

What
Small Changes
Can You Make Today
For A Sustainable
Tomorrow?

*Start
with*
You

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AYA SOMPO
Annual Report 2025





01



Exploring
iNSIGHTS

ABOUT AYA SOMPO

Embark on AYA SOMPO Insurance's annual report, where our journey towards the future unfolds. Since our establishment in 2013 as one of the leading insurance companies, we have laid strong foundations by cultivating a culture of transparency, trust, and ethical business practices.

The joint venture with Sampo Holdings in 2019 marked a significant milestone, enabling us to enhance our capital, invest in talent development, and pioneer new innovative solutions. AYA SOMPO represents a collaboration between AYA Financial Group and Sampo Holdings, merging local knowledge and network with international expertise. Our unique approach encompasses providing comprehensive coverage and solutions that not only protect individuals, families, and businesses but also offer peace of mind; for now, and the future.

Exploring **INSIGHTS**

At AYA SOMPO, we continue to evolve, driven by a commitment to excellence, trust, and customer-centric innovation. Since our inception, we have built a strong foundation anchored in integrity and a future-focused vision. This year, we reflect on our journey, celebrating milestones that define who we are while embracing new opportunities ahead.

More than **INSURANCE**

Beyond policies and coverage, AYA SOMPO is at the forefront of innovation. With the rise of automation and intelligent technology, we continue to pioneer Robotic Process Automation (RPA) and automation projects that enhance operational efficiency and customer experience. Our investment in technology goes beyond convenience—it is about redefining the future of insurance.

Amplifying **IMPACT**

Success is measured not just in numbers, but in the value, we create for our customers and stakeholders. AYA SOMPO's year in review highlights key achievements, from significant business and financial performance milestones to operational excellence.

Through a strong foundation and strategic growth, we continue to drive sustainable impact, ensuring long-term financial stability while delivering value to policyholders, employees, and partners.

Built on **INTEGRITY**

Integrity is the core of our governance and leadership. Our organizational structure, guided by a dedicated Board of Directors, Management Committees, and Executive Team, ensures transparency, accountability, and strategic leadership.

In this section, we introduce the leaders behind AYA SOMPO's success, sharing insights from our Management Team as they reflect on the year's achievements and the path forward.

Embracing **INCLUSIVITY**

Our strength lies in our people. AYA SOMPO is committed to fostering an inclusive workplace where talent is nurtured, and diversity is celebrated.

Through Talent Development Programs, we invest in continuous learning and leadership growth. This year, we also take a look back at the Employees' Night, a celebration of our collective achievements, team spirit, and shared success.

Shaping through **INITIATIVES**

Sustainability and corporate responsibility are at the heart of AYA SOMPO. Through the Start With You Campaign, we empower individuals to drive meaningful change; whether in environmental conservation, social impact, or ethical governance.

From strengthening environmental efforts to reinforcing social responsibility and governance, we remain committed to making a difference. This section highlights the initiatives that shape not just our company, but the communities we serve.

Message from the Chairman

Dear Valued Partners,

As we turn the page to a new chapter in AYA SOMPO's journey, I am filled with immense pride and gratitude. The past year has demonstrated our collective strength, resilience, and unwavering commitment to delivering insurance solutions that bring peace of mind to individuals and businesses across Myanmar.

Our financial performance has surpassed previous years, reflecting the strength of our brand, the trust of our customers and partners, and our prudent risk management. More importantly, we have remained true to our promise—to be there when our customers need us most.

Our success is not measured solely by financial results, but by the trust we have earned and the positive impact we have made on our community, society, and environment. This would not have been possible without the dedication of our employees, the loyalty of our customers, the guidance of our board, and the support of our partners and regulators. Each of you has played a vital role in shaping our story.

In the aftermath of the recent earthquake that deeply affected our nation, we stand in solidarity with all those impacted. At AYA SOMPO, our commitment extends far beyond providing insurance coverage—we are here to support, to rebuild, and to walk alongside our communities in times of adversity. We believe that true resilience is forged in unity, and it is in these critical moments that our purpose becomes clearer.

Looking ahead, we remain guided by our core values: Solutions, Peace of Mind, and Beyond. We are determined to build a future that is inclusive, innovative, and resilient continuing to contribute meaningfully to Myanmar's socio-economic development. Through the introduction of new products, services, and digital innovations, we aim to set a new benchmark in the insurance industry.

To our customers and stakeholders: thank you for your continued trust and support. Your confidence empowers us to strive for excellence and inspires us to reach even greater heights. As we move forward on this path of sustainable growth, we remain committed to delivering peace of mind through forward-looking, customer-centric insurance solutions beyond now and for the future.



Zaw Zaw
Chairman



Key Highlights from Chief Executive Officer

Dear Valued Stakeholders, Partners and Customers,

As we reflect on another exceptional year at AYA SOMPO Insurance, I am filled with a deep sense of pride and sincere gratitude to all who have contributed to our journey. In an era defined by rapid transformation and unforeseen challenges, our steadfast commitment to resilience, innovation, and customer-centricity has enabled us not only to navigate uncertainty but to emerge stronger and more agile than ever before.

This year, we continued to redefine how insurance serves and empowers our communities, guided by our core pillars of sustainability, innovation, and service excellence. Our strategic initiatives—including the launch of new digital services and the formation of impactful partnerships—have enhanced customer experiences, accelerated product innovation, and extended our reach across Myanmar. Through our ongoing digital transformation, we have delivered seamless, efficient, and accessible insurance solutions, further strengthening our leadership position within the industry. These efforts have resulted in robust growth in both revenue and market share, underscoring the trust placed in us by our customers and the unwavering dedication of our talented team.

In the aftermath of the recent earthquake that profoundly affected communities across the nation, I extend my heartfelt sympathies to all those impacted. At AYA SOMPO Insurance, we stand in solidarity with the people of Myanmar during this difficult time.

Our mission—to provide peace of mind through innovative insurance solutions—has never been more vital. In response to the disaster, our teams mobilized swiftly to support affected individuals and businesses. From expediting claims processing to delivering much-needed assistance and recovery guidance, we remain steadfast in our commitment to helping our customers rebuild their lives and livelihoods.

Looking ahead, our vision remains resolute: to be Your Partner for Life by fostering an inclusive, sustainable, and forward-thinking insurance ecosystem. Together, we will continue to raise the bar for service excellence and ensure that AYA SOMPO remains a trusted partner for generations to come. I would like to take this opportunity to express my sincere appreciation to all those who make our success possible:

To our employees – Thank you for your unwavering dedication, integrity, and passion. You are the heartbeat of our organization, and your contributions continue to set us apart.

To our customers – Thank you for choosing AYA SOMPO as Your Partner for Life. Your trust inspires us to continually improve and to protect what matters most to you.

To our business partners – Thank you for your collaboration and shared commitment to expanding access to quality, innovative insurance solutions that strengthen communities.

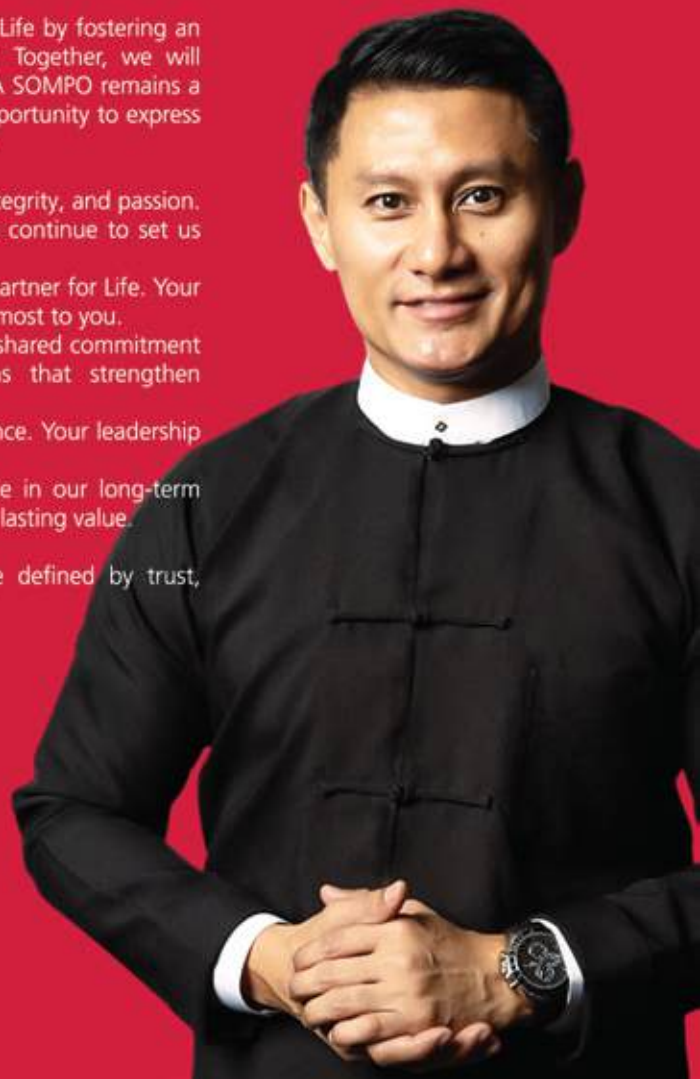
To our Board of Directors – Thank you for your vision and guidance. Your leadership ensures we operate with purpose, responsibility, and transparency.

To our shareholders – Thank you for your continued confidence in our long-term strategy. Your support empowers us to grow sustainably and deliver lasting value.

Together, we are building a brighter, more resilient future—one defined by trust, innovation, and shared success.



Myo Min Thu
Chief Executive Officer



Our Guiding Principles

■ Vision

To be recognized as “Your Partner for Life” providing Peace-of-Mind Insurance Solutions to Customers.

■ Mission

Through Innovative Solutions, we provide Peace of Mind. For now, and for the Future.

■ Values

Solutions: Providing customer-centered innovative insurance solutions for you and your loved ones.

