

ANNUAL REPORT

2026



01	BESIDE EVERY JOURNEY Building Trust Through Every Stage of Life	Page
	About AYA SOMPO	02
	Message from the Chairman	04
	Year in Review Highlights by Chief Executive Officer	06
	Our Guiding Principles	08
	Our Numbers at a Glance	11
	Key Milestones	12
02	LEADING WITH PURPOSE, STANDING WITH PEOPLE Guiding with Responsibility and Care	
	Board & Management Committees	15
	Board of Directors	16
	The Leadership Team	18
	Voices from our Leaders	20
	Governance and Compliance	22
03	TOGETHER THROUGH CHALLENGES Strengthening Resilience, Enabling Recovery	
	Achieving Operational Excellence from Chief Operating Officer	26
	1. Sustainability	
	▪ Relief, Recover & Rebuild	28
	- Testimonials from Global Partners	
	▪ Environmental and Social Responsibility	34
	▪ Business Performance Highlights	38
	- Agency Excellence: Growth, Innovation & Partnership in Action	
	- Bancassurance: Strong Partnership, Stronger Growth	
	- Corporate Business Performance Review	
	2. Innovation	
	▪ Innovation, at the Heart of Everything we do	51
	▪ Building the Future of Insurance	53
	- Insurance Virtual Assistant (iVA)	
	▪ Transforming Underwriting Excellence Through Digital Innovation	55
	3. Customer Centricity	
	▪ Your Partner for Life	57
	▪ Expanding AYA Health Ecosystem	60
	▪ Claims and Customer Experience That Builds Trust	63
	4. Talent Development	
	▪ IMPACT Behavior and Culture	65
	▪ Nurturing Future Leaders	70

Please scan

the QR Code to view
AYA SOMPO
Annual Report 2026



04 THE FUTURE WE CREATE TOGETHER

Strengthening Resilience, Enabling Recovery

Page

Insurance Industry Outlook

76

Strategic Direction for FY 26/27

77

Please scan

the QR Code to view
AYA SOMPO
Annual Report 2026





BESIDE EVERY JOURNEY

Building Trust Through Every Stage of Life

01

About AYA SOMPO

The Story Behind Our Promise

At AYA SOMPO, we believe insurance is more than financial protection. It provides the confidence to move forward, the resilience to navigate uncertainty, and the peace of mind to focus on what matters most.

Guided by this belief, we are committed to standing beside our customers at every stage of life's journey, fulfilling our promise of being **Your Partner for Life**.

Since our establishment in 2013, AYA SOMPO has grown to become one of Myanmar's leading insurance companies, supported by the strong foundation of AYA Financial Group.

A defining milestone in our journey was achieved in 2019 through a joint venture with Sompo Japan Insurance Inc. a globally recognized insurance group.

Backed by the strength of AYA Financial Group and Sompo Japan Insurance Inc., AYA SOMPO combines international expertise with Myanmar's dynamic spirit to deliver innovative insurance solutions tailored to the evolving needs of Myanmar.

By integrating local knowledge with international standards, we continue to create sustainable value and peace of mind for our customers, partners, and stakeholders.

Over the years, AYA SOMPO has expanded its presence across Myanmar, growing alongside the communities we serve.

Our progress reflects not only business achievements, but also the trust and confidence placed in us by our customers, partners, and stakeholders. Every milestone reinforces our commitment to **Sustainability, Innovation, and Customer Centricity** as we continue to strengthen our position as a trusted insurance partner.



TOP INSURER

Fast-Growing Company

2019

Establishments of Joint
Venture of AYA SOMPO

500+

No. of Employees

Protecting What Matters Most

Being **Your Partner for Life** means providing protection that evolves with the changing needs of individuals, families, and businesses. AYA SOMPO delivers comprehensive insurance solutions designed to safeguard what matters most. For individuals and families, our protection extends across **life's journeys, milestones, and unforeseen challenges, helping to ensure financial security and peace of mind** during moments that matter most. For businesses, protection goes beyond safeguarding assets. It encompasses business **continuity, resilience, and long-term sustainability**. Through tailored insurance solutions, businesses are empowered to manage risks effectively and navigate an increasingly complex environment with confidence.

The true value of insurance is most evident during times of uncertainty. In moments of loss or disruption, AYA SOMPO stands alongside its customers, providing claims support and timely assistance. This commitment reflects our dedication to supporting customers when they need us most and reinforces our promise of being a lifelong partner.

Creating Unique Value

Innovation remains central to enhancing customer experience and building lasting relationships. Through digital transformation, AYA SOMPO continues to make insurance more accessible, convenient, and efficient. Customers are empowered to manage their insurance needs seamlessly—from purchasing and renewing policies to submitting and tracking claims—through simplified and user-friendly digital platforms.

Our continued investment in technology reflects a commitment to evolving alongside customer expectations. By streamlining processes and improving accessibility, we are shaping a more responsive, customer-centric insurance experience. As the future of insurance continues to **evolve, technology, simplicity**, and seamless integration will remain essential in ensuring that protection stays relevant, accessible, and meaningful at every stage of life.

Creating Impact

The commitment to being **Your Partner for Life** extends beyond products and services toward creating meaningful and lasting impact for society and the environment. Sustainability is embedded within our business approach through **responsible resource management, environmental awareness, and long-term resilience**. These efforts contribute to a more sustainable future while strengthening the foundation for responsible growth.

At the community level, initiatives focused on education, healthcare, and social development are designed to create lasting value and improve quality of life. By contributing to stronger and more inclusive communities, AYA SOMPO continues to reinforce its role as a responsible corporate citizen. Strong governance and ethical conduct remain fundamental to our operations. **Transparency, accountability, and sound risk management** practices guide our decision-making, ensuring sustainable growth while maintaining the trust and confidence of our stakeholders.

Creating a Better Future

Looking ahead, AYA SOMPO remains firmly committed to strengthening its role as **Your Partner for Life**. Our priorities for the future include enhancing protection capabilities, accelerating digital innovation, and expanding our positive impact across communities. Building upon our strong foundation and strategic partnerships, we remain well positioned to adapt to changing market dynamics and emerging opportunities.

The path forward is defined by our commitment to deliver stronger protection, greater value, and meaningful impact. Through **continuous transformation and sustainable growth**, AYA SOMPO will remain a trusted partner for customers today, tomorrow, and for generations to come.

1.

Head Office

3.

Regional Offices

8.

Branch Offices

133.

Service Branches

Message from the Chairman

Dear Valued Partners,

As we look back on the past year, I am filled with deep gratitude and pride for what AYA SOMPO Insurance has achieved together with our partners, customers, and dedicated teams.

In a year shaped by both challenges and opportunities, our continued growth has been firmly anchored in one foundation: **trust**. Trust placed in us by our customers, who rely on AYA SOMPO to protect what matters most, and trust extended by our partners, whose collaboration and belief in our brand have enabled us to serve communities across Myanmar with strength and dedication.

This growing confidence has allowed AYA SOMPO to expand our customer base and strengthen our portfolio of insurance solutions—designed not merely to transfer risk, but to provide **peace of mind**. From businesses safeguarding their assets and continuity, to individuals protecting their families and futures, our solutions are purposefully built to help people plan with confidence and live with reassurance. At its core, our mission remains clear: **to enable a peaceful future for the people and businesses we serve**.

Resilience in the Face of Adversity

The year was profoundly marked by the **Mandalay earthquake**—an event that tested not only infrastructure and livelihoods, but also the resilience and reliability of the insurance industry. In that moment, AYA SOMPO's vision and missions were put into action.

I am immensely proud of how our teams and partners worked tirelessly on the ground—often under very difficult conditions—to ensure that customers received prompt and compassionate claims of support. Our focus extended far beyond settlement processes. We stood alongside affected communities through the relief, recovery, and rebuild phases, helping customers restore stability, restart businesses, and begin rebuilding their lives with confidence.

Growth Built on Partnerships

Our success story this year would not have been possible without the unwavering support of our partners who serve as the bridge between our promise and our customers. Your professionalism, dedication, and shared commitment to ethical service have been central to our growth.

Together, we have not only expanded our reach but also elevated the understanding of insurance as a vital pillar of financial resilience in Myanmar. This collective effort has reinforced AYA SOMPO's position as a trusted, reliable, and forward-looking insurer.

Looking Ahead

As we move forward, AYA SOMPO remains committed to sustainable growth anchored in transparency, discipline, and innovation. Continuing to build resilience within communities and the economy. We will remain guided by our values ensuring that growth is responsible and long term.

Our Appreciation

On behalf of the Board and Management, I extend my sincere appreciation to all our employees and partners for your trust and collaboration, and to our customers for choosing AYA SOMPO as Your Partner for Life.

Together, we will continue to strengthen **AYA SOMPO as Your Partner for Life**, providing peace of mind for individuals, families and businesses.



Zaw Zaw
Chairman



Year in Review Highlights by Chief Executive Officer

Dear Valued Stakeholders, Partners and Policyholders,

The past year has been a defining one for AYA SOMPO Insurance—one that reaffirmed our purpose, tested our resilience, and strengthened the trust placed in us by our customers, partners, and communities.

In an environment marked by uncertainty and change, AYA SOMPO continued to grow sustainably. This growth was not driven by scale alone, but by confidence—confidence from customers who rely on us to protect their livelihoods and families, and confidence from partners who work alongside us to deliver meaningful protection and solutions across Myanmar. Their trust has been the most important contributor to our performance this year.

Growth With Purpose

As part of our growth journey, we expanded and enhanced our portfolio of general insurance solutions to better meet the evolving needs of individuals and businesses. Our focus has remained clear: to deliver insurance solutions that provide peace of mind to our customers. Whether supporting businesses in safeguarding assets and ensuring continuity, or helping individuals protect their health, property, and financial well-being, AYA SOMPO's solutions are designed with one ambition—to help our customers build a peaceful and secure future.

Standing Strong During the Mandalay Earthquake

The Mandalay earthquake was a moment that truly defined our role as an insurer and as a trusted partner to our communities. During this challenging period, our priority was clear: to be present, responsive, and compassionate. Through strong collaboration with our partners, our teams worked tirelessly to support affected communities—facilitating claims, providing timely assistance, and helping customers navigate the relief, recovery, and rebuilding phases. These efforts were a powerful reminder that insurance is not just a promise—it is a commitment that must be honored when it matters most. The experience has further strengthened our resolve to continuously invest in claims excellence, operational resilience, and customer centric service delivery.

Strength Through Partnerships

Our achievements this year would not have been possible without the dedication and professionalism of our partners. AYA Bank, agents, brokers, reinsurers, corporate and strategic partners have played a critical role in expanding insurance awareness and making protection accessible to more people across the country. Together, we have reinforced AYA SOMPO's reputation as a reliable, principled, and long-term insurer—one that values relationships and consistently delivers its commitments.

Our People, Our Pride

I am deeply proud of our employees whose dedication, professionalism, and empathy came to the forefront when it mattered most. Your unwavering commitment to our customers and partners is the foundation of our success and the heart of our promise to be Your Partner for Life.

Looking Ahead

As we move forward, we will continue to focus on sustainable growth, claims of excellence, customer centric innovation, and strong partnerships. Guided by discipline, integrity, and purpose, we remain committed to building resilience across communities and creating long-term value for all stakeholders.

