



BEING A UNIQUE

Life Reinsurance Solutions Provider

THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED

บริษัท ไทยรีประกันชีวิต จำกัด (มหาชน)

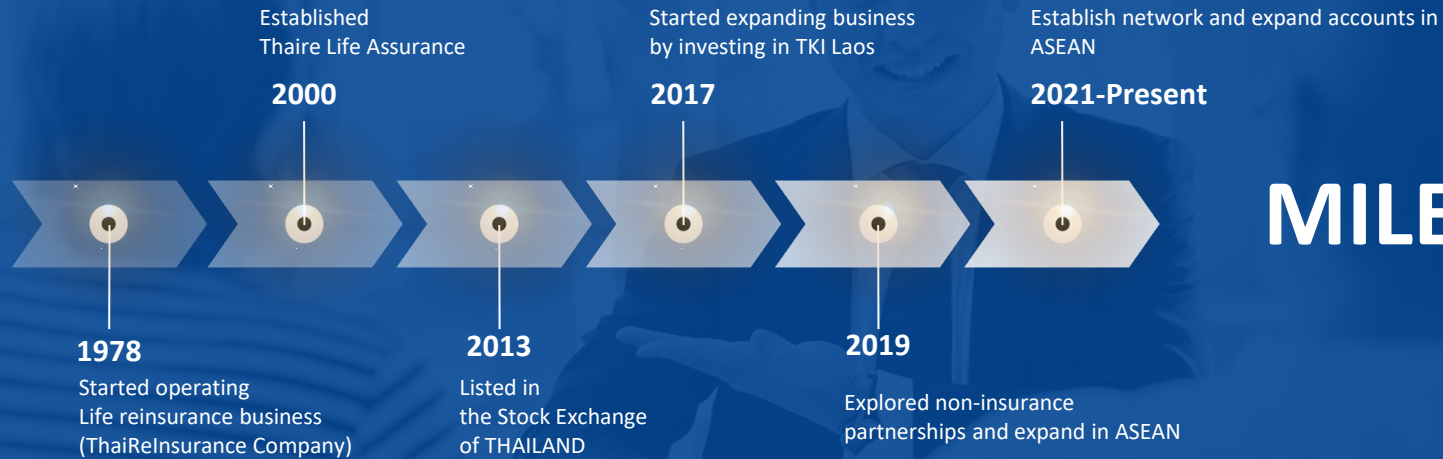
www.thairelife.co.th



PARTNER OF CHOICE



At Thaire Life Assurance PCL, we prioritize strong corporate governance for sustainable growth and social development. Our proven track record include partnerships with all 21 Thai life insurers and several overseas life insurance players through our financial strength, reinsurance expertise as well as social responsibilities.



MILESTONE

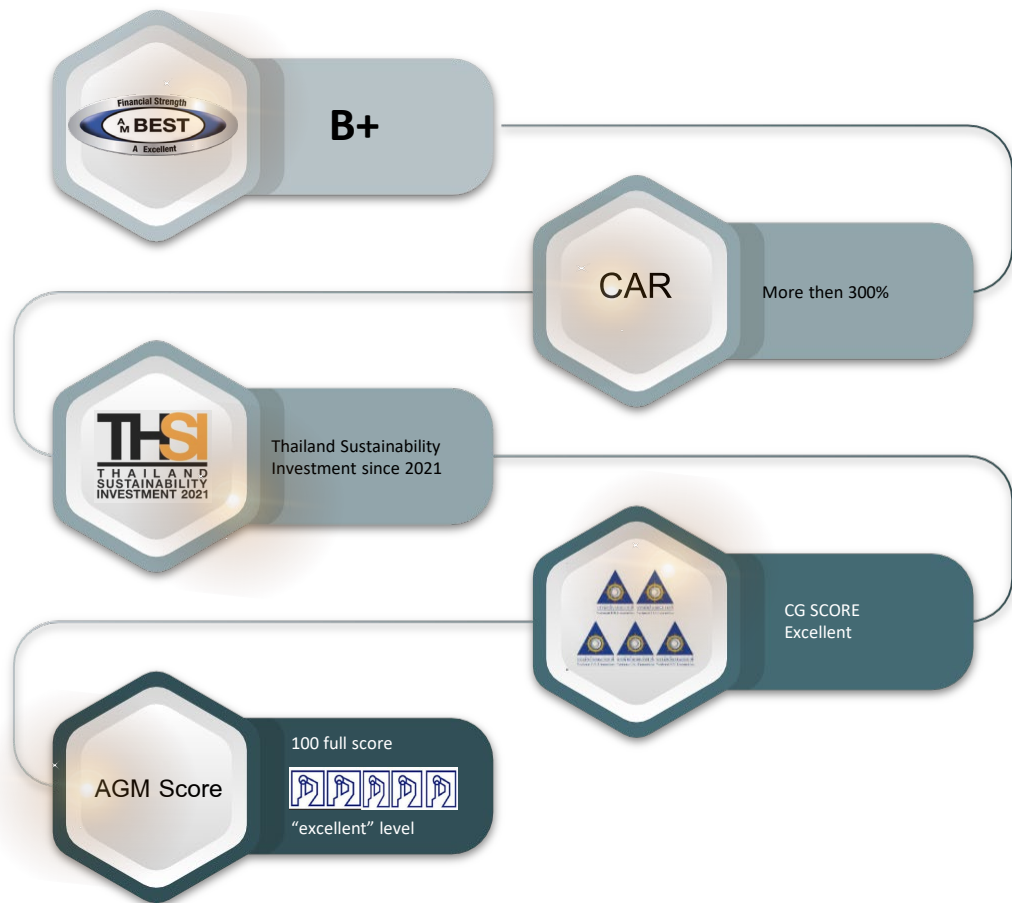
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STANDARD & Certificate