Beyond: Going beyond to ensure guaranteed protection beyond now, for the future.

Peace of Mind: Providing the right protection against uncertainties of tomorrow.



Key Commitments

At AYA SOMPO, fair dealing is central to our corporate culture. We are fully committed to ensure our dealings with key stakeholders are in a timely, fair, transparent, and professional manner.

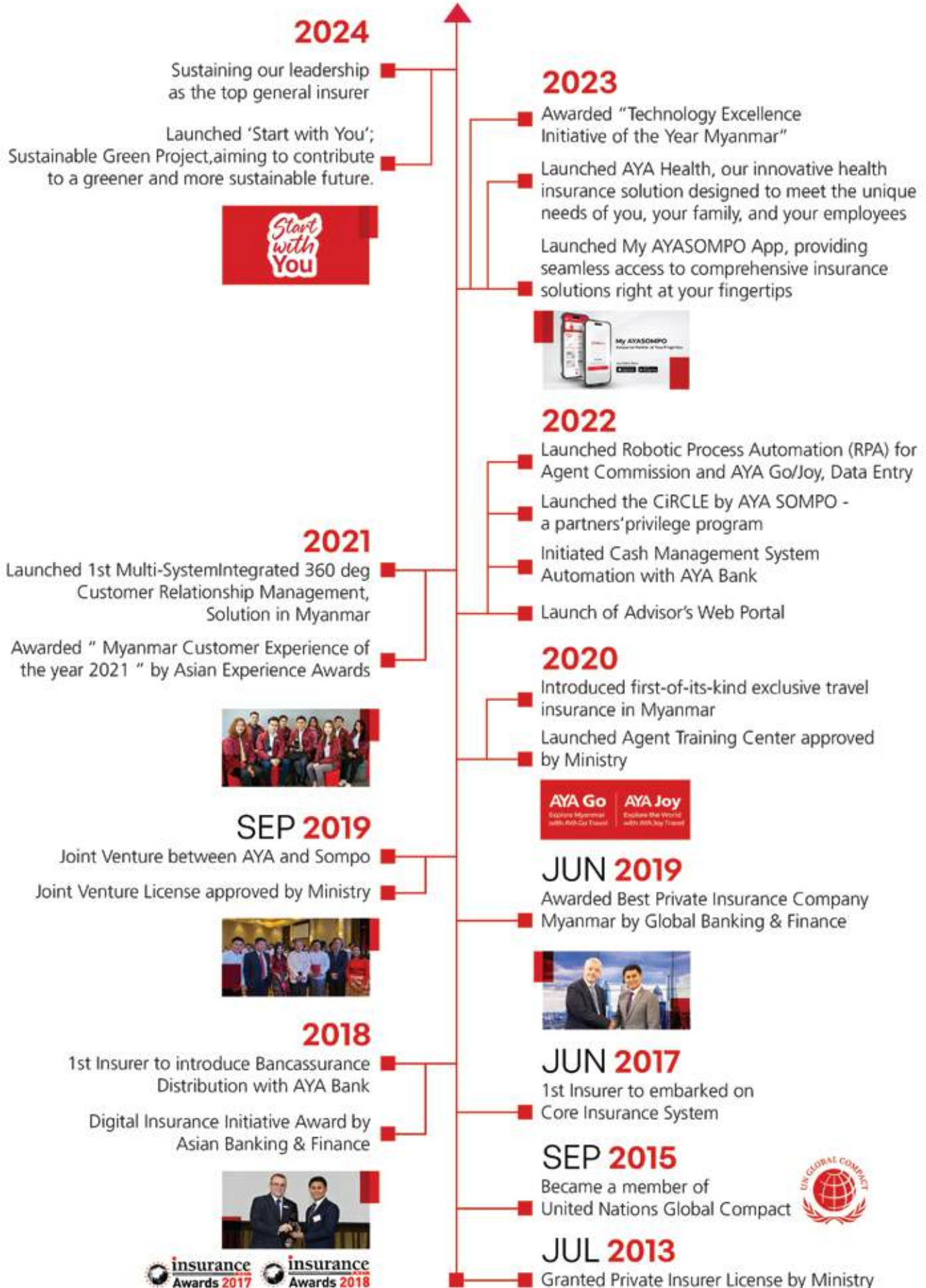
TO OUR CUSTOMERS: We act fairly, reasonably and in their best interest when dealing with our customers.

TO OUR EMPLOYEES: We promote human capital development through internal and external trainings and job enrichment.

TO OUR COMMUNITY: We behave in a socially responsible and environmentally conscious manner in conducting our business.

TO OUR SHAREHOLDERS: We practice corporate governance, provide appropriate disclosure of information and exert our utmost to enhance shareholders' value.

A Timeline of Growth and Achievements





02



More than
iNSURANCE

Message from Chief Operating Officer

Dear Valued Stakeholders,

First and foremost, we express our heartfelt condolences to all those impacted by the recent earthquake in Myanmar. Our thoughts are with affected communities, and we remain committed to supporting recovery efforts during this difficult time.

Despite persistent economic challenges, FY2024/25 has been a testament to AYA SOMPO's resilience and innovative spirit. We are deeply grateful to our valued customers, partners, and employees whose trust has solidified our position as a market leader. Our success stems from a relentless focus on innovation - the driving force behind our "More than iNSURANCE" philosophy since establishing our strategic partnership with Sampo Holdings in 2019.

This year, we've made significant strides in digital transformation. Our Rule-based Underwriting System has revolutionized operations, enabling faster approvals, enhanced traceability, and environmentally sustainable practices across motor, health, fire, and corporate insurance products. The "My AYA SOMPO" application has transformed customer experiences through personalized, real-time services that anticipate needs and deliver seamless interactions.

Guided by the Japanese "SANPO YOSHI" principle - creating value for business, customers, and society - we've launched impactful initiatives like our "Start With You" campaign. These efforts reflect our belief that true success comes from shared prosperity and ethical business practices.

As we look ahead, we remain focused on redefining insurance as a dynamic partnership built on trust. Our vision of becoming "Your Partner for Life" drives continuous innovation in products, services, and community engagement. The entire AYA SOMPO team remains committed to delivering protection that matters, solutions that inspire, and value that endures.

We sincerely thank you for your continued trust and support. Together, we will build a more secure and prosperous future for all.



Mr. Hirokazu Mori
Chief Operating Officer



Driving Innovation with Purpose

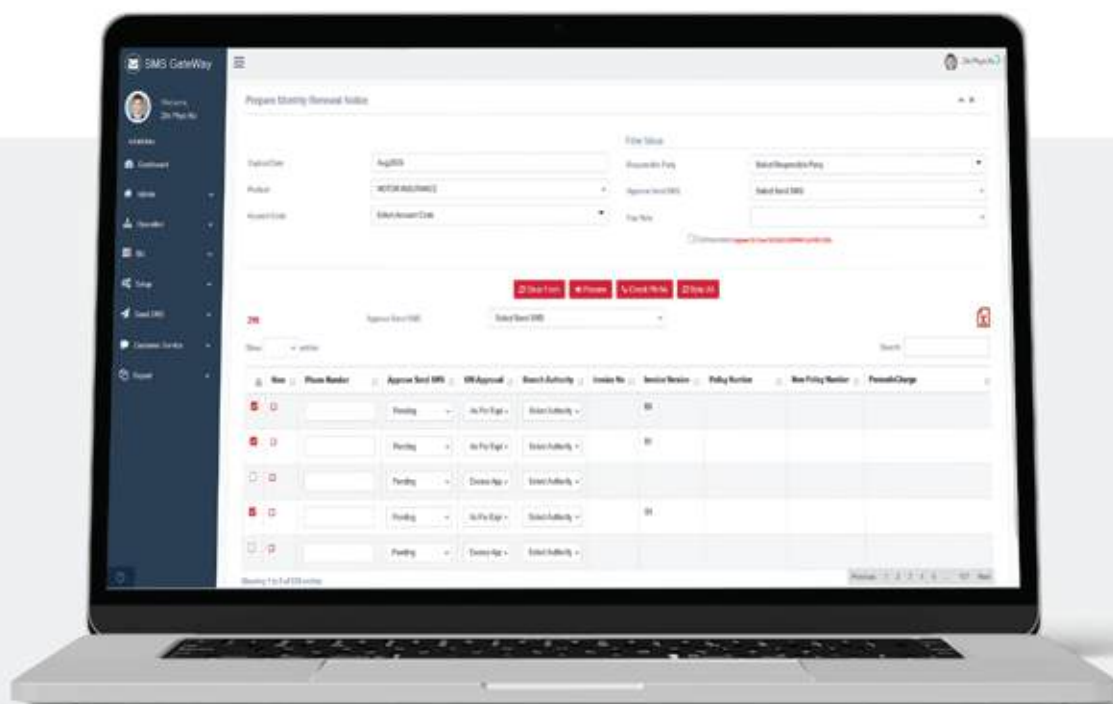
AYA SOMPO's Innovation Lab played a pivotal role in reshaping the company's digital landscape; fueling operational excellence, customer-centricity, and technological resilience. With a strong focus on automation, and data intelligence, we accelerated digital transformation across key areas of our business.

Transforming Customer Experience Through Digital Platforms

Our flagship **My AYASOMPO App** continued to evolve as a one-stop digital solution. With the addition of key features such as the Product Catalogue, Policy Card, and E-Claim, customers gained greater control over their insurance experience. These enhancements not only improved accessibility but also reduced repetitive manual tasks for employees, allowing them to focus on higher-value interactions.

We also enhanced UX/UI for both digital and mobile applications, making interactions more intuitive and seamless. Real-time risk assessment using AI/ML enabled faster and more efficient claim servicing, while integration with third-party data providers created a truly connected insurance experience.

In motor insurance, we launched **Motor Auto Renewal**, automating 65% of renewal transactions. This significantly reduced manual errors and enabled staff to focus on high-value customer engagement. New functions like blacklist scanning and peril detection contributed to more accurate risk assessment and faster processing.