A Heartfelt Thank you

I would like to extend my sincere thanks to our customers for placing their trust in AYA SOMPO, and to our partners for your unwavering commitment and collaboration. Your belief in our brand motivates us to raise our standards and serve with integrity every day.

To our employees, I offer my deepest appreciation. Your dedication, professionalism, and compassion are the foundation of our success and the heart of everything we do.

Together, we will continue to strengthen AYA SOMPO Insurance as Your Partner for Life, helping individuals and businesses move forward with confidence toward a safer and more peaceful future.

Thank you for your trust. Thank you for your partnership.



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 ensuring 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 training 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.

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.

Our Numbers at a Glance

Our numbers reflect a year of continued growth, resilience, and strong market confidence for AYA SOMPO. In FY 25/26, the company sustained its positive momentum with Gross Written Premium reaching MMK 77 billion, supported by a 19% market share and the continued trust of customers, partners, and stakeholders. This performance represents significant progress over the past years, demonstrating the strength of our business model, the effectiveness of our distribution channels, and our ability to respond to evolving customer needs. Behind these figures is a consistent focus on disciplined execution, responsible growth, operational resilience, and customer-centric solutions. As we continue to expand our scale and strengthen our market position, these key financial indicators highlight AYA SOMPO's commitment to delivering long-term value and reinforcing our promise of being Your Partner for Life.

**TOP
INSURER**

Fast-Growing Company

64

MMK in Billion
Paid-Up Capital

155

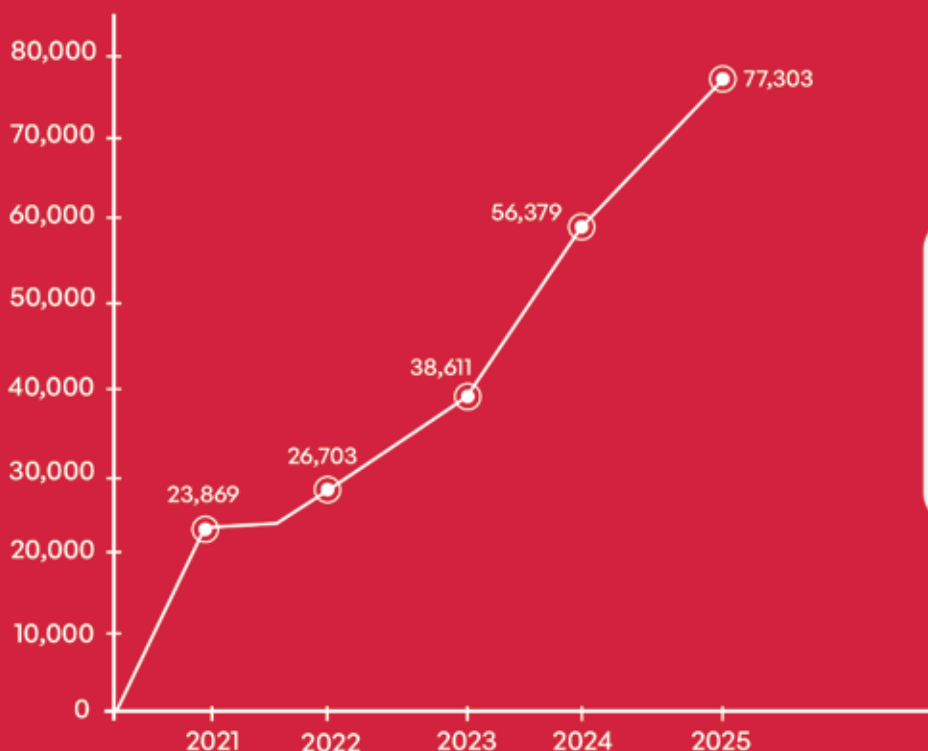
MMK in Billion
Total Assets

37%

Business Performance
Growth

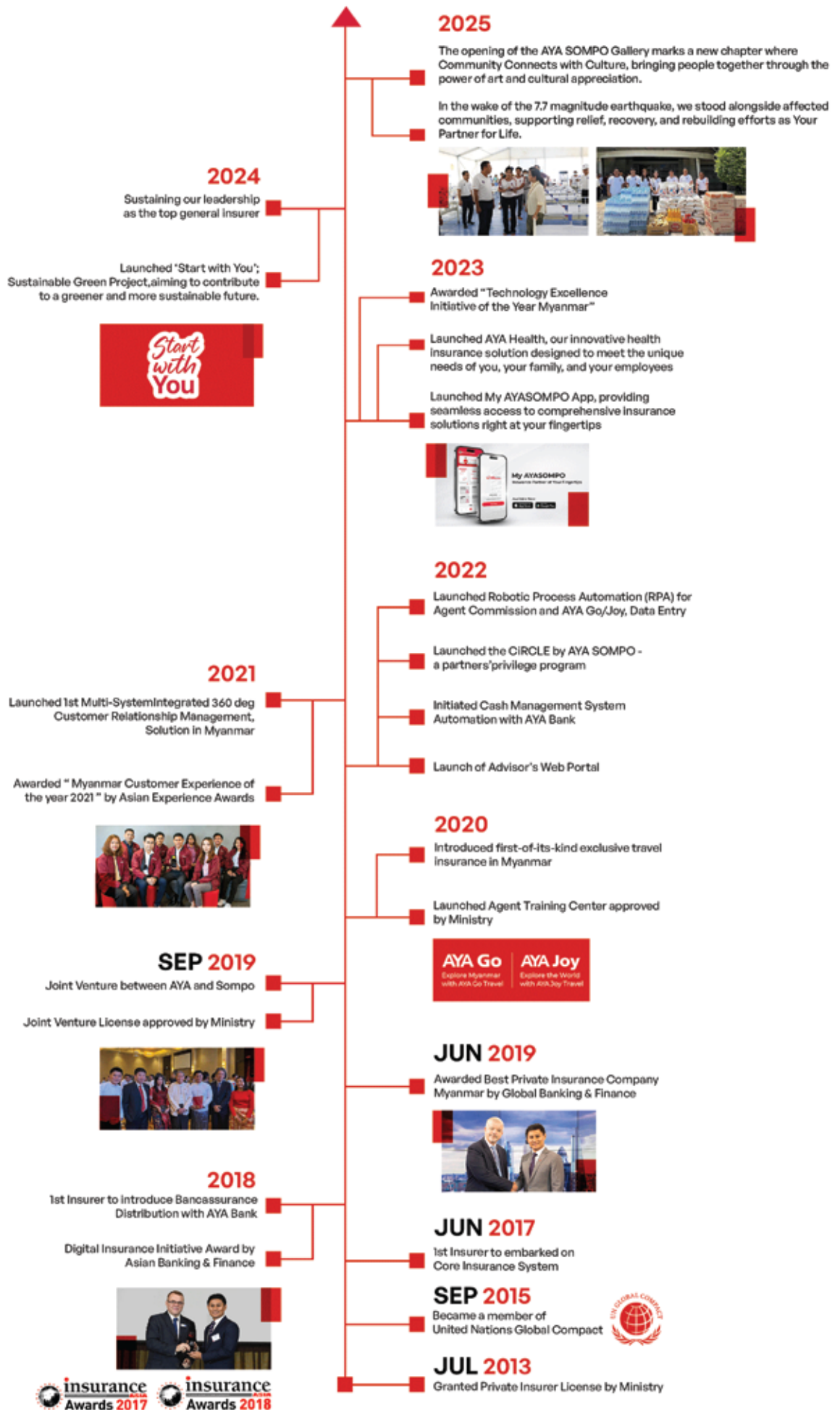
Business Growth in Gross Written Premium

