



ACE Life Assurance Public Company Limited
 Registration No. 0107555000431
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 www.ace.life.co.th

บริษัท เอซีไลฟ์แอสซิวรันซ์ จำกัด (มหาชน)
 ทะเบียนเลขที่ 0107555000431
 130-132 อาคารสินธร ทาวเวอร์ 1
 ชั้น 12 ถนนวิทยุ แขวงลุมพินี
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As of September 30, 2014

Financial and Operational Status

Unit: Million Baht

Description	Q1		Q2		Q3	
	2014	2013	2014	2013	2014	2013
Asset	7,029	6,032	7,313	5,989	7,642	6,238
Liability	6,337	5,767	6,585	5,866	6,817	6,060
Shareholder Equity	692	265	728	123	825	178
Capital Fund	1,817	1,851	1,796	1,718	1,881	1,364
Legal Reserve	665	1,155	595	1,167	596	766
Capital to legal reserve ratio (%)	273%	160%	302%	147%	316%	178%
Income	675	865	1,470	1,656	2,282	2,377
Expenditure	(643)	(900)	(1,446)	(1,689)	(2,277)	(2,321)
Net Profit (Loss)	32	(35)	24	(33)	5	56
Cash flow, provided (used), from operating activities.	116	(22)	295	141	451	371
Cash flow, provided (used), from investing activities.	(102)	(14)	(304)	(77)	(563)	(356)
Cash flow, provided (used), from financing activities.	-	-	-	-	-	35
Net cash flow increased (decreased)	14	(36)	(9)	64	(112)	50

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%
- 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	
	2013	2012
Asset	6,842	6,067
Liability	6,292	5,765
Shareholder Equity	550	302
Capital Fund	1,821	1,804
Legal Reserve	799	1,077
Capital to legal reserve ratio (%)	228%	168%
Income	3,302	3,257
Expenditure	(3,160)	(3,330)
Net Profit (Loss)	142	(73)
Cash flow, provided (used) from operating activities.	681	929
Cash flow, provided (used) from investing activities.	(769)	(1,265)
Cash flow, provided (used) from financing activities.	250	-
Net cash flow increased (decreased)	162	(336)



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Significant Financial Ratio (%)

Ratio	Standard Mean	2013	2012
Investment assets to Insurance reserve ratio	>=100%	143%	147%

Premium ratio by Types of Insurance Plans in 2013

Unit: Million Baht

Description	Ordinary Insurance					Industrial	Personal Accident	Group	Total
	Whole life	Endowment	Term	Others	Total				
Direct Premium	794.31	610.98	0.53	18.73	1,424.55	-	16.20	1,688.80	3,129.55
Premium Ratio	25.38%	19.52%	0.02%	0.60%	45.52%	0.00%	0.52%	53.96%	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 Gavin James Lawler and Rosaporn Attawiriyapunap hereby verify the financial and operational report, totaling.....2.....Pages.


 (Mr. Gavin James Lawler)
 Position: Director


 (Ms. Rosaporn Attawiriyapunap)
 Position: Director



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