Automating for Efficiency and Accuracy



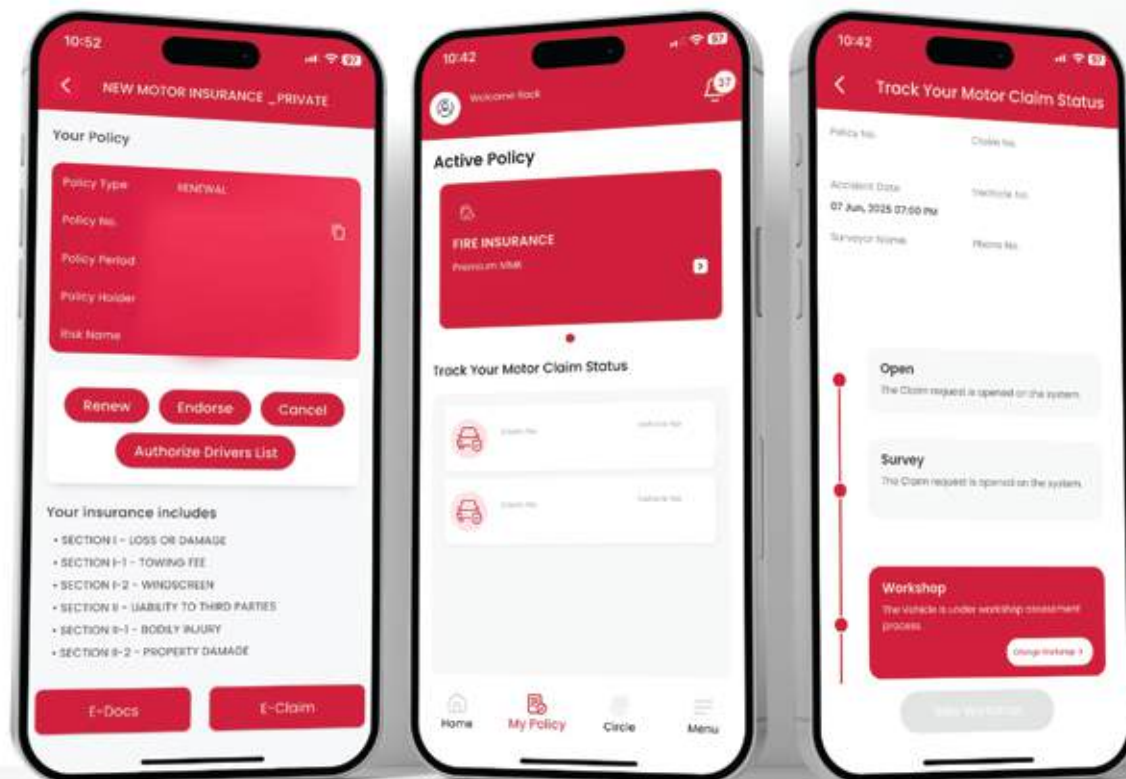
Another leap forward came with our **Rule-based Underwriting Module**, designed to streamline approvals while minimizing data-entry errors. With over 1,000 transactions processed under this system, both customers and underwriters benefited from a more guided and accelerated experience, balancing automation with smart oversight. AI-driven underwriting rules and predictive analytics further enhanced risk assessment and automated decisions based on predefined criteria.

This advancement not only improved operational efficiency but also set a new standard for consistent, data-driven underwriting. It marks a significant step toward building a smarter, faster, and more reliable insurance process.

Reimagining Claims and Operational Agility

As part of our ongoing innovation in health insurance, we partially integrated Third-Party Administrator (TPA) systems, improving visibility over claims tracking and reserving. Policyholders can now submit **digital FNOL** (First Notice of Loss) via mobile app or web portal and track claims in real-time through self-service platforms — improving transparency and satisfaction.

Our innovation efforts have extended beyond customer-facing services. Internally, we embraced the Kaizen methodology to drive continuous improvement. We automated internal workflows, embedded fraud detection logic, and integrated advanced analytics tools refining decision-making and supporting compliance.



Enhancing Customer Experience

Our commitment to service excellence was reflected in the rollout of **multi-channel support**, spanning phone, email, and chat. Enhanced CRM tools enable personalized engagement and proactive outreach for retention and upsell opportunities, while automated policy renewals and timely communication on policy changes kept customers informed and empowered.

Strategic Outlook **for FY 2025–26**

As AYA SOMPO Insurance enters FY 2025/26, we remain committed to delivering peace of mind through innovative, customer-centric insurance solutions. Our focus is on creating sustainable value for all stakeholders—customers, employees, partners, shareholders, and communities.

Driving Sustainable Growth

We aim to strengthen our market leadership by expanding nationwide, enhancing market penetration, and diversifying our product offerings to meet evolving customer needs. Our growth is underpinned by disciplined risk management and operational excellence.

Expanding Reach and Accessibility

To close the protection gap, we will expand our customer base through inclusive outreach and insurance education. A multi-channel strategy—combining agency networks, bancassurance, digital tools, and strategic partnerships—will help deliver tailored solutions and build deeper customer relationships.

Accelerating Innovation

Innovation remains central to our approach. We will enhance customer experience by:

- Launching relevant, affordable products and services
- Advancing digital platforms with AI-CRM and automation
- Providing modern sales tools to support long-term engagement

Our goal is to simplify processes, improve efficiency, and offer smarter, future-ready protection.

Empowering People and Culture

Our people drive our success. We will invest in leadership development, agility, and continuous learning to future-proof our workforce. Promoting diversity, equity, and inclusion remains a priority—ensuring diverse voices guide our decisions and innovations.

Creating Social Impact

We believe business success must support societal progress. Our key initiatives will focus on:

- Disaster response and insurance relief
- Financial literacy and insurance awareness in underserved areas
- Environmental responsibility and carbon reduction efforts

Through these efforts, we aim to reinforce our role as a responsible corporate citizen and contribute meaningfully to Myanmar's socio-economic resilience and well-being.

Our Vision Forward

Guided by our values—Solutions, Peace of Mind, and Beyond—AYA SOMPO is poised to shape the future of insurance in Myanmar. With the trust of our customers, the strength of our people, and the support of our partners, we are building a stronger, more inclusive insurance ecosystem—for today and for the future.



Exploring Our Insurance Products and Solutions

Our Insurance Solutions

AYA SOMPO is committed to provide peace of mind insurance solutions to individuals and families in Myanmar. We aim to deliver high quality service and innovative products through internal and external distribution channels to assist our customers to protect their assets from the uncertainties of tomorrow.



Motor Vehicle Insurance

Protect your vehicles against losses resulting from accidents.

AYA+health AYA Health Insurance

Provide coverages for medical, surgical, and hospitalization expenses.



Personal Accident Insurance

Protect individual against unexpected loss caused by injury, total permanent disabilities and death due to accident.



AYA Go Domestic Travel Insurance

Provide you with covers against accidents and mishaps that may arise during your travels.



AYA Joy Overseas Travel Insurance

Provide you a range of cover including medical expenses due to accidents and flight/baggage delays.



Fire Insurance

Protect properties and assets against unexpected losses due to fire and natural disasters.



Industrial All Risk (IAR) Insurance

Protect your properties, premises and machineries from sudden and unforeseen loss by any perils other than by exclusions.



Cargo/Inland Transit Insurance

Protect from unforeseen losses to cargo and goods during transportation or transit by land within Myanmar.



Contractor's & Erection All Risk Insurance

Provide you with protection from any damage that occurs during the construction or erection process.



Marine Cargo Insurance

Coverage for export and import shipments by ocean in case of any unexpected loss of goods during transportation overseas.

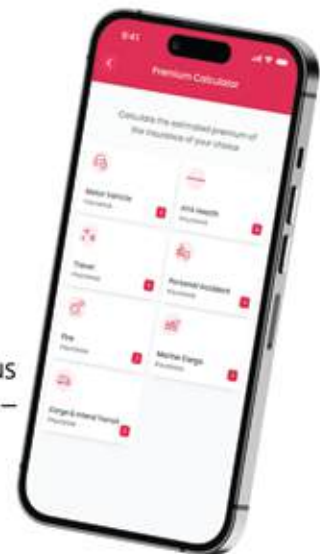
My AYASOMPO

Insurance Partner at Your Fingertips



Insurance Knowledge

Our App provides clear explanations and detailed information on various insurance products we offer. Compare coverage options, understand what's included, and make informed decisions about the right plan for you.



Effortless Quoting

Our built-in premium calculator provides instant quotes for various insurance plans. Get personalized rates that fit your budget and needs – all within the App!



E-Claim Made Simple

Easily submit your insurance claims anytime, anywhere with just a few taps on your phone. Our app guides you through each step with clear instructions, real-time status updates, and document upload features—making the claims process faster, easier, and more transparent than ever.

Payment On Autopilot

Choose from various payment methods for ultimate convenience and ensure your insurance coverage remains uninterrupted.





03

Amplifying
iMPACT

A Year at **AYA SOMPO**

FY 2024-25 was a year marked by strategic transformation and digital acceleration at AYA SOMPO. Building on a customer-first vision and continuous innovation, we deepened our digital ecosystem while simultaneously empowering agents, employees, and partners through tech-forward platforms.

MY AYASOMPO app continued to serve as a key touchpoint with our policyholders. With **over 15,000 downloads** and a high **87% registration rate**, it proved its relevance in enhancing accessibility and convenience. The app's suite of features: including E-Claim, Renewal, Policy Cards, and even travel insurance purchase; streamlined the customer journey and reduced manual redundancies.



Agents and employees were supported through functions like sales tracking, claim status enquiry, premium calculators, and digital business cards, reflecting a unified push toward operational efficiency and digital fluency. These tools collectively elevated user experience while strengthening our internal capabilities.