MMK in Million



**AYA SOMPO
Market Share
19%**

A Timeline of Growth and Achievements



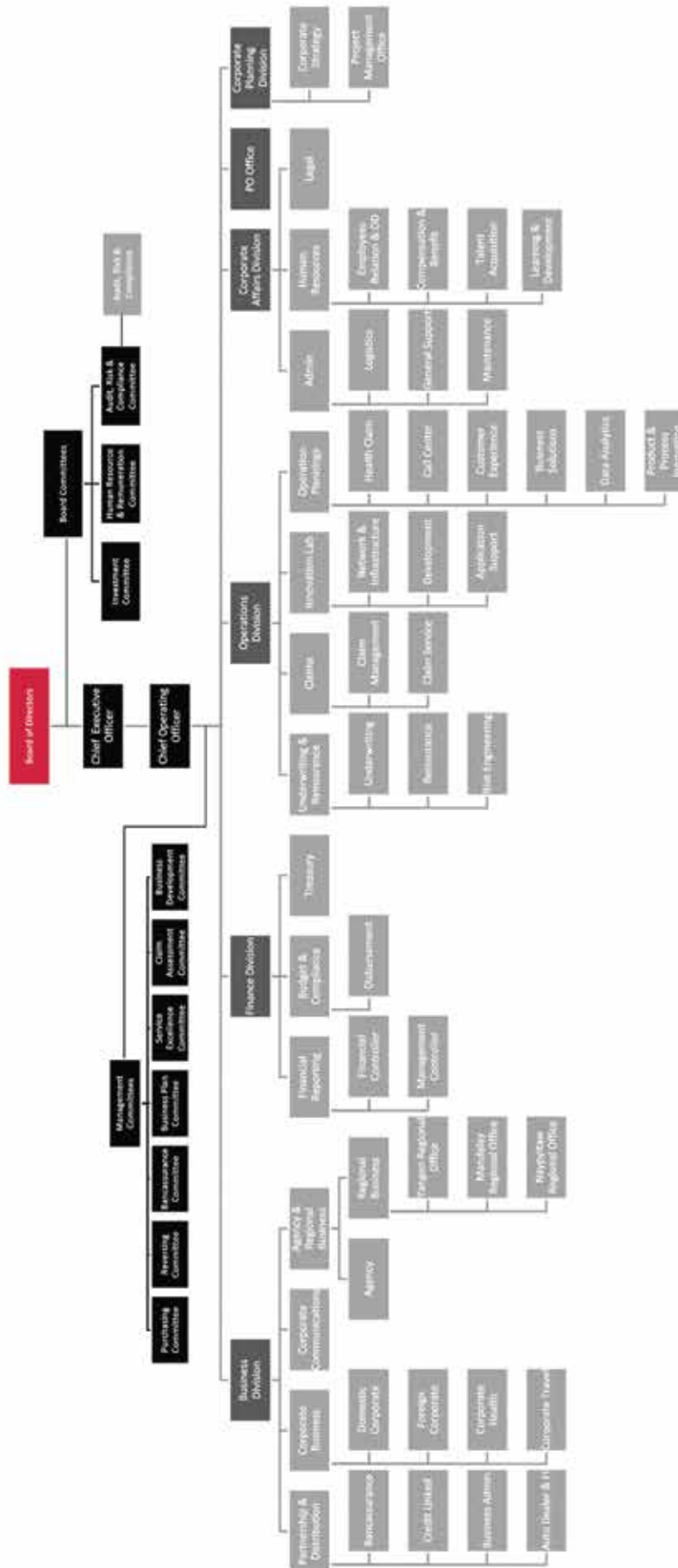


LEADING WITH PURPOSE, STANDING WITH PEOPLE

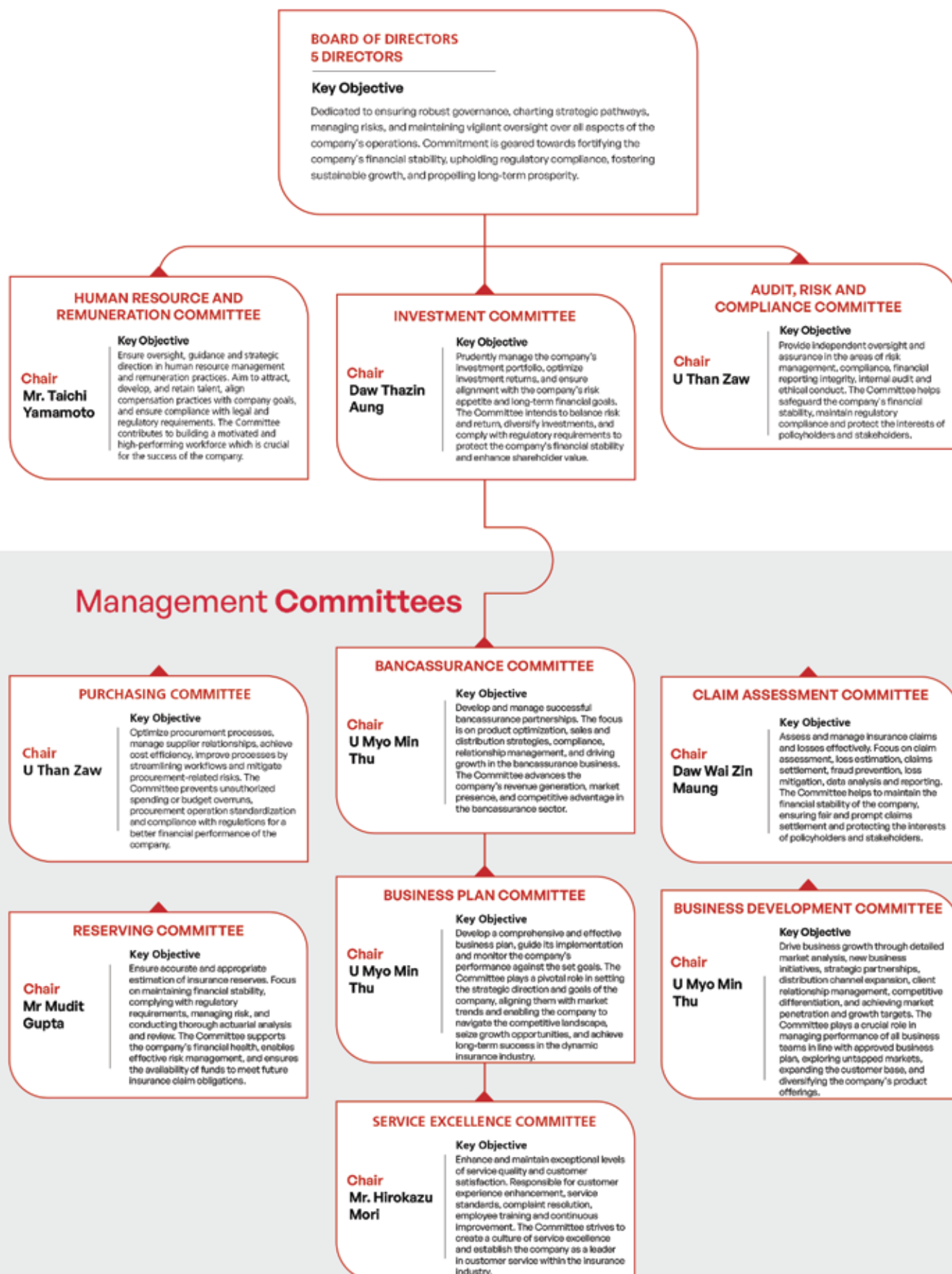
Guiding with Responsibility and Care

02

Organization Structure



Board and Management Committees



Board of Directors



U Zaw Zaw
Chairman

U Zaw Zaw is the Chairman of AYA SOMPO Insurance, a joint venture company between AYA Myanmar Insurance and Sampo Japan Insurance Inc., and a member of AYA Financial Group.

U Zaw Zaw is an established and well-connected entrepreneur and business leader in Myanmar, with over 30 years of management experience. With a combination of overseas experiences and personal strengths, U Zaw Zaw founded Max Myanmar Company in 1993 and AYA Bank in 2010. His achievements include steering the management and growth of AYA Financial Group and Max Myanmar Group of Companies, major conglomerates in Myanmar. He is also the Founder and Chairman of AYA Bank PCL, one of the country's largest and leading banks in Myanmar.

He is currently serving as the President of the Myanmar Football Federation since 2005 and Senior Vice President of the Asian Football Confederation (AFC). He relentlessly provides both funding and effort for the development of football in Myanmar. As a firm believer of contributing to the society and helping the needy, he has supported various philanthropic causes through the Ayeyarwady Foundation, including the Yankin Children Hospital, Ayeyarwady Covid-19 Center, and a wide range of corporate social responsibility initiatives nationwide.

U Than Zaw is the Vice Chairman of AYA SOMPO Insurance, a joint venture company between AYA Myanmar Insurance and Sampo Japan Insurance Inc., and a member of AYA Financial Group.

U Than Zaw played a pivotal role in establishing AYA Myanmar Insurance (AMI) as the Managing Director when the market liberalized for private insurers in 2013. He was appointed as the Managing Director to AYA Bank from 2011 to 2013 and presently holds the position of Vice Chairman at AYA Bank PCL. During his tenure, he has led the emerging bank in expanding its brand presence and branch network across Myanmar.

U Than Zaw's extensive experience includes eight years as Treasurer of the Myanmar Olympic Committee and two years as Chief Executive Officer of the Myanmar Football Federation. He has been instrumental in strengthening systems and procedures through proactive initiatives and continues to provide Board-level guidance on policies and practices to ensure the company remains fully compliant with stipulated laws and regulations.



U Than Zaw
Vice Chairman



U Myo Min Thu
Chief Executive Officer

U Myo Min Thu is the Chief Executive Officer of AYA SOMPO Insurance, a leading general insurer in Myanmar, and a joint-venture between AYA Myanmar Insurance and Sampo Japan Insurance Inc. Since 2019, he has led the company's strategic growth and transformation, strengthening its market leadership through digital innovation, operational excellence, and customer-focused solutions. With over 15 years of leadership experience across the insurance, banking, and aviation sectors, he brings a strong track record of building and scaling businesses in emerging markets. Under his leadership, AYA SOMPO Insurance has strengthened its position as a market leader, with a focus on digital innovation, operational excellence, and customer-centric insurance solutions that expand access to insurance services across the country.

Prior to his current role, U Myo Min Thu had held management positions in Singapore and overseas, where he developed deep expertise in managing teams from different cultural backgrounds, focusing on commercial strategy, operations, and organizational transformation. He brings to the country his wealth of knowledge, international exposure and experience. He holds a Bachelor's degree in Banking and Finance from the London School of Economics and an MBA from Edinburgh Business School (Heriot-Watt University). Passionate about advancing inclusive financial services, he is committed to shaping the future of Myanmar's insurance industry by building resilient, digitally enabled organizations.

Board of Directors



Mr. Taichi Yamamoto
Director

Mr. Taichi Yamamoto is a Board of Director at AYA SOMPO Insurance. Mr. Taichi Yamamoto has held various senior management positions both in Japan and overseas, including as a Director, Senior Vice-President for Business Operations and Chief Risk Officer at PGA Sampo Insurance Corporation (Manila), and a Managerial position at Sampo Japan Insurance (Singapore) Pte Ltd. He has a vast experience in insurance business and has been with the Sampo Group since 1997.

Mr. Taichi Yamamoto is currently managing SOMPO P&C Office at Sampo Holdings, Inc. (Tokyo) since June 2025. He holds a Bachelor of Economics from Tokyo University, Japan, and Master of Business Administration (MBA) from Hitotsubashi University, Japan.

Daw Thazin Aung is a Non-Executive Director of AYA SOMPO Insurance, a joint venture company between AYA Myanmar Insurance and Sampo Japan Insurance Inc., and a member of AYA Financial Group.

Daw Thazin Aung presently holds the position of Chief Executive Officer of AYA Bank PCL. In her capacity with AYA Bank PCL, she takes charge of business development management and making strategic decisions to ensure the Institution's sustainable and profitable growth.

In addition to her role as Chief Executive Officer, she also holds several positions within AYA Financial Group. With AFG, she takes charge of AYA Trust Securities Co., Ltd. as the Managing Director for Capital Market Activities including securities brokerage and Corporate Finance Transactions. From her capacity with Corporate Finance activities, she oversees and monitors diversified investment portfolios that include existing, on-going, and new business ventures of Chairman's investment office as well as new Mergers and Acquisitions, Joint Ventures with Potential Partners for AYA Financial Group's entities and/or investment in new ventures.

She holds a master's degree in Business Administration (Corporate Finance) from Nottingham Trent University. Before joining AYA Financial Group, she was a PwC Advisory Partner and local Lead Director/Partner for PwC Myanmar. She has over 16 years of professional experiences including 11.5 years with PwC Singapore and PwC Myanmar for audit, financial advisory and consulting and 5 years in the Maritime service industry in Myanmar.



Daw Thazin Aung
Non-Executive Director

The Leadership Team

U Htet Wai Min

Chief Sales and Marketing Officer



Daw Myat Myat Htwe

Chief Financial Officer



U Myo Min Thu

Chief Executive Officer



Mr. Hirokazu Mori

Chief Operating Officer



U Thant Sin Tun
Principal Officer



U Kyaw Myo Win
Chief Business Officer



Daw Wai Zin Maung
Chief Corporate Affairs Officer



U Aung Htet Maung
Chief Innovation Officer



Voices from Our Leaders

U Thant Sin Tun

Principal Officer



During the year, we aligned operations with our strategic direction, focusing on sustainability, innovation, and a customer-centric approach while strengthening governance, risk management, and compliance.

We navigated challenges with resilience and reinforced core operations. Moving forward, we remain committed to delivering customer value, supporting sustainable growth, and maintaining strong standards of excellence, integrity, and risk management for all stakeholders.

U Kyaw Myo Win

Chief Business Officer



I want to take this moment to share my experience and appreciation.

Last year challenged us in unprecedented ways. We faced a volatile, highly competitive market, along with the impact of the 2025 Mandalay Earthquake. Although the path was difficult and the pressure was intense, we did not step back. Instead, we moved forward stronger together. Through resilience, commitment, and steadfast support for one another, we strengthened our foundation what we proudly stand as **ONE AYA SOMPO** today.

Moving Forward, with focus, discipline, and a winning mindset, we will not only overcome challenges, but we will also turn these into opportunities for better growth. Let's continue to stand together and stronger, support one another, and move forward with confidence and commitment to win.

Daw Wai Zin Maung

Chief Corporate Affairs Officer



In FY 25/26, we have made steady progress despite ongoing challenges, strengthening our operations through resilience and practical innovation.

We have continued to enhance our capabilities and focus on sustainable growth. As we look ahead, we remain committed to continuous improvement and delivering long-term value.

