



ACE Life Assurance Public Company Limited
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 ทะเบียนเลขที่ 0107555000431
 130-132 อาคารสินธร ทาวเวอร์ 1
 ชั้น 12 ถนนวิทยุ แขวงลุมพินี
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As of December 31, 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 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	
	2014	2013
Asset	8,179	6,842
Liability	7,179	6,292
Shareholder Equity	1,000	550
Capital Fund	2,469	1,821
Legal Reserve	994	799
Capital to legal reserve ratio (%)	248%	228%
Income	3,290	3,302
Expenditure	(3,329)	(3,160)
Net Profit (Loss)	(39)	142
Cash flow, provided (used) from operating activities.	696	681
Cash flow, provided (used) from investing activities.	(665)	(769)
Cash flow, provided (used) from financing activities.	-	250
Net cash flow increased (decreased)	31	162



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Significant Financial Ratio (%)

Ratio	Standard Mean	2014	2013
Investment assets to Insurance reserve ratio	>=100%	145%	143%

Premium ratio by Types of Insurance Plans in 2014

Unit: Million Baht

Description	Ordinary Insurance					Industrial	Personal Accident	Group	Total
	Whole life	Endow-ment	Term	Others	Total				
Direct Premium	985.28	541.51	1.12	33.72	1,561.63	-	19.80	1,704.92	3,286.35
Premium Ratio	29.98%	16.48%	0.03%	1.03%	47.52%	0.00%	0.60%	51.88%	100.00%

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 Attawiriyanupap hereby verify the financial and operational report, totaling....2....Pages.


 (Mr. Gavin James Lawler)
 Position Director


 (Ms. Rosaporn Attawiriyanupap)
 Position Director



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