15,000+ 
Total Downloads

12,000+ 
Registered User

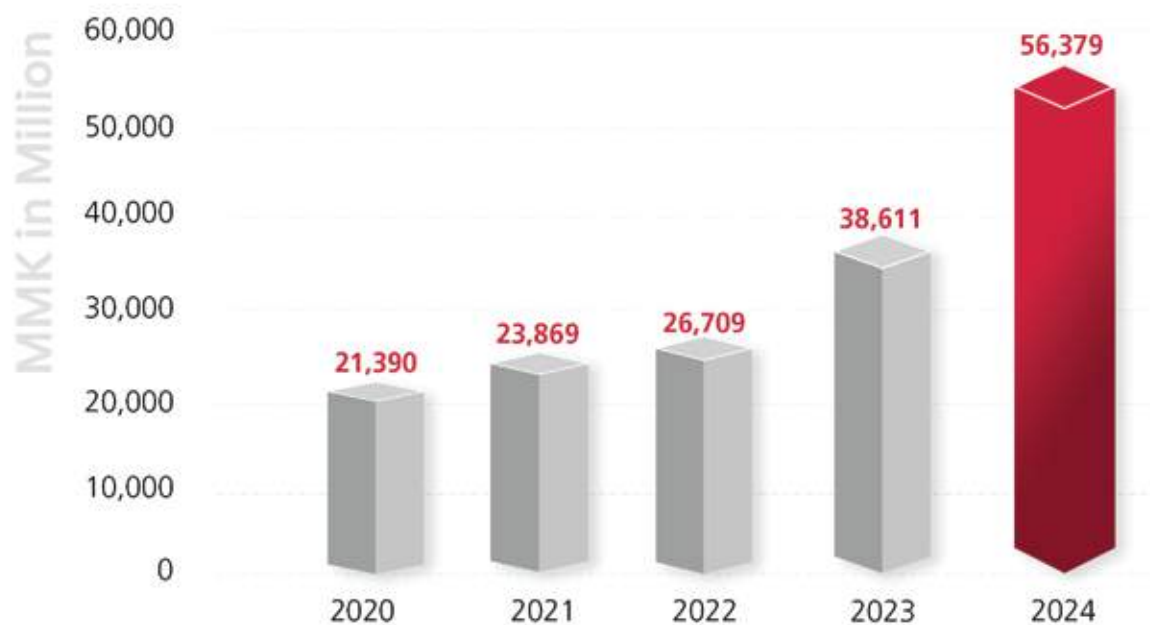
87% 
Registration Rate

Financial Performance at a Glance

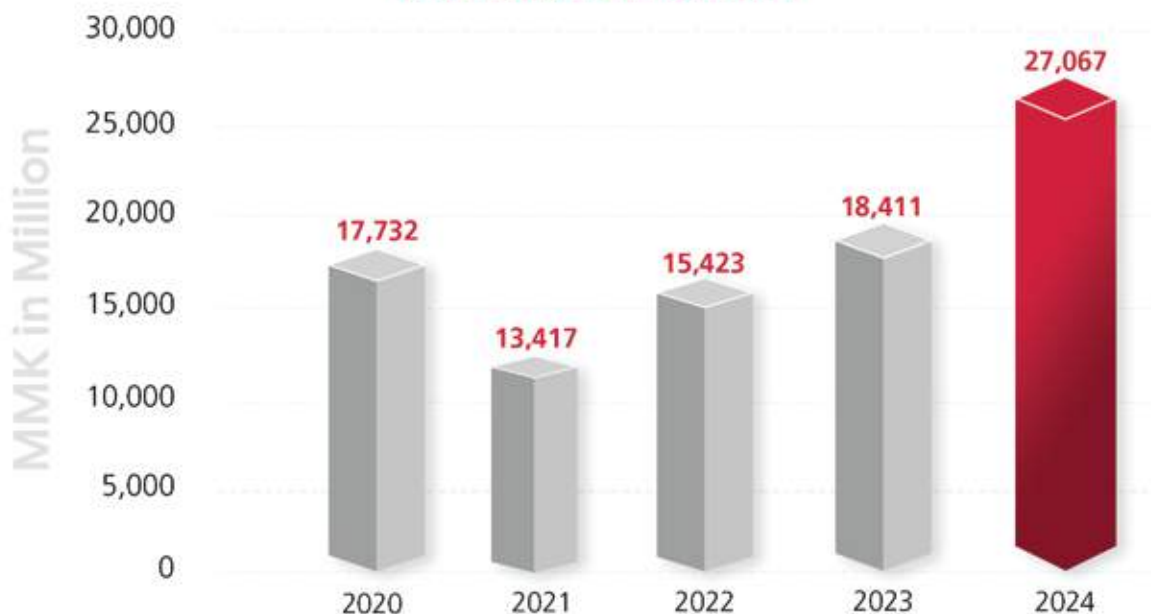
Backed by disciplined financial management and strong strategic partnerships, AYA SOMPO delivered resilient performance across all key financial indicators.

The company continued to achieve steady growth in both Gross Written Premium (GWP) and Net Earned Premium (NEP), supported by an expanding customer base and increasing market presence. This progress reflects growing customer confidence and business stability, underpinned by a well-diversified portfolio.

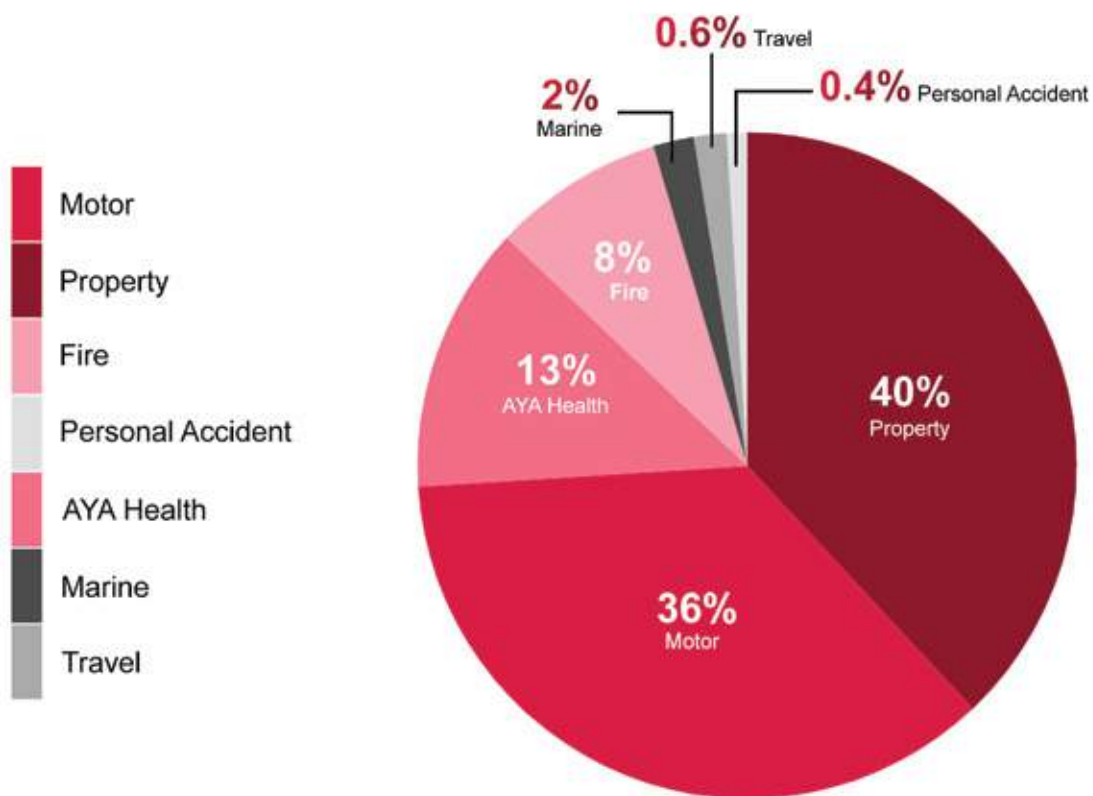
Gross Written Premium



Net Earned Premium



Portfolio Mix



As we move into **FY 2025-26**, AYA SOMPO aim to further unlock value through data-led underwriting and customer-centric digital features.

With a strong foundation in place, we will continue to evolve as a forward-thinking insurer, empowering lives with innovative solutions.

Business Outlook

AYA SOMPO continues to demonstrate robust growth and strong performance, guided by a clear strategic vision as “Your Partner for Life” and a commitment to creating value for all stakeholders. Over the past year, we have delivered solid results in Gross Written Premium (GWP), profitability, and operational excellence, reinforcing our position as a leading general insurance company in the market.

Our success is driven by a diversified distribution channel, which includes a strong agency network, bancassurance, corporate partnerships, and expanding digital platforms. These channels enable us to reach a broader customer base, grow market share, and deliver innovative insurance solutions tailored to the evolving needs of individuals and businesses.

We offer a comprehensive range of general insurance solutions, including motor, fire, property, engineering, AYA Health, personal accident, marine, and AYA Go/Joy travel insurance. Each solution is designed to provide robust protection and is customized to meet the specific needs of our diverse customer segments. This reflects our unwavering commitment to customer-centricity and value-driven coverage that ensures financial security and peace of mind.

Aligned with our value creation strategy, we adopt the “Sanpo Yoshi” approach creating benefits for customers, partners, and society. We continuously explore ways to enhance our insurance solutions to serve the broader ecosystem, ensuring that our offerings are relevant, inclusive, and impactful. This approach reinforces our dedication to sustainability, innovation, and customer-centricity.

Operational excellence remains a cornerstone of our strategy, driven by the continuous improvement in every aspect of our business. We aim to lead the market in share, profitability, and brand equity, supported by strong financial discipline and transparent reporting. These efforts reflect our strategic goal of achieving excellence in everything we do.

Digital transformation has played a pivotal role in elevating our service delivery and operational efficiency. Through strategic investments in technology, we have streamlined policy issuance, claims processing, and customer service, delivering faster, more seamless experiences for our customers.