Voices from Our Leaders

Daw Myat Myat Htwe
Chief Financial Officer



As we reflect on this year's achievements and challenges, I would like to express my deepest gratitude to everyone who has contributed to continued progress and success of our financial soundness. This year has been a testament to the strength of our vision and financial resilience. Through shifting market dynamics and evolving economic conditions, earthquake claim payouts and successfully settled with timing of payments, trust and commitment have enabled us to stay focused on **our strategic priorities and deliver meaningful results.**

We remain dedicated to delivering **long-term value and look forward to achieving continued success together.**

U Htet Wai Min
Chief Sales and Marketing Officer



In FY 25/26, AYA SOMPO Insurance further strengthened its position as one of Myanmar's most trusted insurers, underpinned by the unwavering commitment of our people, the continued confidence of our customers, and the steadfast support of our partners. Despite the uncertainties and operational challenges arising from the major earthquake, the Company demonstrated strong resilience, effectively navigated the disruptions, and sustained its position as a market leader through the consistent delivery of reliable and high-quality insurance services to our policyholders. Guided by our commitment to excellence and disciplined execution, we remained focused on expanding access to insurance protection, deepening customer engagement, and enhancing the value of our solutions to meet the evolving needs of the market.

As **Your Partner for Life**, we will continue moving forward with purpose, driven by innovation, inspired by trust, and committed to providing insurance solutions that bring **peace of mind** to the daily lives of the communities we serve across Myanmar.

U Aung Htet Maung
Chief Innovation Officer



At AYA SOMPO, **innovation** is driven by a clear purpose: enhancing operational excellence, strengthening customer trust, and building a future-ready insurance organization. In 2025, we focused on translating strategy into measurable impact across four key areas: Internal Operations: Redesigning office administration, audit, compliance, and finance into **paperless, dashboard-driven systems** to accelerate approvals and improve transparency. Distribution & Digital Tools: Upgraded digital tools and platforms to simplify policy purchases and secure seamless payments. **Health Insurance Ecosystem**: Improved medical assessments, expanded provider networks, and introduced digital cashless portals for better cost control and communication. **Claims Transformation**: Demonstrated organizational resilience during the March 2025 earthquake by successfully maintaining strong settlement performance through digital enablement. As we look ahead, we remain committed to scaling these digital capabilities, fostering a culture of continuous improvement, and delivering sustainable values.

Governance and Compliance



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.





TOGETHER THROUGH CHALLENGES

Strengthening Resilience, Enabling Recovery

03

Achieving Operational Excellence from **Chief Operating Officer**

Dear Valued Stakeholders

FY25/26 was a year of both challenges and achievements for us. Despite the unprecedented impact of the earthquake, Gross written premium grew strongly by 37% year-on-year to MMK 77 billion and combined ratio improved to its best level in our history, further strengthening our financial foundation.

Anchored in "Relief, Recover & Rebuild," we worked with unwavering dedication to support our customers and communities, settling nearly 100% of earthquake-related claims totaling more than MMK 75 billion, fulfilling our social responsibility and reinforcing customer trust.

Sustainability remains at the core of our strategy as we enhance the long-term resilience of our business by maintaining a balanced approach to growth and profitability. As we continue to scale our business, we are leveraging economies of scale to drive greater efficiency and strengthen profitability.

Innovation remains a continuous priority for us. Through AI-driven solutions such as our in-house Insurance Virtual Assistant (iVA) and our automated underwriting platform, we have accelerated customer response times and streamlined underwriting processes, resulting in improved service speed and operational efficiency.

Customer centricity lies at the core of our mission. We are advancing key initiatives, such as expanding the AYA Health ecosystem and strengthening our claims management capabilities. Through these efforts, we will deliver a seamless experience across every customer touchpoint.

Talent development is equally vital. Aligned with our IMPACT culture, we nurture our future leaders through programs, including the Emerging Leaders Program and High Potential Leaders Program, which offer both development opportunities and clear pathways for career advancement. Through these initiatives, we ensure our people remain the driving force of sustainable success.

To further accelerate these efforts, we are advancing AI-driven Operational Excellence. By harmonizing human creativity with AI technology, we will deliver faster, smarter, and more personalized insurance solutions, creating sustainable value for our customers, our company, and society alike.

Finally, I would like to express my sincere gratitude to our customers, partners, and shareholders. Your continued trust and support have enabled us to overcome challenges and achieve sustainable growth. In line with our vision, "Your Partner for Life," we will continue to evolve into a customer-centric organization grounded in continuous innovation and committed to operational excellence and long-term value creation.

Sincerely,



Mr. Hirokazu Mori
Chief Operating Officer



Sustainability

Relief, Recover & Rebuild

On March 28, 2025, Myanmar was shaken by a **devastating 7.7 magnitude earthquake**. Within minutes, homes were damaged, businesses were disrupted, and countless families found themselves facing uncertainty. It was a moment that tested the resilience of communities across the country.

At AYA SOMPO Insurance, we knew our role extended far beyond providing insurance policies. It was a time to live our promise as **Your Partner for Life**, standing beside people when they needed support the most. This became our journey of **Relief, Recover, and Rebuild**.

Relief: Responding with Compassion

In the immediate aftermath of the earthquake, the priority was clear: help those affected as quickly as possible. **Together with Ayeyarwady Foundation and Group Companies**, AYA SOMPO joined **relief efforts** to support communities impacted by the disaster. Through this collaboration, essential assistance reached families facing urgent needs, bringing support and hope during an incredibly difficult time.

While no one can prevent a natural disaster, we believe that compassion and collective action can make a meaningful difference in the lives of those affected. The relief efforts demonstrated what is possible when organizations come together with a shared purpose: **helping communities recover and move forward**.



40
UNITS

Heavy Machinery with
Expert Engineers and Operators
Ayeyarwady Foundation



27.14B
MMK

Total Contributions
22.5 Billion in cash
4.63 Billion in kind
Ayeyarwady Foundation



1.37B
MMK

Max Cement's total contribution
for earthquake rebuilding



10B
MMK

Total cost of reconstruction works
Ayeyarwady Foundation



More Than
320,000

Fuel Liters
Max Energy



4
Hospitals

Temporary Hospitals
In Mandalay and Sagaing
Ayeyarwady Foundation



430
Beds

50
HDU
Beds

Providing **healthcare facilities** for
the people



12,000
Donation
Boxes

with essential supplies to the people

Recover and Rebuild: Turning Promises into Action

As emergency relief efforts continued, another important journey began. For many families and businesses, the earthquake was not only an emotional challenge but also a significant financial setback. Damaged properties, interrupted operations, and unexpected expenses created new burdens at a time when people were already struggling to recover.

This is where insurance fulfills its true purpose. Our teams worked tirelessly to assess claims, provide guidance, and support policyholders throughout the recovery and rebuilding process. Every insurance benefit represented more than a financial transaction. It represented a family rebuilding their home, a business reopening its doors, and individuals regaining a sense of normalcy.





Within one year following the earthquake, AYA SOMPO paid out more than **MMK 75 billion** in claims to over **506** affected policyholders, helping them recover from the impact of one of Myanmar's most significant natural disasters. These payouts were not simply numbers on a report. They became repaired buildings, restored livelihoods, and renewed confidence for those looking toward the future.

For us, rebuilding is not only about replacing what was lost. It is about helping people move forward stronger than before. It is about providing assurance that they do not have to face life's uncertainties alone.



A Partnership That Continues

The road to recovery does not end with a claim settlement or a relief donation. Rebuilding communities takes time, resilience, and unwavering support. The earthquake reminded us why insurance matters and why our commitment to policyholders goes beyond policies and paperwork. It reinforced our responsibility to be present during life's most challenging moments and to deliver on the promises we make. As Myanmar continues its journey forward, AYA SOMPO remains committed to protecting what matters most and supporting the people and businesses that place their trust in us. Because being Your Partner for Life means standing beside our customers not only in times of prosperity, but also in moments of uncertainty.

Together, we move forward. Together, we recover. Together, we rebuild.

Testimonials from Global Partners



Sompo Japan Insurance

Standing Together in Times of Need: Our Commitment to Recovery

As a proud shareholder and long-standing partner, Sompo Japan Insurance (SJI) stands firmly with AYA SOMPO and the people of Myanmar. We extend our deepest sympathies to everyone affected by the recent earthquake in Mandalay.

At SJI, we place absolute trust in AYA SOMPO's robust operations and resilient team. When natural disasters strike, our shared mission is to deliver swift, reliable support to those in need. We are fully dedicated to ensuring that our reinsurance backing is provided smoothly and without delay to facilitate rapid recovery. Following the Mandalay earthquake, we were privileged to provide prompt claims support, fulfilling payments for two of our mutual clients.

We are particularly proud to have supported AYA SOMPO's very first reinsurance recovery, enabling successful claim payment to a major corporate client - a milestone that brought immense relief and high satisfaction to the customer. We also recognize that executing this in the current environment was not simple. Despite the significant challenges surrounding overseas remittances, our Reinsurance Department worked in close collaboration with our trusted banking partners, making every possible effort to expedite the complex procedures and deliver the necessary funds swiftly. This seamless coordination is a true testament to our strong partnership. SJI remains resolutely committed to the Myanmar insurance market, and we will continue to make long-term, sustainable contributions to the local communities and businesses.

Kenji Matsukawa
Sompo Japan Insurance Inc.



UIB Asia

The recent earthquake in Myanmar in 2025 was a significant event that affected many communities and businesses across the country. During this challenging period, we were deeply impressed by AYA SOMPO's strong commitment to supporting policyholders through timely response, claims handling, and recovery efforts.

As UIB Asia, we worked closely with AYA SOMPO and our reinsurer partners to facilitate communication, coordinate support, and help ensure efficient claims settlement processes. The strong collaboration between all parties demonstrated the importance of partnership and long-term commitment during times of crisis.

Looking ahead, we remain optimistic about the long-term potential and resilience of Myanmar's insurance market. UIB Asia remains committed to supporting AYA SOMPO and the wider market through sustainable reinsurance solutions, technical support, and close collaboration with international reinsurers. We believe that continued partnership and knowledge sharing will play an important role in supporting the market's recovery, stability, and future growth in Myanmar.



Mr. Francis Savari
Chief Executive Officer
UIB Asia



Ms. Le Tram Nguyen (Anna)
Executive Director
UIB Asia





UIB Asia Claims and Technical Accounts Division

Having gone through the reinsurance recovery process with AYA SOMPO for the extensive catastrophe loss in Myanmar, it has been a very positive experience for us working closely with AYA SOMPO. The concrete knowledge base of the AYA SOMPO team and their prompt action after the disaster has led to the result of reducing the total incurred loss amount.

Additionally, the AYA SOMPO team was so responsive with requested information and documents which made the recovery process run smoothly. We were very impressed by AYA SOMPO's effort in finalizing 94% (in term of number of cases) of EQ claims in a year time. The only tough challenge we had throughout the recovery process is Sanction Screening due to regulatory requirement and it has thankfully been overcome with good communication and effort between AYA SOMPO, the Reinsurers and UIB Asia.

Ms. Koh Joo Yee
UIB Asia

External Views

Through extensive conversations with a reputable reinsurer for the Myanmar Market, UIB would also like to share the following statement with regards to AYA SOMPO's steadfast commitment to policy holders, effective communication, and responsiveness.

"We appreciate the insurer's proactive coordination and transparent communication throughout the event. Despite the scale of the nationwide natural disaster, the collaborative approach between all parties enabled timely claims assessment and settlement, ultimately supporting affected policyholders during a critical period."



MAPFRE RE

The earthquake that struck Myanmar in March 2025 was indeed a tragic moment for the country. Beyond the physical damage, it deeply affected families, livelihoods, and entire communities, creating uncertainty at a time when people were most in need of stability and reassurance.