We take pride in maintaining a strong standard which serves to reinforce our credibility and assure that our products and services consistently meet specific quality criteria.



**THAILAND
SUSTAINABILITY
INVESTMENT
2022**



OUR CREDENTIALS

Choose Thaire Life Assurance PCL as your partner of excellence, benefiting from our extensive experience and expertise in mortality and morbidity risk to access high-quality and tailored reinsurance services.

THAI INSURERS



OVERSEA PARTNERS



OTHER PARTNERS



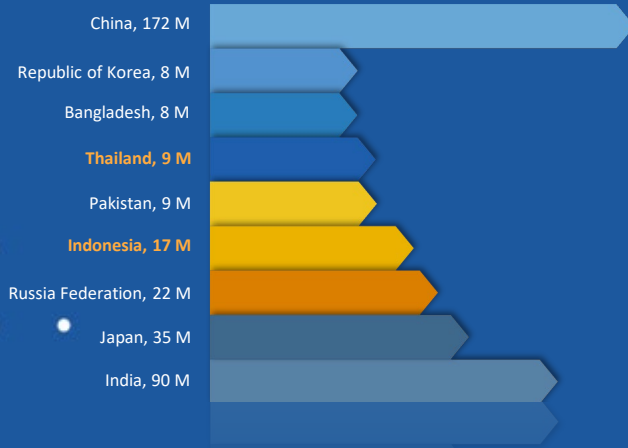
AGING POPULATION



Asia is experiencing a demographic shift towards an older population due to increased life expectancy and declining fertility rates.

By 2050, one-fourth of people in Asia will be over 60 years old and reach 1.3 billion.

Top 10 countries with highest number of 65+



Trend of aging population in ASIA

As people live longer with health conditions

Chronic Diseases requiring huge medical costs

Long Term Nursing care becomes essential

THREL is aware of the changing in demand and encourage to **develop Senior CIs & Long Term Protection plan to serve aging society**

COVID and Emerging Diseases have raised
Health awareness

According to
a report by
WHO

Chronic diseases
accounted for **71% of
deaths in Asia in 2019**



HEALTH & CRITICAL ILLNESS AWARENESS

People faces Challenges of Medical Inflation and
Advance Medical Treatment Cost

Rising trend of Medical Cost

6.2%
in 2020

8.5%
in 2021



As a Social Enterprise Reinsurer, THREL is
committed to support our customers to have
Healthier & Better living for life.



Malaysia
12.6%



Indonesia
12%



Vietnam
10.2%



China
9.3%



Philippines
8.8%



Singapore
8.2%



Thailand
8%

DIGITAL



Digital becomes part of our daily lives across all industries as well as all age groups

Many Insurers develop Digital Channel and adopt Hybrid sales model during pandemic

End-to-end Online process

- >> Insurance Awareness
- >> Quotation
- >> Payment
- >> E-policy
- >> Customer Service

Digital Trend in ASIA

Insurers can offer direct insurance with **lower premiums due.**

With online insurance accessible 24/7, **consumers can purchase policies at their convenience.**

Insurance providers are adapting to the trend of online purchase by **developing mobile-friendly websites and apps.**

THREL fully support our partners with **Simple & Innovative product design to match well with the new distribution Channel.**



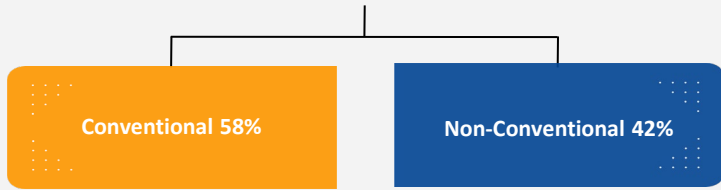
Commercial footprint

Leveraging 20 years of life reinsurance expertise in Thailand, THREL established business in Laos, Cambodia, Indonesia, Philippines, and Taiwan.