Looking ahead, we are focused on further strengthening our market position by expanding our solution offerings, deepening customer relationships, and enhancing our digital capabilities. With a solid foundation and a forward-looking strategy, AYA SOMPO is well-positioned to continue delivering sustainable growth and long-term value in the general insurance sector. We will build on our strengths, leveraging innovation, sustainability, and customer-centricity to shape a better future for the industry.



Business Performance Highlights

AYA SOMPO's distribution strategy remained resilient and adaptive, ensuring effective delivery of insurance solutions across a wide customer base. Through a balanced mix of physical and digital platforms, we continued to enhance accessibility and reach.

Our diversified distribution channels including Bancassurance, Corporate, and Agency contributed collectively to performance growth, supported by strong partnerships and networks. This approach allowed us to maintain customer focus, expand our market presence, and adapt to evolving needs across the insurance landscape in Myanmar.

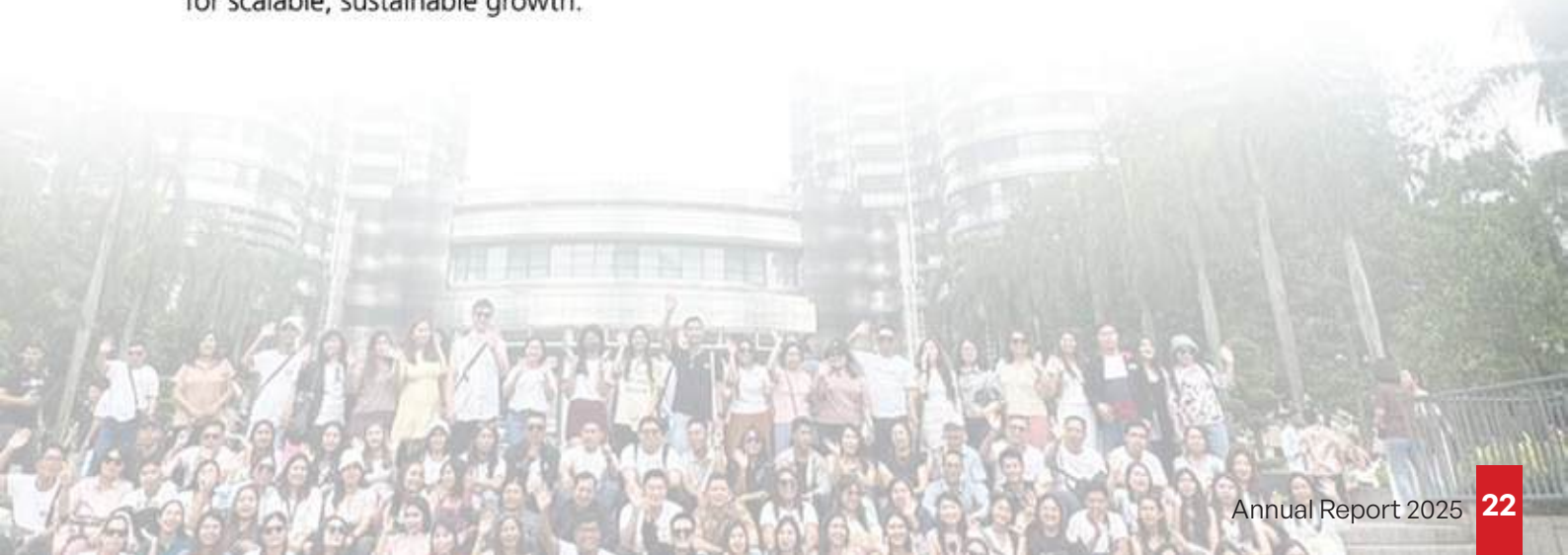
Bancassurance Channel



As a major contributor to our portfolio, Bancassurance channel continues to serve as a cornerstone of our distribution strategy, leveraging our strong alliance with AYA Bank to extend insurance offerings to a wider customer base. Through this collaboration, we enhanced cross-selling opportunities, strengthened customer trust, and delivered seamless service experiences across bank branches and digital touchpoints.

FY 2024-25 was a landmark year for the Bancassurance Channel, solidifying its position as the fastest-growing channel at AYA SOMPO. With Gross Written Premium (GWP) rising by 61% year-on-year, the channel reflecting exceptional underwriting quality and portfolio health.

Regular Steering Committee meetings ensure alignment between sales and operational teams, enabling real-time tracking and agile decision-making. Strong engagement from Division and Zone Heads provided leadership momentum, driving accountability and productivity across regions. A revitalized incentive and reward system ignited enthusiasm among bank staff, leading to improved conversion and cross-selling rates. Finally, seamless coordination across departments and branches fostered a culture of high performance and mutual support - laying the foundation for scalable, sustainable growth.



Further reinforcing this success was the strategic tripartite alliance between AIA, AYA Bank, and AYA SOMPO—an integrated partnership that elevated brand visibility and enabled us to provide holistic financial protection and wealth solutions to customers. This synergy allowed us to deliver more value-added offerings across life and general insurance, empowering customers with greater financial security and flexibility at every stage of life.



Bancassurance Retreat: Celebrating Success



In recognition of outstanding performance, AYA SOMPO organized a retreat to Malaysia for 160 top achievers from the Bancassurance channel. This retreat celebrated both individual and team success while strengthening morale, engagement, and loyalty across the network.

The trip offered a unique platform for top performers to connect with peers from different regions and be honored on an international stage—creating lasting memories beyond the workplace. More than a reward, this journey served as a powerful source of inspiration. It has also reinforced AYA SOMPO's commitment to recognizing excellence and set a motivational benchmark for others to aspire to in the future.

Agency Development Initiatives

The Agency channel serves as a dynamic pillar of AYA SOMPO's distribution strategy, driving retail expansion through a dedicated and ever-growing network of professional agents nationwide. In FY 24/25, we strengthened our agency force by onboarding and training new talents, fostering entrepreneurship, and generating meaningful employment opportunities across Myanmar—contributing to both economic development and financial inclusion.

Our commitment to agent development was reflected in targeted training programs, enhanced digital tools, and performance incentives, empowering agents to deliver personalized, high-quality service to a diverse customer base. This focus on capability-building not only expanded our market reach but also reinforced trust and long-term relationships with policyholders.



Partners' Retreat: **Journey of Appreciation**

As part of our commitment to recognizing and rewarding exceptional performance, we hosted an exclusive Agents' Appreciation Trip to Awei Pila; a pristine island in the Mergui Archipelago. This unforgettable experience was more than a reward; it was a celebration of dedication, trust, and shared success.





Selected top-performing agents were invited to unwind in the serene luxury of Awei Pila Resort, where white sand beaches, turquoise waters, and meaningful conversations created lasting memories. The trip served as both a retreat and a recognition platform—blending relaxation with inspiration. Through curated experiences, group bonding activities, and shared reflections, agents deepened their connection to the company’s mission and to one another.

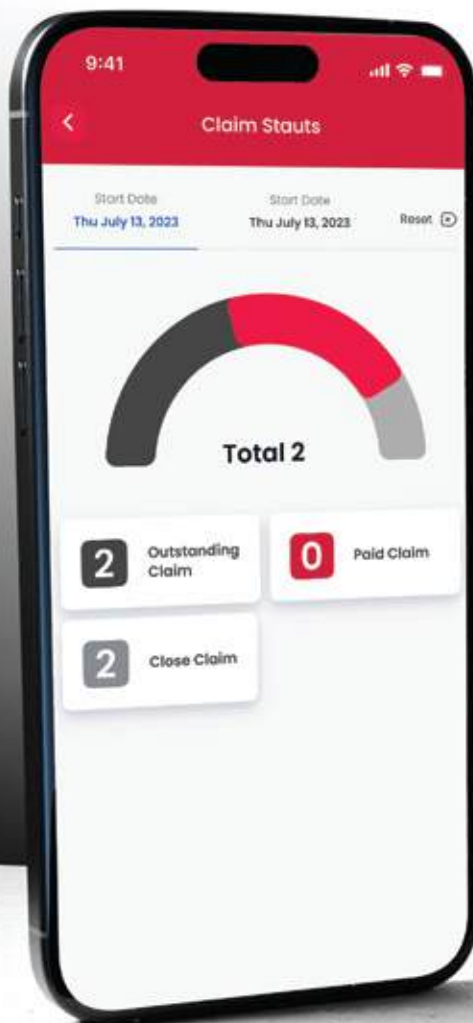


Empowering Agents Through Digital Innovation

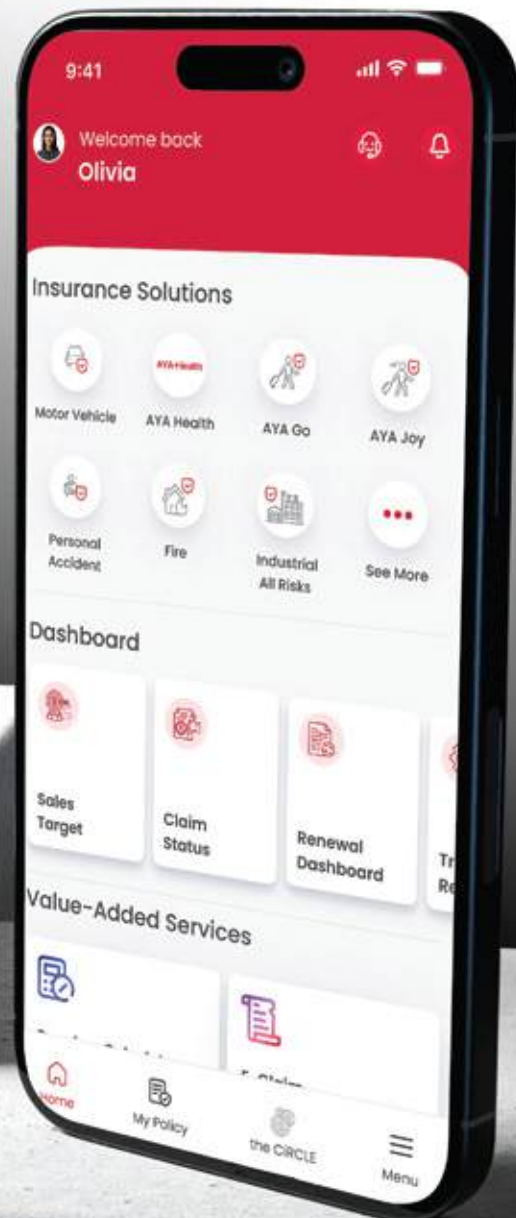
In 2024, innovation continued to be a driving force behind our digital transformation strategy, reinforcing our commitment to equipping our distribution network with cutting-edge tools. A key highlight of the year was the continued evolution of My AYASOMPO App to empower agents with smarter, faster, and more intuitive digital experiences.