In such moments, the true value of insurance and reinsurance is tested. From the outset, MAPFRE RE stood shoulder to shoulder with AYA SOMPO, working closely behind the scenes to ensure that reinsurance support flowed smoothly and without delay. Through constant communication, early engagement, and a shared sense of responsibility, our teams collaborated to help AYA SOMPO respond swiftly and decisively to its policyholders during an exceptionally challenging period. What stood out to us was AYA SOMPO's unwavering commitment to its customers – a commitment we were fully aligned with and determined to support.

As we look ahead, MAPFRE RE remains firmly committed to the Myanmar insurance market. Together with AYA SOMPO as a long term partner, we remain focused on providing reliable reinsurance capacity, technical expertise, and responsive claims support. We believe that strong partnerships between insurers and reinsurers are essential to strengthening market resilience and ensuring sustainable protection for communities and businesses in Myanmar over the long term.

Mark Sun
Mapfre Re





ECHO RE

The 2025 Myanmar earthquake (Mw 7.7, March 28, centered near Mandalay along the Sagaing Fault) was by far the worst event of the year, accounting for majority of global earthquake fatalities. It caused unprecedented destruction in much of the country (including Bangkok, Thailand as far as over 1'000km away) and became one of Southeast Asia's most important disaster case studies in recent years.

The unfortunate event brought to daylight from the property underwriting side, once again: The state of weak buildings with poor construction quality and code enforcement.

Many reinforced-concrete buildings suffered, e.g. soft-story collapse, weak columns, inadequate steel reinforcement, poor-quality materials and irregular designs. Engineering studies found that unreinforced masonry, older concrete apartment blocks, and rapidly built urban structures were especially vulnerable.

The 2025 Myanmar earthquake reinforced a global principle:

"Earthquakes don't kill people, BUT unsafe buildings do."

The focus of prevention must therefore be on earthquake-resistant buildings and infrastructure, which offers the best possible protection to human life.

Reinsurance becomes critically important after a major event like the earthquake in Myanmar. For Echo Re, with its A financial security by S&P, it was utmost important to be ready and fast in paying large claims on time and by this helping AYA SOMPO to stay well capitalized and maintain a good level of liquidity. Together with UIB Asia, the provided claims survey documents and loss adjusters' calculations by AYA SOMPO were best in class to approve and initiate the transactions.

Echo Re is supporting AYA SOMPO as a reinsurer since it was established in 2019. We select carefully our risk partners in view of a long-term partnership for the mutual benefits. Our core DNA is to underwrite risk with commensurable price. The 'follow the fortunes' principle is important since Echo Re will accept the same fortunes as the cedant. In other words, we also bear a portion of any losses incurred by the ceding company. Echo Re views Myanmar as an insurance market to stay on and continues in supporting its growth and further development.

Matti O. Siitonen
Echo Reinsurance Limited



Environmental and Social Responsibility

Building a Greener Future

Every promise we make begins with a simple belief: protecting what matters most means looking beyond today. It means recognizing the world our customers, employees, and communities will inherit tomorrow, one shaped by the choices we make now. For us, environmental stewardship is not separate from our business; it is part of how we create long-term value, strengthen resilience, and uphold the trust placed in us by those we serve.

As a financial services business, we recognize that our environmental responsibility extends beyond our own operations. We have a role to play in supporting a greener future through responsible practices, thoughtful resource use, and initiatives that contribute to healthier communities and more sustainable surroundings. In response, we continue to strengthen our environmental approach with a clear focus on responsibility, efficiency, and long-term value creation.

Positive Impacts on the Environment since 2018



89% Reduction in Paper Usage



142 trees Saved through Paper Reduction



100% Removal of 20 L Plastic Water Containers *Since 2023



+3 Metric Tonnes of CO2 Reduction Annually

Responsible Operations and Resource Efficiency

Our environmental strategy is built on practical action and long-term commitment. Internally, we continue to promote efficient use of resources, encourage responsible workplace practices, and build awareness around sustainability. Our initiatives include reducing plastic waste across our operations, conserving energy through more efficient practices, and supporting plantation activities that contribute to greener ecosystems. These efforts reflect our belief that meaningful environmental progress begins with consistent, everyday action.

We also understand that environmental responsibility is not only about reducing impact, but also about encouraging a culture of care across the organization. By embedding sustainability into daily operations and employee behavior, we aim to ensure that environmental awareness becomes part of how we work, how we decide, and how we grow.



Contribution to the Society

Putting People and Communities at the Center of Our Purpose

Our social responsibility begins with people and communities. As an insurer and financial services provider, we recognize that our role extends beyond delivering products and services. It includes supporting the dignity, opportunity, and resilience of the communities we serve. We believe that sustainable success is built not only on financial strength, but also on the quality of our relationships with people, communities, and society at large.

In a world where social expectations are evolving rapidly, we remain committed to creating positive impact through actions that are practical, meaningful, and aligned with our purpose. Through community support, outreach, and volunteerism, we aim to contribute to a society that is more connected, more resilient, and better prepared to face challenges.

Be the Light Campaign

be the
Light
for a Better Future



10,000 MMK
From every new insurance policy



2,542 Policies
Total Policies Sold



25,420,000 MMK
Total Contribution

[Updated by BIC December 2025]

Among our key social initiatives is the “Be the Light” campaign, which reflects our commitment to supporting the education of underprivileged children. Through this campaign, we aim to provide encouragement, hope, and practical assistance to young people who face barriers to learning.

The campaign represents our belief that education is one of the most powerful ways to create lasting change.

This community initiative is also an expression of compassion, encouragement, and shared responsibility. By supporting children in their educational journey, we aim to help build a stronger foundation for future generations who can contribute meaningfully to their communities and to the country’s development.

Scholarships and Education Support

We believe that every student should have the opportunity to learn, grow, and build a better future. Through our scholarship support, we seek to reduce barriers to education and help young people continue their studies with greater stability and confidence. These efforts are part of our broader commitment to investing in human potential and supporting the next generation.



As part of this commitment, we provide scholarships to students of Yangon University of Economics (YUECO), helping them continue their academic journey and pursue their aspirations with greater confidence. Education remains one of the most effective ways to create long-term social value, and we are proud to support students who represent the future of our communities and our country.



By supporting students through scholarships and related educational assistance, we aim to contribute to academic growth, personal development, and broader community progress. We see this as an important part of our responsibility to help create opportunities that can lead to lasting positive change.



Education Provident Fund for Employees' Children

We also recognize the importance of supporting the families of our employees. Through our Education Provident Fund for the children of our employees, we aim to help strengthen access to education and provide meaningful support for future learning needs. This initiative reflects our belief that caring for our people includes supporting the well-being and development of their families.

By investing in the education of employees' children, we seek to contribute to a more secure and hopeful future for the families who are part of our organization. This initiative also reflects our broader commitment to being a responsible employer that values long-term welfare, family support, and the growth of future generations.



Looking Ahead

Looking ahead, we will continue to strengthen both our environmental and social contribution through practical action, community engagement, and responsible resource use. We believe that long-term value is created when businesses support a greener future and contribute positively to the communities around them. As we move forward, we remain committed to initiatives that reflect our values, respond to real needs, and help build a more sustainable and resilient future for all.

Agency Excellence: Growth, Innovation & Partnership in Action

Agency Channel achieved a strong performance in **FY 25/26**, delivering Total Gross Written Premium (GWP) of **MMK 18.4 billion**, representing a **47%** growth compared to last year and **achieving 101%** against the annual target. This accomplishment reflects the continued commitment of the agency force, strong partnership engagement, and focused execution throughout the financial year.

Property at 48%



Motor at 38%



Health at 9%

AYA+leath

Fire at 3%



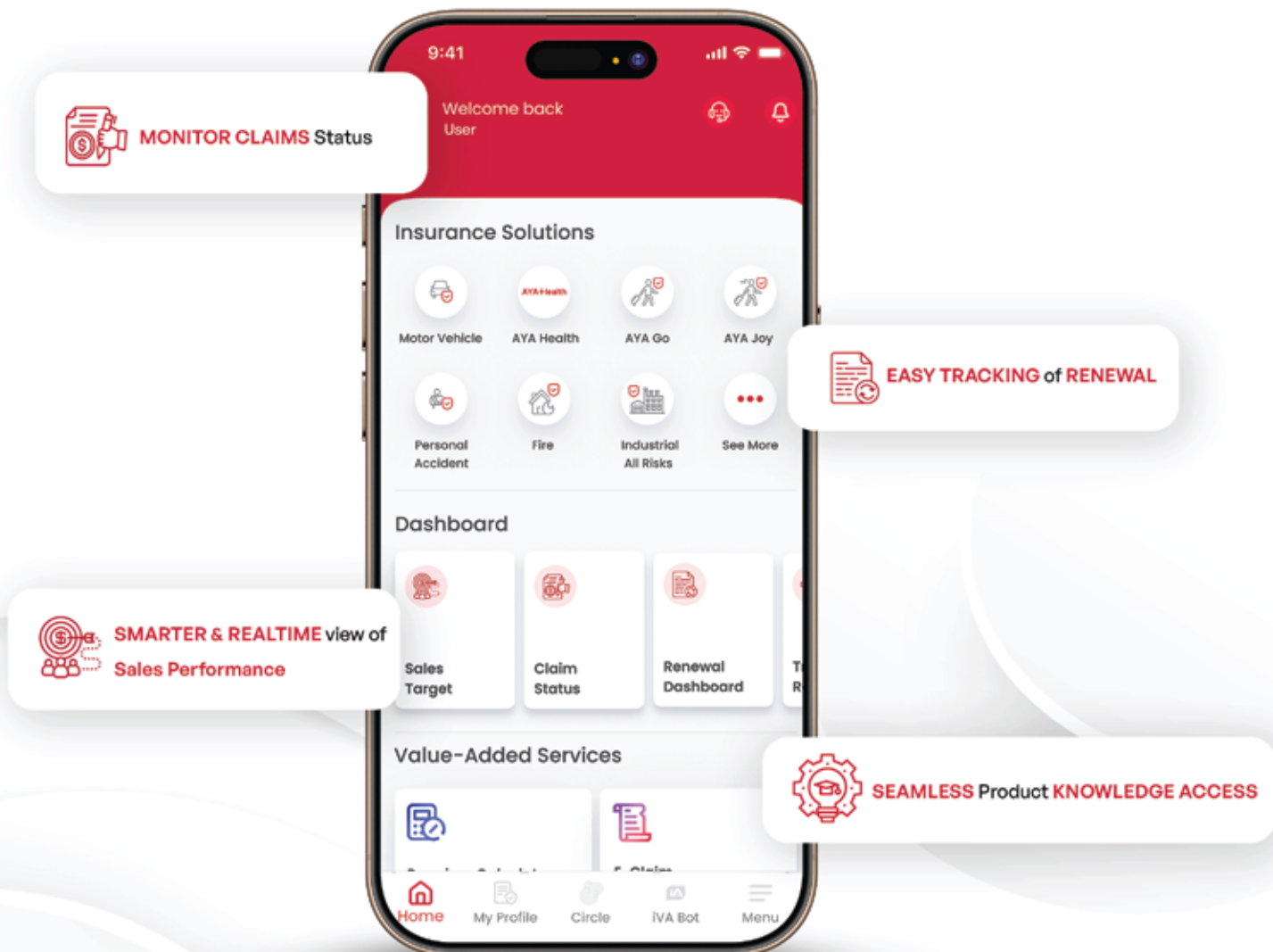
The business growth was mainly driven by a balanced contribution across product lines, with **Property contributing 48%** of total GWP, followed by **Motor at 38%**, **Health at 9%**, and **Fire at 3%**. Agency also maintained strong renewal performance while continuing to expand and strengthen the active agency network.