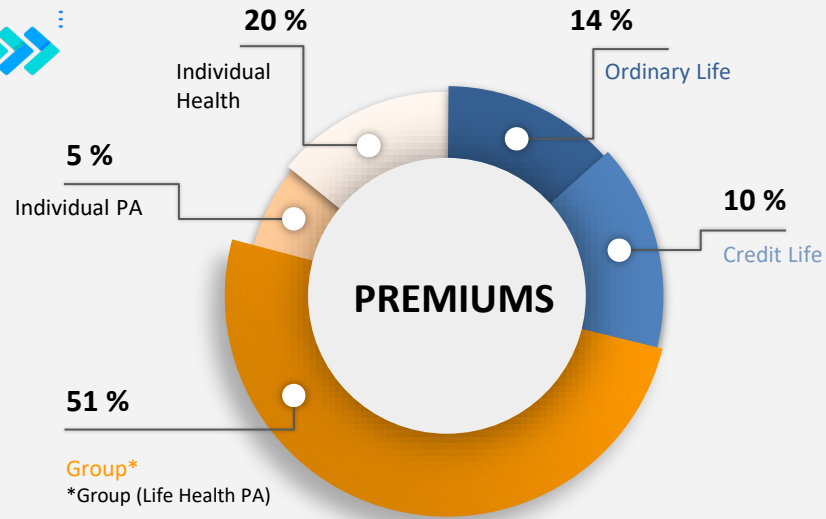
BUSINESS Performance



BUSINESS MODEL

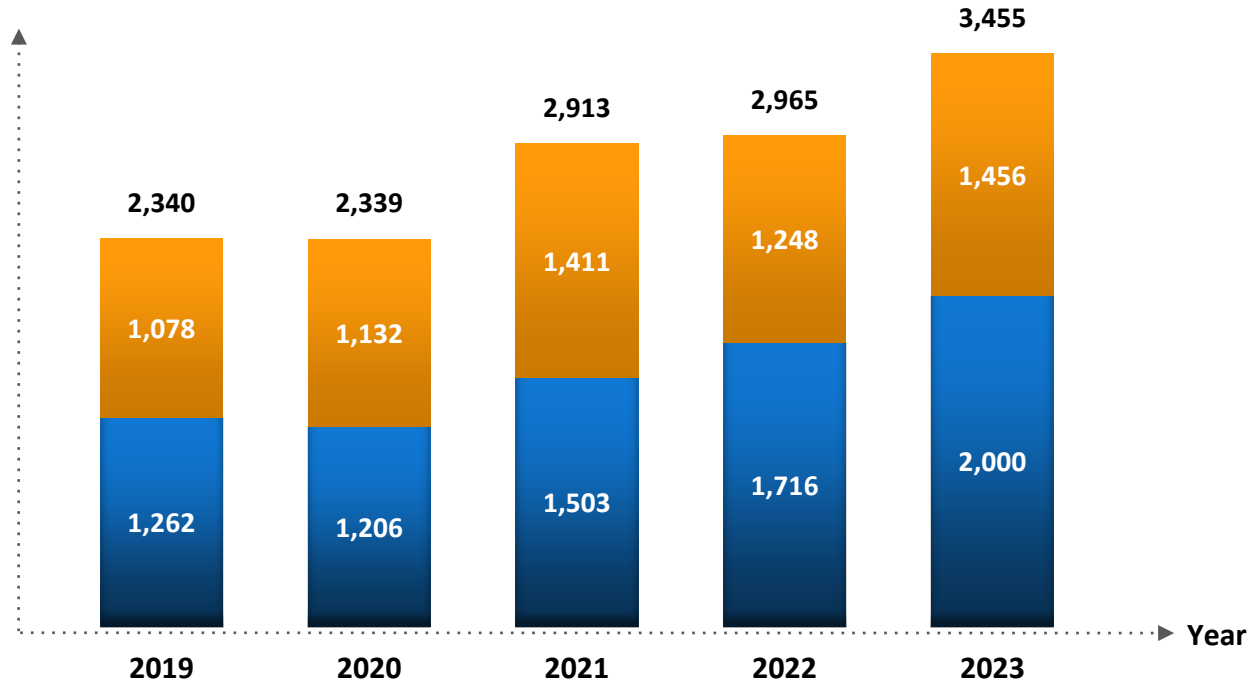


PORTFOLIO MIX




GROSS PREMIUMS

(THB MILLION)



 Conventional

 Nonconventional

OUR SOLUTION

Our focus is on non-conventional reinsurance strategies, analyzing ceding company characteristics to increase new business share. We actively participate in all activities with life insurance companies, from product development to exploring new distribution channels.

Risk Management
Tools for risk management and maximize capacity utilization

Underwriting & Claim Management
Technical knowledge for operation and emerging risk

Capital Management
Tools for maximize financial performance



Innovation Product Development

Tailor-made Products from Customer Centric and Health Trends

Distribution Channel Management

Distribution for new Behavior of Target Group

Comprehensive Services

Attractive Services for Insurance Eco-system

"We provide tailored solutions to meet specific needs for our clients and enable them to enhance and expand into new market opportunities."

OUR SOLUTION

INSURANCE PRODUCT
FEATURES & RELATED
SERVICES

*Care
Givers/Physical
Therapists



SERVICE & Solution

THREL's Partners & Eco-System

Product Development



Digital & Social Media
channels



Customer &
Communication
Platform



Sales
Acquisition



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