Key feature upgrades included:

**Real-time policy and claims updates
for improved transparency and faster servicing**



**Lead tracking and management tools to
help agents stay organized and responsive**



These enhancements have empowered agents to deliver more responsive, informed, and personalized experiences, further solidifying our competitive edge in service excellence. These enhancements have not only elevated day-to-day efficiency for agents but also enabled them to deliver more informed, timely, and personalized service to customers. By investing in these innovations, we have strengthened our agent network and reaffirmed our position as a market leader in service excellence.

Performance dashboards for setting goals, monitoring progress, and celebrating achievements



the Gallery by AYA SOMPO

Where Community Connects with Culture

At AYA SOMPO, we believe that art is more than aesthetics—it is a force that brings people together, tells stories, and builds understanding. In line with this belief, we proudly introduced the Gallery by AYA SOMPO, a dedicated space where creativity meets purpose. Designed to be more than just an art venue, the Gallery embodies our core values by fostering connection, empowering communities, and celebrating culture. Through this initiative, we aim to inspire meaningful engagement and contribute to a more inclusive and vibrant society.

Community

the Gallery by AYA SOMPO was born from our commitment to fostering a sense of belonging. It serves as a gathering place for individuals, families, artists, and thought leaders, strengthening the social fabric through collaboration and creativity. By opening our doors to the public and engaging local voices, AYA SOMPO provides a space that uplifts communities, encourages participation, and nurtures shared experiences rooted in trust and inclusion.



Connect

At the heart of The Gallery by AYA SOMPO lies the power of connection. We believe that art transcends boundaries and creates space for meaningful human interactions. Through thoughtfully curated exhibitions and creative experiences, the Gallery becomes a platform for dialogue, connecting people from different walks of life, encouraging empathy, and sparking shared inspiration. It is a place where artists and audiences meet, where ideas are exchanged, and where stories come to life.



Culture

Culture is both our foundation and our future. At The Gallery, we celebrate the richness of Myanmar's artistic traditions while embracing new and evolving expressions. From showcasing emerging talent to honoring timeless masterpieces, the Gallery stands as a living archive of our collective identity. It supports cultural exchange, preserves heritage, and inspires the next generation to explore and express their creativity.



Beyond Now, Shaping the Future

Partners' Night 2025



AYA SOMPO's Annual Partners' Night 2025 was a tribute to the invaluable contributions of our partners, whose dedication has driven our growth and key milestones. Under the theme "Beyond Now, Shaping the Future," we came together to celebrate achievements, recognize top performers, and reaffirm our commitment to a better tomorrow.

This event was more than just a gathering; it was a reflection of our shared vision for sustainable progress. From groundbreaking initiatives to contributions toward the environment, community, and society, we are proud to work alongside our partners in making a meaningful impact.

At AYA SOMPO, we believe in shaping the future through innovative insurance solutions that drive economic and social development. Together, we are building a future that goes beyond today.





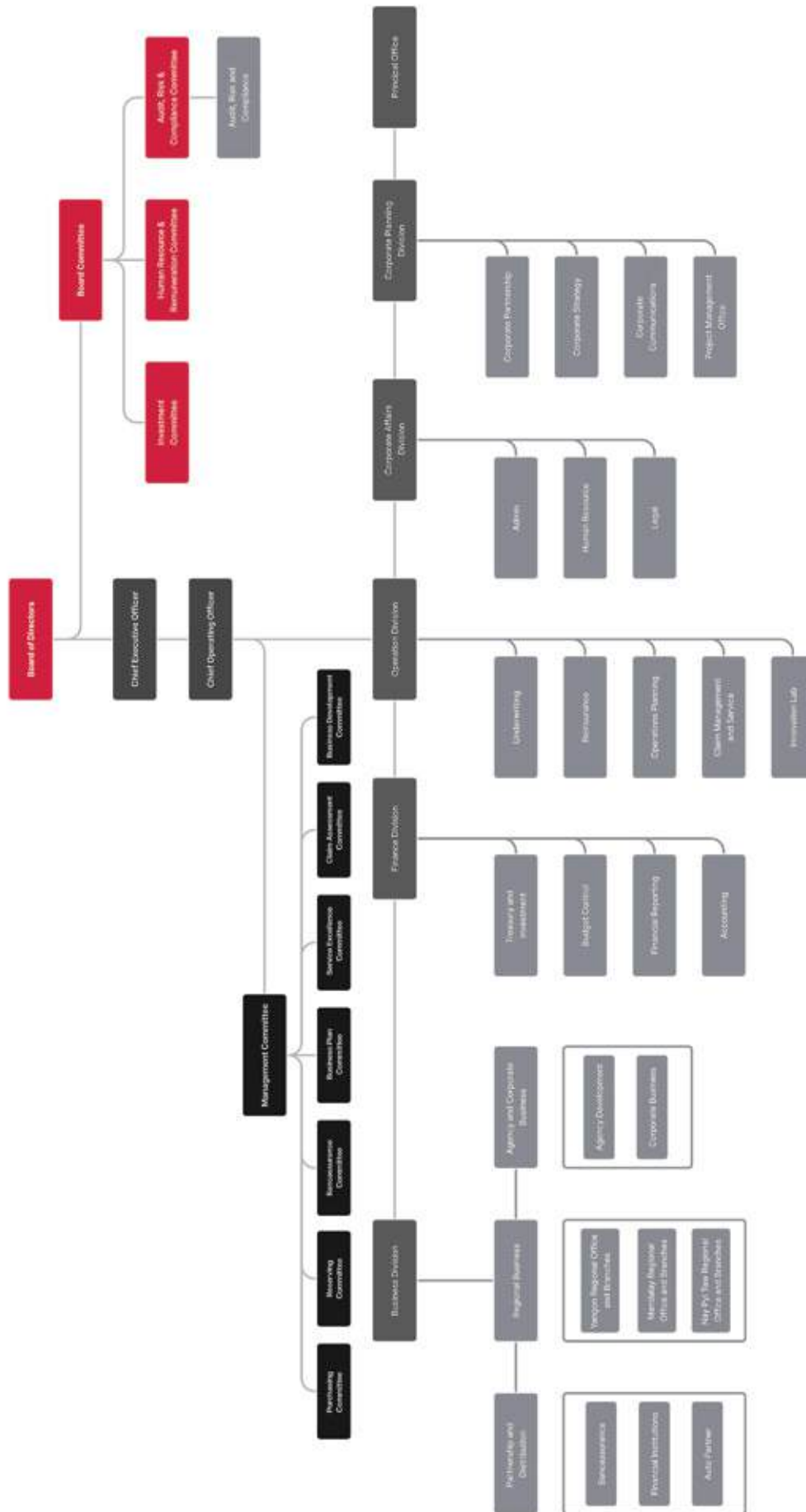




04

Built on
iNTEGRITY

Organization Structure



Board of Directors

U Zaw Zaw

Chairman



U Zaw Zaw is the visionary founder and Executive Chairman of AYA SOMPO Insurance Company Limited, a joint venture between AYA Myanmar Insurance (AMI) and Sampo Japan Insurance Inc., and a key member of AYA Financial Group. With over 25 years of distinguished management experience, U Zaw Zaw is a prominent entrepreneur and influential business leader in Myanmar. He is the founder of Max Myanmar Group of Companies, one of the nation's leading conglomerates.

U Zaw Zaw is also the Chairman of the Myanmar Football Federation (MFF) and AYA Bank, Myanmar's second-largest bank, since 2005 and 2010 respectively. He also served as an Executive Committee Member of the Asian Football Confederation (AFC) and Chairman of the AFC Organizing Committee for Youth Competition. He was re-elected as Vice-President of the ASEAN Football Federation (AFF) and designated as Vice-President of the Asian Football Confederation (AFC) for the 2019-2023 term. U Zaw Zaw is deeply committed to social responsibility and philanthropy. As the founder of the Ayeyarwady Foundation, he has led numerous Corporate Social Responsibility initiatives and made significant contributions to various charitable causes. His dedication to the development of football in Myanmar is also reflected in his generous donations and active involvement in promoting the sport.

U Than Zaw

Vice Chairman

U Than Zaw is the Vice Chairman of AYA SOMPO Insurance Company Limited, a joint venture between AYA Myanmar Insurance (AMI) and Sampo Japan Insurance Inc., and a key member of AYA Financial Group.

U Than Zaw was instrumental in the establishment of AYA Myanmar Insurance (AMI), taking on the role of Managing Director when the insurance market opened to private insurers in 2013. From 2011 to 2013, U Than Zaw also held the position of Managing Director at AYA Bank, where he continues to contribute as the Executive Director of the Board at AYA Bank.

Throughout his career, U Than Zaw has demonstrated exceptional leadership and strategic vision, contributing to the expansion of AYA Bank's brand and network across Myanmar. His diverse experience includes an eight-year term as Treasurer of the Olympic Committee and a two-year period as Chief Executive Officer of the Myanmar Football Federation.



U Myo Min Thu

Chief Executive Officer

U Myo Min Thu is the Chief Executive Officer of AYA SOMPO Insurance Company Limited, a joint venture between AYA Myanmar Insurance (AMI) and Sampo Japan Insurance Inc., and a key member of the AYA Financial Group.