Digital Innovation Through “My AYASOMPO Agent Features”

In line with the company’s digital transformation initiatives, Agency Channel also successfully introduced enhanced features under the “My AYASOMPO Agent Features” platform during FY 25/26. The platform now includes a Claim Dashboard and Renewal Dashboard, enabling partners and customers to easily monitor policy renewals, track business updates, and complete renewals on time. In addition, the digital claims functionality allows customers to submit and monitor claims with minimal manual interaction, providing a faster, more convenient, and seamless experience with greater peace of mind. These initiatives further strengthened operational efficiency while enhancing customer and partner engagement through more accessible and customer-centric services.

Beyond business achievements, **FY 25/26** was also focused on strengthening relationships with our valued partners through meaningful engagement and recognition programs.



1st Anniversary of the Gallery by AYA SOMPO where Community Connects with Culture

Another significant milestone during the year was the one-year anniversary celebration of the Gallery by AYA SOMPO, which was celebrated together with partners through various engagement activities and art exhibitions that connected with the wider community through culture and creativity.



The event created a meaningful platform to foster stronger relationships, encourage community connection, and promote cultural appreciation beyond business activities. Through these engagements, AYA SOMPO further reinforced its commitment to building long-term partnerships and contributing positively to the community.



Partners' Retreat in Vietnam

One of the key highlights of the year was **the Partners' Retreat in Da Nang, Vietnam**, organized to appreciate the continued support and dedication of our **top-performing partners**. The retreat provided an opportunity for partners to strengthen relationships, exchange experiences, and enjoy a memorable experience together outside the business environment.

The program also reinforced our commitment to **building long-term partnerships based on trust, collaboration, and mutual growth**.



The Sunflower Journey: Exclusive Partners' Trip to Japan



Another significant initiative during the year was **"The Sunflower Journey" in Japan**, an exclusive experience created for our elite partners. Inspired by the sunflower as a symbol of positivity, strength, and growth, the journey reflected the strong partnership between AYA SOMPO and our valued partners.

During the trip, partners **visited the Sompo Japan Head Office** to gain a deeper understanding of Sompo's global operations, culture, and vision. The journey also included visits to the **Sompo Museum of Art**, **cultural landmarks across Japan**, and **immersive experiences in Tokyo and surrounding destinations**. Through this initiative, the company expressed appreciation to its partners while further strengthening engagement and long-term collaboration.

Looking ahead, the **Agency Channel** remains committed to sustainable growth, enhancing agency capabilities, improving partner engagement, accelerating digital innovation, and driving quality business performance in the coming financial year.

Agency Strategic Focus for FY 26/27

In alignment with the company's strategic priorities for the upcoming year, Action Plans and Initiatives are designed around four core pillars: **Productivity, Accuracy, Compliance & Control, and Efficiency (PACE)**. These initiatives aim to strengthen operational excellence, enhance agent engagement, improve governance standards, and drive sustainable business growth across all channels.

Driving Productivity and Business Growth

Next year, the focus will be on driving business growth by increasing active agent participation, improving productivity, and strengthening portfolio quality. Various campaigns and incentive programs will be introduced to motivate agents and improve overall performance. Collaboration with Regional Office Heads across YGN, MDY, and NPT will also continue to strengthen agent engagement and sales activities. In addition, digital servicing initiatives and system enhancements will help reduce manual work and improve operational support for agents.

Enhancing Accuracy and Operational Understanding

Improving operational efficiency and accuracy will remain an important priority. Efforts will focus on maintaining accurate data management, improving reporting quality, and ensuring better understanding of operational procedures across teams. Updated agent databases and stronger process discipline will support business growth while improving accountability and workflow accuracy.

Strengthening Compliance and Control

Approval workflows and administrative controls will continue to be strengthened to ensure proper authorization processes and reduce operational risks. Greater emphasis will be placed on compliance awareness, transparency, and adherence to operational guidelines to support effective governance and risk management.

Improving Efficiency Through Digitalization

Operational efficiency and service delivery improvements will be driven through greater digital adoption and system integration. Particular emphasis will be placed on improving renewal management processes and enhancing service turnaround times. My AYASOMPO application, including the Renewal Calendar and Agent Information features, will be leveraged to improve agent and renewal data accuracy while streamlining operational workflows. In parallel, further utilization and integration of the iVA platform with the Advisor Portal will help improve productivity among agents and internal teams.

The action plans for the coming year demonstrate a continued commitment to **business growth, operational excellence, digital transformation, and stronger governance**. Through these initiatives, the company aims to improve productivity, strengthen operational processes, and deliver better service experiences for partners and customers.



Bancassurance: Strong Partnership, Stronger Growth

FY 25/26 was a strong and memorable year for the Bancassurance business, marked by solid growth, stronger partnerships, and continued progress in how we serve our customers and develop our people. Gross Written Premium increased from MMK 10.60 billion in FY 24/25 to MMK 15.46 billion in FY 25/26, delivering a 45.8% year-on-year growth. This performance reflects the consistent effort of our teams, close coordination with our banking partners, and a steady focus on building a sustainable portfolio.

Our business remained well balanced across all key segments. Motor contributed MMK 5.8 billion, Property MMK 5 billion, Health MMK 2.4 billion, Fire MMK 1.6 billion, and Miscellaneous MMK 0.6 billion. This diversified mix helped us maintain stability while continuing to grow across all channels and customer segments.



Motor

MMK 5.8 billion



Property

MMK 5 billion

AYA+health

Health

MMK 2.4 billion



Fire

MMK 1.6 billion

Beyond the numbers, the year was equally important in terms of people and culture. We organized a semi-annual incentive trip to Ngwe Saung Beach to celebrate first-half achievements and bring the teams together, which played a key role in maintaining momentum for the rest of the year.



Honoring Banca Top Performers, Inspiring Future Growth

To recognize strong annual performance, more than **100 top performers** were rewarded with an overseas trip to **Pattaya, Thailand**, as a token of appreciation for their hard work and contribution. We also launched “The Sunflower Journey,” a premium recognition program created to honor our highest achievers and encourage a stronger performance culture across the organization.



Building on this spirit of recognition, we also hosted the Bancassurance Conference at the year end, bringing together outstanding performers and top-performing branches from across the network. The conference served as a platform to celebrate achievements, share best practices, and align on future priorities. It also provided an opportunity to formally recognize excellence at both individual and branch levels, reinforcing a strong culture of performance, collaboration, and continuous improvement across the organization.

The year also tested our resilience. The **28 March 2025** earthquake had a significant impact on the Mandalay region and led to a high volume of claims. Despite the pressure, the team responded with commitment and professionalism, ensuring customers were supported and claims were handled as smoothly as possible. This experience also helped us improve the way we explain coverage and policy terms to customers, and strengthened our internal processes in claims handling and coordination.

Overall, FY 25/26 was a year where we not only delivered strong growth of **45.8%**, but also strengthened our way of working, our culture, and our connection with customers. As we move forward, the focus remains on sustainable growth, better customer understanding, and continuing to build a strong and motivated Bancassurance team.



Bancassurance Strategic Focus for FY 26/27

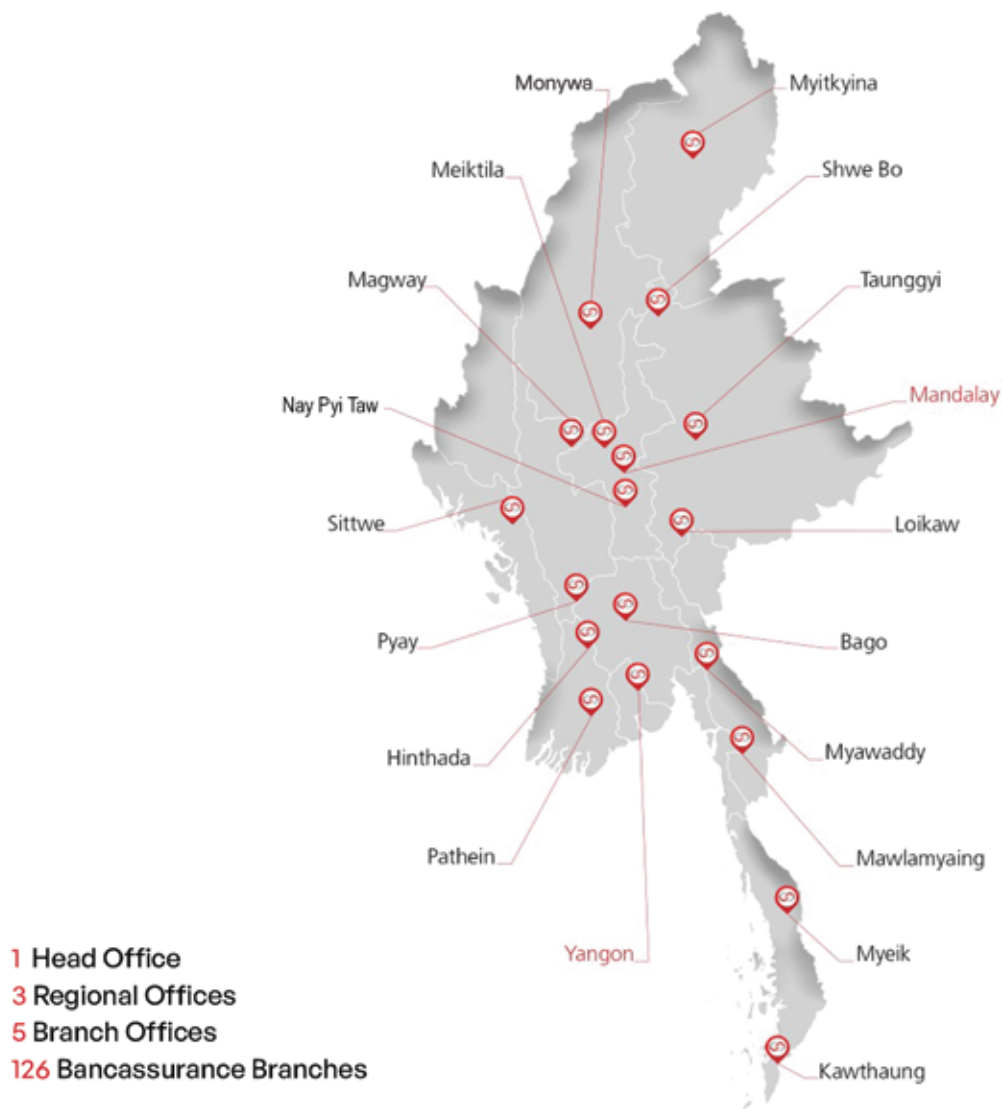
FY 26/27 will focus on achieving sustainable growth with strong discipline in risk management and continued improvement in long-term portfolio quality. As the business scales, maintaining a balanced approach between growth and risk control will remain a key priority to ensure stability and profitability.

A key focus will be retail expansion in line with banking branch growth, aimed at strengthening market penetration and improving customer accessibility across all locations.

At the same time, we will enhance our digital platform to provide a “**one-click**” view of sales performance and real-time visibility of key KPIs. The platform will also be updated dynamically to reflect the latest campaigns, ensuring faster decision-making and better alignment across teams.

