company to maintain as follows:
  - 1<sup>st</sup> - 2<sup>nd</sup> Quarter shall not less than 100%
  - From 3<sup>rd</sup> Quarter onward shall not less than 125%
- 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	5,757	4,699
Shareholder Equity	317	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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- The capital to legal reserve ratio is determined for the company to maintain as follows:
  - 1<sup>st</sup> - 2<sup>nd</sup> Quarter of 2011 shall not less than 100%
  - From 3<sup>rd</sup> Quarter of 2011 onward shall not less than 125%
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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 Alfred Hon Shan Hui and Sutaporn Penkitti hereby verify the financial and operational report, totaling....2....Pages.

.....  
(Mr. Alfred Hon Shan Hui)  
Position Director

.....  
(Ms. Sutaporn Penkitti)  
Position Director



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