Since joining AMI as Managing Director in January 2015, U Myo Min Thu has been pivotal in elevating the company to a leading position among private insurers in Myanmar, offering insurance solutions through innovative channels. Under his leadership, AMI became the first insurer in Myanmar to embark on a digital transformation, winning regional and global awards over the past six years. In 2019, he played a crucial role in establishing AYA SOMPO Insurance Company Limited in partnership with Sampo Japan Insurance Inc.

Prior to his tenure at AMI, U Myo Min Thu held various senior management positions in Singapore and overseas, bringing a wealth of knowledge and global experience to the organization.

U Myo Min Thu holds a Bachelor of Science (Hons) degree in Banking and Finance from the London School of Economics (LSE), UK, and a Master of Business Administration (MBA) from Edinburgh Business School (EBS) – Heriot Watt University, UK.



Board of Directors



Mr. Takashi Kurumisawa

Director

Mr. Takashi Kurumisawa is a Director at AYA SOMPO Insurance, bringing a wealth of experience from his extensive career with the Sampo Group since 1995. He has held several key senior management roles, including Chief Executive Officer at Sampo International Insurance (Europe).

Currently, Mr. Kurumisawa is the Chief Financial Officer at Sampo Asia Pacific, Sampo Holdings (Asia) where he oversees the financial operations and strategic financial planning for the region, ensuring robust financial health and operational efficiency. Before this, he was the Executive Vice President of Transaction-Strategy at Sampo International for three years.

Mr. Kurumisawa holds a Bachelor of Arts in History from Keio University, Japan.

Daw Thazin Aung

Non-Executive Director

Daw Thazin Aung is a Non-Executive Director at AYA SOMPO Insurance Company Limited, a joint venture between AYA Myanmar Insurance (AMI) and Sampo Japan Insurance Inc. She holds the position of Chief Executive Officer at AYA Bank. With a distinguished career spanning over 17 years, Daw Thazin Aung previously held the role of PwC Advisory Partner and served as the local Lead Director/Partner for PwC Myanmar. Her professional journey includes 11.5 years with PwC in Singapore and Myanmar, focusing on audit, financial advisory, and consulting and 5 years in Myanmar's Maritime service industry.

Throughout her tenure at PwC, Daw Thazin Aung specialized in banking and investment management, demonstrating a strong understanding of asset management, investment funds, trade flow processes, structured finance, treasury products, financial analysis, due diligence transactions, and operational transformation within private and investment banking sectors. She notably led local teams in PwC Myanmar overseeing consulting government projects and banking advisory projects. Daw Thazin Aung is also an active member of the USASEAN Business Council (USABC), contributing significantly to the Council's initiatives related to foreign investments and community development in Myanmar.



Management Team



U Myo Min Thu
Chief Executive Officer



Mr. Hirokazu Mori
Chief Operating Officer



U Kyaw Myo Win
Chief Business Officer



Daw Wai Zin Maung
Chief Corporate Affairs Officer



Daw Myat Myat Htwe
Director of Finance Division



U Thant Sin Tun
Principal Officer



U Htet Wai Min
Director of Business



Mr. Tetsuro Kaneko
Director of Foreign Corporate



U Thiha Win Ni
Director of Operations

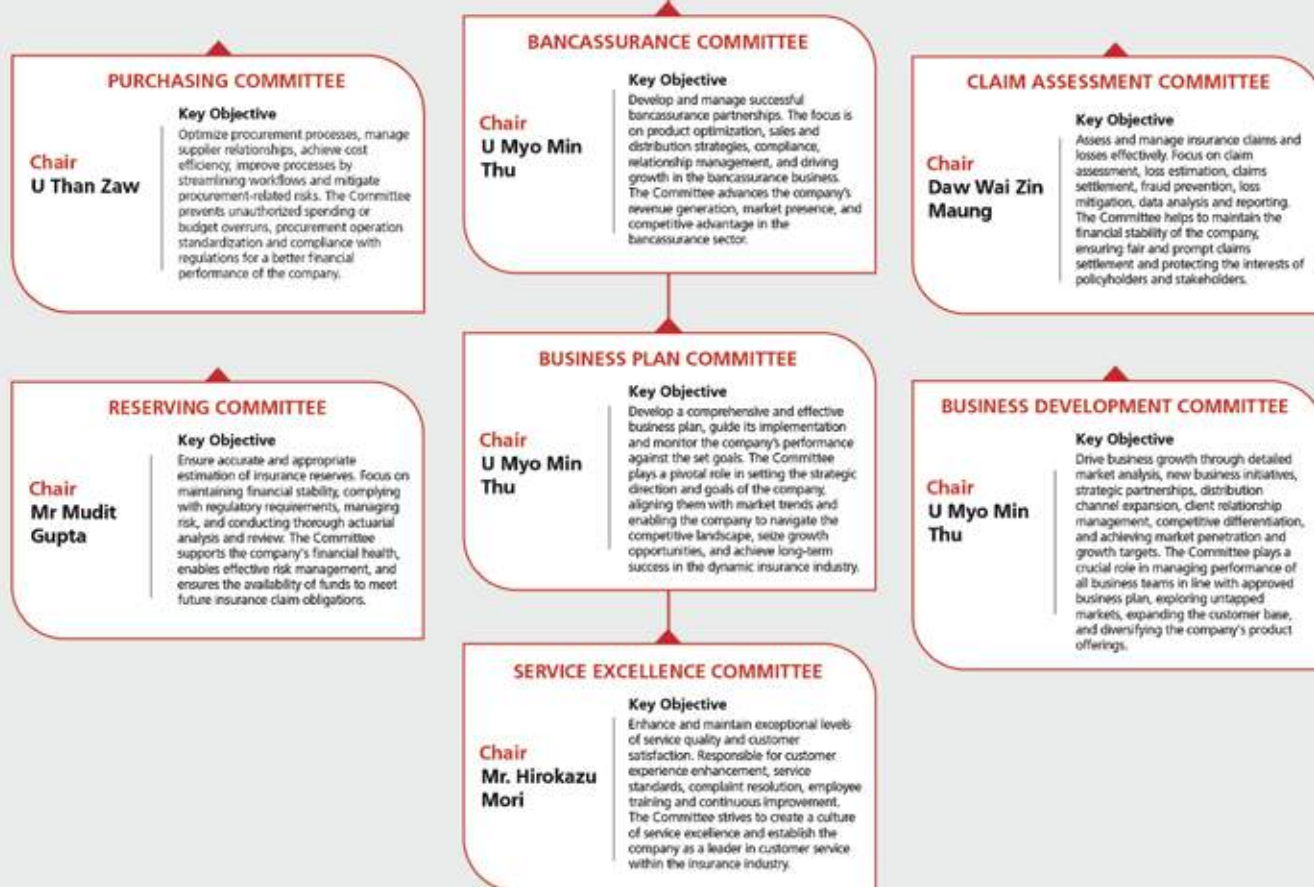


U Aung Htet Maung
Director of Operations and
Innovation Lab

Board & Board Committees



Management Committees



Words from Management Team

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This year, we navigate challenges with resilience, strengthen our core operations, and focused on customer-centric innovation. I extended my gratitude to our dedicated team, partners, and clients. Together, we are building a stronger, more sustainable future. We remain committed to excellence, integrity, and long-term value for all stakeholders.

U Thant Sin Tun
Principal Officer



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I want to take a moment to speak sincerely from the bottom of my heart. Last year brought significant challenges—marked by a volatile and highly competitive market. The path we walked was steeper than usual, yet we faced it all together. Through your support, resilience, and commitment, we pushed through and shaped what we proudly call ONE AYA SOMPO today. It wasn't easy but I believe to the team. And I have full confidence that if we continue to stay focused, approach with a positive mindset, and stand by one another, we will emerge even stronger. Together, we are building a corporate culture that doesn't just withstand challenges.

Let's keep showing up for each other with respect and confidence in the future.

U Kyaw Myo Win
Chief Business Officer



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In this financial year, we have celebrated significant achievements, overcoming numerous challenges with resilience and innovation. Our aspirations for the future are ambitious, focusing on sustainable growth and continuous improvement. We are committed to navigating future obstacles with resilience and a forward-thinking approach.

Daw Wai Zin Maung
Chief Corporate Affairs
Officer



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I believe one of my key responsibilities is to control cash flows and capital allocation. Simply put, this concerns investments and shareholders' return. In order to sustainably increase total investment income although the declined bond rate, it is necessary to both maintain financial soundness and improve capital efficiency, expanding the existing investment income and profit base, is the means to achieve this.

Daw Myat Myat Htwe
Director of
Finance Division



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In FY-2024, AYA SOMPO Insurance proudly upheld its No.1 position in the market as the leading insurer in Myanmar. This outstanding achievement is a testament to the collective dedication of our employees, the strategic direction of our management team and Board of Directors, and the strong collaboration with our valued partners. Together, we have driven sustainable growth, reinforced customer trust, and set new industry benchmarks through innovation and customer centricity.

As Your Partner for Life, we remain steadfast in our commitment to delivering excellence through easy, accessible insurance solutions, ensuring peace of mind for the people of Myanmar.

U Htet Wai Min
Director of Business



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External challenges have become a standard aspect of our operations. We face gaps in business requirements and increasing demands, while also prioritizing talent development and retention, ensuring a clean and fair workplace, and enhancing efficiency and accuracy. These elements are now integral to our daily monitoring and performance. By consistently delivering on our objectives, we have fostered a committed team that believes in our strategic plan, driven by purpose rather than chance.

Each member of our organization is united under one mission: to provide peace of mind to our customers throughout their lives. We have established robust processes, systems, and technologies, all aligned with this singular focus.

U Aung Htet Maung
Director of Operations &
Innovation Lab



A young girl with dark hair, wearing a red t-shirt, is smiling and holding a book over her head with both hands. The background is a soft-focus outdoor scene with greenery and sunlight. On the left side of the image, there is a large, semi-transparent red circular graphic that partially obscures the girl's face and the background. The number '05' is written in a large, white, outlined font in the bottom left corner.