We will further strengthen regional engagement to improve coordination, execution, and motivation across the sales force, driving more consistent performance outcomes.

Overall, FY 26/27 will be a year of building a more disciplined, digitally enabled, and highly engaged Bancassurance business focused on sustainable growth.



Corporate Business Performance Review

During the year, the Corporate Business continued to strengthen its market presence through diversified **business channels, customer-centric solutions, and strategic partnerships.**

Corporate Business successfully managed and expanded portfolios across domestic high-net-worth clients, foreign-invested companies, and direct individual clients supported through regional branch networks nationwide. Corporate Health continued to provide comprehensive employee benefit solutions and healthcare coverage for large corporations, contributing to stable portfolio growth and customer retention.

In addition, the Company further expanded its **corporate travel insurance business** through digital **e-commerce platforms, express ticket channels,** and **travel trade partners, enhancing accessibility and convenience** for customers.

Throughout the year, Corporate Business remained focused on delivering responsive service, strengthening partner relationships, and developing tailored insurance solutions to meet evolving market demands. Continuous collaboration across business units and distribution channels supported sustainable growth and reinforced **AYA SOMPO Insurance's** commitment to delivering reliable protection and long-term value to customers and business partners.



Corporate Health

Throughout the year, Corporate Health remained committed to delivering quality healthcare solutions and enhancing customer experience through various strategic initiatives and engagement activities. Our focus continued to center on strengthening partnerships, expanding client outreach, creating health insurance awareness, and providing comprehensive health insurance solutions tailored to corporate employees.

Key activities conducted during the year included corporate client onboarding, healthcare awareness engagements, customer relationship management initiatives, and collaboration with business partners to expand market reach. We work closely with internal and external stakeholders to improve health insurance penetration, enabling peace of mind to corporate partners through seamless and cashless claim experience.

Health Insurance Benefit Balance Feature on My AYASOMPO App

My AYASOMPO App provides customers with the ability to monitor their remaining **health balance**, **enhance convenience**, and **improve user experience**.

In addition, Corporate Health actively supported cross-selling opportunities through collaboration with other insurance business lines, contributing to stronger client retention and long-term business relationships. Special attention was given to referral clients and customized healthcare plans enabling flexible and budget-friendly solutions for corporate customers.

Corporate Health remains dedicated to innovation, customer satisfaction, and sustainable business growth as we continue to strengthen our position in the healthcare insurance sector.



AYA Travel - Providing Peace of Mind Travel Experience

As **international travel** continued to rebound in recent years, AYA SOMPO Travel Insurance remained committed to providing travelers with confidence and peace of mind through comprehensive protection for both leisure and business trips. Designed to safeguard customers against unexpected events such as **medical emergencies, trip disruptions, and travel-related inconveniences**, AYA Travel continued to be a trusted companion for customers wherever their journeys took them.

Throughout the year, AYA SOMPO strengthened its presence within the travel ecosystem through close collaboration with travel agencies, tour operators, and travel service providers. Product briefings, partner engagement programmes, and joint promotional campaigns helped raise awareness of the importance of travel protection while making our travel insurance solutions more accessible to customers at every stage of their travel journey.



On the digital front, targeted social media campaigns, informative content, and seamless online purchasing capabilities enabled us to engage a growing community of digitally connected travellers. By highlighting **real-life travel risks**, demonstrating the value of insurance protection, and offering convenient policy issuance through digital channels, we continued to reinforce the importance of **travel insurance as an essential part of every trip**.



Together, these initiatives strengthened AYA SOMPO's position as a trusted travel insurance provider, supporting customers with reliable protection and service wherever their travels may take them.

Strategic Focus for FY 26/27

In line with the strategic direction of **AYA SOMPO** Insurance, Corporate Business will focus on sustainable growth, customer retention, product innovation, and expanded distribution in **FY 26/27**. Key priorities include providing comprehensive risk management solutions to corporate accounts through risk surveys and consultation by our regional qualified risk engineers. Achieving new business segments through partnerships with healthcare service providers, developing new retail insurance products, and accelerating digital sales channels to enhance customer convenience and long-term growth. Through these strategic initiatives, AYA SOMPO Insurance aims to strengthen its market position, enhance customer experience, and achieve long-term sustainable growth across the corporate and retail business segments.



Innovation

Innovation, at the Heart of Everything we do

Innovation is guided by a clear purpose: enhancing operational excellence, strengthening customer trust, and building a future-ready organization. In FY 25/26, we focused on translating strategy into measurable outcomes by digitalizing **internal operations, upgrading agency and customer platforms, strengthening the health insurance ecosystem**, and advancing claims capabilities and customer-centric digital innovation. These efforts improved efficiency, transparency, customer experience, and cost control, while also demonstrating strong organizational resilience during the **March 2025 earthquake**.

As part of AYA SOMPO's ongoing digital transformation journey, significant enhancements have been implemented across office administration, audit, compliance, and finance functions through the adoption of new digital solutions. Traditional manual processes have been transformed into streamlined digital workflows supported by centralized dashboards, automated approval processes, and real-time tracking capabilities. These initiatives have improved operational efficiency, enhanced transparency, reduced processing time, and strengthened data accuracy. In addition, audit and compliance functions have been further strengthened through the introduction of digital tools for sanctions screening, document management, audit reporting, and follow-up monitoring, enabling more effective governance and oversight. By automating routine tasks and enhancing workflow coordination, AYA SOMPO continues to improve productivity, reduced administrative workload, and created a more efficient and transparent working environment.

New digital capabilities were also introduced to enhance agency sales channel operations, which enabled us to strengthen customer engagement, improve agents' productivity, and support business growth. Through the enhanced agency platform, agents can conveniently access and manage lists of their insured customers, enabling more effective policy management and improved customer service. The platform also incorporates various customer engagement, performance monitoring, and learning features that support agents in delivering better service, improving productivity, and enhancing professional development. Through these digital enhancements, AYA SOMPO continues to create a more connected, efficient, and customer-focused agency ecosystem.

In Health Insurance services, both individual and group policy members are empowered with access to all their insurance needs through our mobile application. Customers can easily renew their policies, submit claims, browse available claim balances, utilized amounts, and remaining limits for each coverage tier, helping them better understand and manage their healthcare benefits. These digital capabilities improve transparency and accessibility while enabling customers to make more informed decisions regarding their coverage utilization. By providing real-time access to benefit information and policy usage details, AYA SOMPO continues to strengthen a customer-centric health insurance ecosystem that delivers greater convenience and value to policyholders.

AYA SOMPO continues to transform the insurance experience by introducing innovative and customer-centric digital solutions that emphasize simplicity, convenience, and accessibility. Recognizing the growing demand for faster and smoother insurance solutions, the company enhanced its Travel Insurance platforms, AYA Go and AYA Joy, with features designed to improve the customer journey from purchase to claim tracking.

Through the traveler information tagging feature, customers can securely save and reuse their personal information for future purchases, enabling a faster and more seamless buying experience. In addition, customers can conveniently monitor the status and progress of their claims directly through the platform, providing greater transparency and confidence throughout the claims process. Furthermore, small-ticket insurance products such as Travel Insurance and Personal Accident Insurance are supported by fully digital premium payment and automatic underwriting capabilities through seamless integration among multiple systems and endpoints.

Customers can purchase policies anytime and anywhere without visiting a physical branch, while integrated payment gateways provide greater flexibility and convenience in every transaction. With these new innovations, we remain committed to scaling our digital capabilities, fostering a culture of continuous improvement, and delivering sustainable value to our customers, partners, and stakeholders.



Building the Future of Insurance

Insurance Virtual Assistant (IVA)

As the insurance landscape shifts towards rapid digital adoption, AYA SOMPO remains at the forefront by delivering **digital solutions** that redefine user experiences. AYA SOMPO proudly introduced **IVA (Insurance Virtual Assistant)**, the latest digital innovation designed by **High-Po Program 2025** candidates, to provide instant value to our customers.

IVA is not merely a chatbot or a basic tool; it **represents** an entirely new way to **deliver insurance by closing communication gaps and prioritizing immediacy**.

IVA acts as an instant bridge from **questions to answers, operating 24/7 with zero turnaround lag**. Key capabilities include:

The Knowledge Library: Enables users to seamlessly explore product offerings, gain strict clarity on policy guidelines, and securely fetch standard operating procedures and **FAQs** at any given time.

IVA Live Chat: A bilingual interface operating in both **Myanmar and English**, offering unified assistance where complex questions are answered in a centralized, **easy-to-use digital touchpoint**.



IVA gives business partners a competitive edge in front of clients. By offering instant access to product specifications and policy terms directly on their mobile devices, agents no longer need to wait for corporate office hours or callbacks. This immediate access builds confidence ensures professional customer-facing interactions and ultimately allows partners to close deals faster.

Moving Forward

The launch of **IVA** marks a significant milestone in **AYA SOMPO's ongoing commitment** to digitalization, operational excellence, and unmatched stakeholder support. By continuously evolving our digital assets, we ensure that our partners and customers experience insurance that is Simple, Fast, and Seamless.



Transforming Underwriting Excellence Through Digital Innovation

Since 2022, AYA SOMPO has undertaken a strategic transformation journey to address longstanding challenges in fire and property underwriting. These challenges included extended turnaround times (TAT), inconsistencies in underwriting decisions, and limited capacity for thorough risk evaluation. Recognizing the need for a structured, transparent, and technology-driven approach, we embarked on an ambitious initiative to modernize and streamline underwriting processes using new digital capabilities.

The first phase of our transformation focused on digitizing the underwriting approval workflow, which was previously managed through fragmented and inefficient email communication. By implementing new digital capabilities, we created a centralized system that captures, tracks, and documents every interaction between business units and underwriters. This was particularly impactful for the Industrial All Risk (IAR) product, where negotiation cycles can be complex and time sensitive. The new system ensured that all discussions, approvals, and decision points were transparently recorded, enabling better monitoring of TAT and enhancing accountability across the organization.

This digital shift delivers immediate operational benefits. Turnaround times were significantly reduced, as workflows became automated and structured. Decision-making improved through standardized processes, reducing variability, and ensuring adherence to underwriting guidelines. Furthermore, underwriters gained more time to focus on risk assessment and value-added analysis, rather than administrative coordination. Overall, the platform provided greater visibility into the underwriting lifecycle, contributing to improved service levels and customer satisfaction.

Building on this success, we advanced our underwriting capabilities further in 2025 by integrating a homegrown rule-based module. This enhancement marked a pivotal step toward intelligent automation. The rule-based module was designed to support systematic underwriting in fire and property lines, while also extending to Automatic Intelligent Motor Renewal processes. By embedding underwriting logic and decision rules directly into the system, we were able to automate routine evaluations and renewals with high accuracy and consistency.

Business Impact



Greater operational
efficiency



Stronger underwriting
discipline



Scalable digital
processes



Enhanced service
and confidence

“ Together, these digital workflows strengthen underwriting quality, accelerate decision-making, and support sustainable growth. ”

The integration between the in-house rule-based module and digital platform created a powerful synergy. Complex underwriting workflows could now be executed seamlessly, combining rule-driven automation with a flexible process of orchestration. This harmony significantly improved operational efficiency, minimized manual intervention, and reduced the likelihood of human error. As a result, we achieved a notable increase in productivity while maintaining robust risk control standards.