05

Embracing
iNCLUSIVITY

Embracing iNCLUSIVITY

In FY 2024, AYA SOMPO reaffirmed its commitment to building a thriving, inclusive workplace by investing in people. From leadership development and strategic upskilling to wellness and cultural engagement, we focused on nurturing talent and strengthening our organizational fabric. This integrated approach reflects our belief that empowered people are the foundation of long-term success.

Learning & Development: A Future-Ready Workforce



Guided by our strategic Learning & Development (L&D) vision, we supported employee growth at every level; through programs like the High-Potential and Emerging Leaders, Service Excellence training, and a new MBA Scholarship initiative. With a **95%** training completion rate, our efforts extended beyond the classroom through tailored workshops and hands-on learning.

Our Emerging Leaders and High-Potential programs exemplify our people-first approach. Over 12 months, participants engaged in academic learning, project work, and mentorship with senior leaders. These experiences prepare them to lead with vision and resilience; ensuring our leadership pipeline is both strong and future ready.



MBA Scholarship: Investing in Tomorrow's Leaders



Bhone Mun Aung

Our partnership with SFU and the University of Wolverhampton marked a milestone in career advancement. The MBA Scholarship Program empowers our people to gain global business acumen while staying connected to our mission. As our first recipient embarks on this journey, we are confident that his growth will enrich both his personal path and our company's future.

Inspiring the Next Generation

Through our Industrial Visit and Career Talk in collaboration with Strategy First International College, we opened our doors to future professionals. Students explored our innovative workplace and gained insight from our CEO and industry leaders; underscoring our dedication to social impact and education.



These initiatives championed inclusion, encouraging cross-functional collaboration and ensuring diverse voices are represented. As a result, our workforce grew more adaptable, engaged, and aligned with AYA SOMPO's mission.

Celebrating Our Culture, Strengthening Our Bonds

Beyond development, we fostered stronger employee connection through vibrant cultural and wellness events—from Friendship Day and Yoga Wellness Classes to our 11th Anniversary and “Merry & Bright” Christmas celebration. These initiatives nurtured a sense of belonging, creativity, and joy across the workplace, contributing to a notable rise in our employee engagement score from 4.33 to 4.53—reflecting greater satisfaction, pride, and connection among our people.



Friendship Day Tree Canvas: A team-building activity combining creativity and environmental awareness.



11th Anniversary Celebration: Donation drive, tree planting, and live festivities recognizing long-serving employees.



Japanese Culture Day: A celebration of heritage with traditional dress and cuisine, promoting global understanding.



Christmas Festivities: Carols, cookie crafting, gift exchanges, and awards that united teams in the spirit of giving.

Beyond Now, Shaping the Future as **ONE AYA SOMPO**

AYA SOMPO Employees' Night 2025 was more than just a celebration; it was a reminder of the incredible strength we have when we come together as ONE AYA SOMPO. The night was filled with laughter, joy, and moments that truly captured the spirit of our team.





The dedication, passion, and teamwork are what drive us forward, shaping a future built on trust, innovation, and collaboration as ONE AYA SOMPO. At AYA SOMPO, we are committed to being Your Partner for Life, supporting you through every challenge, celebrating every success, and always looking ahead to a future built on unwavering teamwork.





06



Shaping through
iINITIATIVES

Start With You Campaign: Our ESG Journey Starts with You

As part of our commitment to sustainable development and responsible business practices, AYA SOMPO Insurance continued its Start with You campaign in 2024–2025, reinforcing our Environmental, Social, and Governance (ESG) values. This campaign is designed to empower individuals to take the lead in creating positive change — starting from themselves, their communities, and extending to the world around them.

Environmental Impact

At AYA SOMPO, we believe that environmental responsibility begins with personal accountability. The Start with You campaign encouraged staff, partners, and customers to adopt environmentally conscious habits through a series of education and engagement initiatives:

Digital first services: Promotion of digital insurance tools and e-policy issuance, reducing paper use and the need for in-person transactions, thereby lowering our carbon footprint.

Green Office Movement: Internally, the campaign promoted energy-saving behaviors, plastic reduction, and recycling initiatives across branches and regional offices.

These efforts not only aligned with our environmental goals but also inspired broader behavioral change aligned with Myanmar's growing sustainability agenda.



Social Impact

The *Start with You* campaign was equally committed to advancing the **social dimension** of our ESG strategy by building resilience, inclusion, and empowerment within our communities:



Mental Wellness & Self-care Workshops: Organized for both employees and the public, these sessions emphasized the importance of mental health, personal well-being, and self-growth — vital elements in creating socially responsible individuals.

Talent Development Initiatives: We collaborated with educational institutions to deliver career readiness and personal development programs, encouraging young people to lead with purpose and responsibility.

Empowering Education through Policy Contributions: From January to March 2025, contributions from over 1,000 insurance policies supported access to education for children in underserved areas. Through this initiative, we extended meaningful support to young learners in Mokem Village, Myeik Archipelago, and at Su Taung Pyi Philanthropic School in Thanlyin, Yangon. For every AYA SOMPO insurance policy purchased during the campaign period, MMK 10,000 was directed toward enhancing educational opportunities - demonstrating how everyday decisions can help create lasting social value.

By anchoring the *Start with You* campaign in actionable, people-centered values, AYA SOMPO is nurturing a culture of accountability, empathy, and shared progress — where every small action contributes to a larger impact.

AYA SOMPO's Earthquake Relief & Recovery Journey

In the wake of the March 28, 2025 earthquake, AYA SOMPO Insurance and Ayeyarwady Foundation immediately stepped up - delivering life-saving relief, supporting communities through recovery, and committing to a resilient rebuilding of lives and infrastructure.

Relief

Immediate Emergency Response

On March 28, 2025, a powerful 7.7-magnitude earthquake struck central Myanmar - one of the region's strongest in decades. Within hours, local and international teams mobilized to deliver essential aid: food, water, medical supplies, shelter and emergency first aid.



AYA SOMPO & Ayeyarwady Foundation: First Responders

Collaborating with Ayeyarwady Foundation, AYA SOMPO Insurance played a crucial role in the immediate aftermath. They supported search-and-rescue missions, and co-funded the setup of temporary field hospitals at Mandalay General and Kandaw Nadi Hospitals which is a lifeline for countless injured survivors.

Recover

Medical Support & Infrastructure

Recognizing the strain on existing healthcare systems, AYA SOMPO and Ayeyarwady Foundation continued bolstering recovery efforts post-disaster. The temporary hospitals remained operational, offering emergency treatment while permanent facilities underwent repair.



Debris Clearing & Healing Sacred Sites

Beyond clinical care, the partnership extended to cultural and community restoration. Together, they assisted in clearing debris at iconic locations such as the Mandalay Mahamuni Pagoda archway, to ensure safe access for worshippers and residents



*Start
with
You*
For Your Peace of Mind

Governance

Commitment to Responsible Practices

At AYA SOMPO, robust corporate governance is the cornerstone of our success. We are committed to fostering transparency, accountability, and ethical conduct, which are vital to maintaining stakeholder trust and ensuring sustainable growth. This year, we have further refined our governance practices to align with our strategic objectives and uphold our corporate values.

Board of Directors

Our Board of Directors plays a critical role in shaping the strategic direction, managing risks, and overseeing the performance of the company. Composed of experienced professionals with diverse backgrounds, our Board provides invaluable insights and expertise to our decision-making processes. Regular Board meetings and annual general meetings allow us to review company performance, discuss strategic initiatives, and refine our governance practices. The Board ensures that our actions align with our corporate values and objectives, promoting responsible and sustainable growth.

Cultivating an Ethical Culture

At AYA SOMPO, we prioritize ethics and integrity as fundamental principles guiding our operations. Our robust Code of Conduct clearly outlines the ethical standards expected of every employee, fostering a culture of transparency, respect, and accountability. Through continuous training and ethical awareness initiatives, we ensure that our team consistently adheres to these high standards. This unwavering commitment to ethical practices not only enhances our corporate reputation but also strengthens the trust and confidence our stakeholders place in us.

Proactive Risk Management

AYA SOMPO places a strong emphasis on proactive risk management as fundamental to our operations. We employ a comprehensive framework to systematically identify, assess, and mitigate risks across all areas of our business, integrating robust processes and controls to safeguard stakeholder interests and ensure business stability. Continuous improvement and oversight by the Board and Management Committee ensure our readiness to address emerging challenges effectively, maintaining a secure operational environment and bolstering stakeholder confidence.

Audit, Risk and Compliance

At AYA SOMPO, we maintain rigorous standards in audit, risk, and compliance to uphold transparency and accountability throughout our operations. Our dedicated team conducts independent reviews of our controls and risk management processes, identifying areas for improvement. We foster a proactive approach to sustainability, continuously updating our practices to meet evolving standards and mitigate risks effectively. Engagement with external auditors further enhances the integrity of our financial reporting and internal controls, providing strong assurance of our commitment to sound governance practices.

Stakeholder Management

Stakeholder management at AYA SOMPO is integral to our commitment to transparency and collaboration. We value our relationships with all stakeholders including customers, employees, regulators, and the communities we serve and strive to engage with them openly and responsively. Through active communication channels and feedback mechanisms, we listen attentively to their needs and concerns, incorporating their perspectives into our decision-making processes. This proactive engagement not only strengthens mutual understanding but also enables us to deliver solutions that resonate with stakeholders' expectations. By fostering these meaningful connections, we build trust, enhance satisfaction, and drive sustainable value across our stakeholder network.

AYA SOMPO is dedicated to evolving our governance practices to meet the highest standards. We actively monitor changes in regulatory requirements and industry trends, implementing necessary adjustments to our governance framework. This commitment to continuous improvement ensures that we maintain the trust and confidence of our stakeholders, driving long-term value creation and sustainable success.



Your Partner for Life

HEAD OFFICE

No.245, Corner of Maha Bandula Road and 46th Street, Botahtaung Township, Yangon, Myanmar.
Phone : 01 9010941, 01 9010942, 01 9010943, 01 9010944



ayasompo.com