Looking ahead, the integration of rule-based automation has positioned us to seamlessly adopt artificial intelligence (AI) capabilities in the near future. The structured data, standardized workflows, and automated processes established through this initiative provide an ideal foundation for future AI-driven underwriting. Opportunities such as predictive risk scoring, automated decision support, and advanced analytics can now be explored with greater ease and efficiency.

In conclusion, our journey from manual, email-based underwriting processes to a fully digital, rule-driven, and automated ecosystem represents a significant milestone in our operational excellence. By leveraging technology strategically, we have not only addressed historical challenges but also laid a strong foundation for innovation and growth. This transformation reinforces our commitment to delivering consistent, efficient, and high-quality underwriting services while preparing the organization for the next generation of intelligent insurance solutions.

Beyond Now as Your Partner for Life

Partners' Night 2026

AYA SOMPO's Partners' Night 2026 was a distinguished celebration of the partnerships that have shaped our journey and continue to inspire our future. Guided by the theme "Beyond Now as Your Partner for Life," the evening honored our valued partners for their exceptional contributions, celebrated outstanding achievements, and reaffirmed the enduring relationships that define our shared success.



Inclusive Bank Partner 2025
AYA BANK PCL



Corporate Partner 2025
FUTURE VEST STAR
CORPORATE INSURANCE



Top Sales Partner - AYA Travel
NEW MOTION TRAVELS & TOURS



Top Auto Partner 2025
SUPER SEVEN STAR PUBLIC CO.,LTD



Beyond recognizing excellence, the event paid tribute to the resilience and unwavering dedication demonstrated by our partners in the wake of the earthquake. Standing alongside our policyholders during one of the most challenging times, their steadfast commitment embodied the true spirit of partnership—delivering protection, support, and hope when it was needed most.

Sales Excellence 2025
HNIN YU



Top Sales Partner - AYA Health
INSUREXCELLENCE



As Your Partner for Life, AYA SOMPO believes that every achievement is made possible through trust, collaboration, and a shared vision for the future. Together with our partners, we will continue to go Beyond Now—strengthening lasting relationships, creating meaningful impact, and building a future of greater confidence and resilience.

CEO Award 2025

THIN THIN AYE



Rising Star 2025

HAY MAR WIN



Star of AYA SOMPO

ZAW MIN TUN



High-Flyers 20



Expanding Health Ecosystem

In **FY 25/26**, AYA SOMPO Insurance continued to advance its health business through the expansion of a more integrated and sustainable health ecosystem, aligned with the objectives of enhancing operational quality, strengthening risk management, and delivering consistent customer value. This strategic direction has also been reflected in portfolio performance, with AYA Health business maintaining strong growth momentum at **30%** in **FY 25/26**, following a significant expansion in the previous year, while sustaining its market leadership position with a general insurance health market share of **98%**, consistent with **FY 24/25** and improved from **75%** in **FY 23/24**. This stable market position demonstrates the effectiveness of disciplined growth strategies and reinforces the Company's leading role in Myanmar's health insurance segment.

As part of continuous effort to enhance customer experience, AYA SOMPO placed strong emphasis on reinforcing internal medical capabilities by developing a more robust medical assessment function. This included the recruitment of qualified medical professionals and the standardization of clinical review protocols, enabling more accurate, timely, and consistent claims of adjudication. These enhancements have contributed to improved turnaround times, strengthened fraud detection, and more effective cost control, thereby supporting tighter portfolio discipline and improved claims management outcomes.



MOU Signing Ceremony

Strategic Partnership and Collaboration for AYA+health
Pun Hlaing Hospital AYA SOMPO Insurance
January 2024



AYA+health
Partnership Signing Ceremony

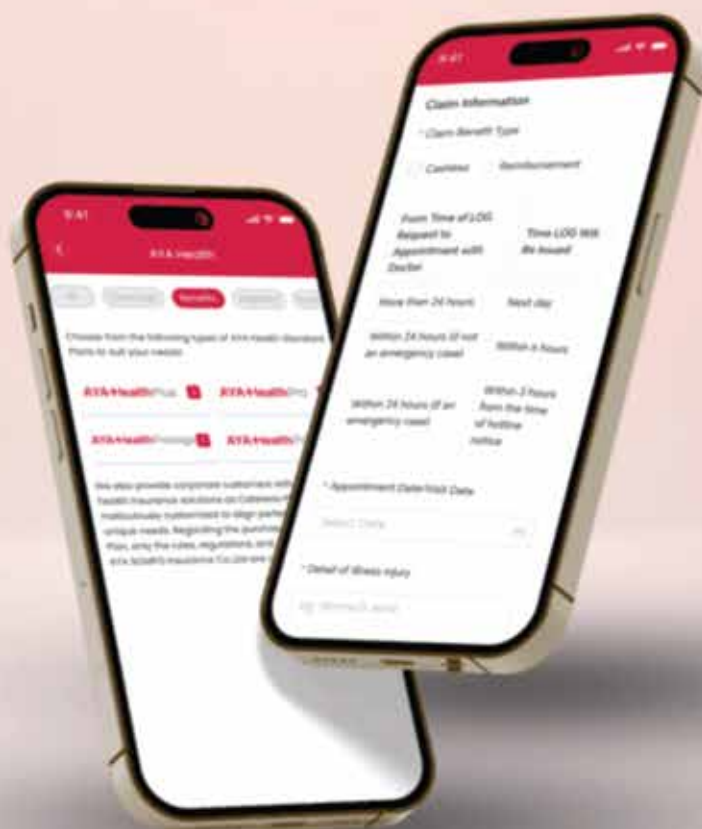


In parallel, AYA SOMPO significantly expanded its healthcare provider network across key urban centers, particularly Yangon, Mandalay, and Taunggyi, to improve access to quality healthcare services and strengthen geographical coverage. Based on the current panel, the network now comprises over 30 healthcare providers, including a diversified mix of hospitals, clinics, optical centers, and dental facilities, with a strong concentration in Yangon supported by a growing presence in Mandalay and Taunggyi. The hospital network includes several well-known international standard institutions such as **Ar Yu International Hospital**, **Pun Hlaing Hospitals** and **Grand Hantha International Hospital**, alongside other established providers. The inclusion of specialized providers, particularly in optical and dental services, has further broadened coverage of outpatient and ancillary care. This expanded network has improved accessibility for policyholders, increased availability of cashless treatment options, and reduced out-of-pocket cost burdens in key metropolitan areas.



To further enhance integration across the health insurance value chain, **AYA SOMPO** introduced dedicated **cashless** provider portals connecting panel providers with the internal medical assessment team. This digital platform has improved the efficiency of pre-authorization processes and claims of communication by enabling faster information exchange, standardized documentation, and greater transparency in medical decision-making.

As a result, the Company has achieved improvements in turnaround time and operational efficiency, while reducing administrative friction for both providers and internal teams. In addition, enhanced data visibility from the platform has strengthened the Company's ability to monitor treatment patterns, identify cost drivers, and implement more effective utilization management practices, supporting improved cost governance while maintaining appropriate standards of care.



Through the combined advancement of internal medical expertise, expansion of the provider network, and deployment of digital solutions, AYA SOMPO is progressively establishing a more connected and controlled health ecosystem. This integrated approach enables closer alignment between **underwriting, claims management**, and provider engagement, contributing to improved service consistency, stronger cost management, and a more seamless customer experience.

Looking ahead, AYA SOMPO will continue to expand its provider footprint and further leverage digital capabilities to enhance data-driven decision-making, with the aim of sustaining balanced portfolio growth while reinforcing its position as a **leading and trusted health insurer in Myanmar**, in line with Company's commitment to disciplined management and long-term value creation.

Claims and Customer Experience That Builds Trust

At AYA SOMPO, delivering a seamless and reliable claims experience is fundamental to our commitment to being “Your Partner for Life.” Claims of handling represent a critical moment of truth – where our promise of providing peace of mind is tested, and trust is strengthened through consistent, fair, and timely service.

During the past year, this commitment was most clearly demonstrated in our response to the March 28, 2025, earthquake. In line with our customer-first philosophy, we acted with urgency and coordination to support affected customers and communities.

Immediately following the event, we activated our **emergency response framework** and mobilized teams across impacted areas within

3 days

Early engagement enabled prompt damage assessment, timely claims of registration, and clear guidance, helping to reduce uncertainty during a challenging period.

Our operational resilience enabled us to deliver strong claims performance, successfully processing

over 500

earthquake-related claims,

achieving a settlement ratio of

99%

within the same year,

with total claims paid amounting to

75

billion MMK

These results underscore our ability to respond effectively in times of crisis.



Beyond speed and efficiency, we emphasize a **customer-centric** approach. Our teams maintained close engagement throughout the claim lifecycle, providing on-site support, clear communication, and continuous assistance. This hands-on approach not only improved accuracy and turnaround times but also strengthened customer confidence and trust.

The company also recognizes that **recovery** extends beyond settlement. By supporting customers throughout their **rebuilding journey**, we reinforced our role as a long-term partner rather than a transactional service provider.

The experience of the past year reaffirmed the importance of claims excellence in delivering sustainable value. Looking ahead, we will continue to enhance our capabilities through digitalization, process optimization, and talent development – ensuring consistent, transparent, and customer-focused service.

Through these efforts, we reaffirm our commitment to standing alongside our customers when they need us most.



Talent Development

In FY 25/26, AYA SOMPO demonstrated its unwavering commitment to people's development through strategic digital innovation, leadership transformation, and holistic employee engagement. With programs targeting talent growth at every level from our leadership tracks to prestigious corporate **MBA scholarship recipients**, AYA SOMPO actively invested in building a future-ready, skilled, and resilient workforce.

These initiatives were anchored by our company-wide rollout of the **IMPACT** cultural framework, designed to align daily behaviors with our core values. Meanwhile, the company's vibrant engagement calendar—spanning milestone anniversary events, cultural celebrations, and sustainable social impact efforts, further enhanced organizational connection, driving our employee engagement score to an **all-time high of 4.63**. This integrated approach not only supported individual career growth but also strengthened the company's collective agility, positioning us to deliver long-term value as ONE AYA SOMPO.

IMPACT Behavior and Culture

At the core of our business, sustainability and customer-centricity is a deeply rooted corporate culture that shapes how we work every day. To ensure our strategic objectives are seamlessly translated into collective action, AYA SOMPO successfully executed the company-wide rollout of our **IMPACT Cultural Framework** throughout the financial year. Championed consistently by Executive Management during internal briefings, town halls, and operational strategy reviews, the IMPACT framework serves as our behavioral compass, aligning personal conduct with our core corporate goals.

I - Integrity (Trust is our currency)

M - Growth **M**indset (We constantly grow and improve)

P - Provide Solutions (We are proactive partners, not processors)

A - Adaptability (We embrace change to succeed)

C - Create Values (We focus on meaningful impact for all stakeholders)

T - Transparency (We operate with openness and clarity)

Leadership, Capability Building, and Accountability

In **FY 25/26**, Talent Development reinforced its commitment to nurturing employee growth and enhancing capabilities across all functions. Our strategic focus centered on delivering a range of structured and meaningful programs aimed at empowering individuals at every career stage. Key initiatives included the **High-Potential Program, Emerging Leaders track, Service Excellence trainee program, IMPACT Cultural training, and the second iteration of our MBA scholarship scheme**. These programs were carefully curated to support long-term career progression and immediate skill enhancement, helping employees thrive in a competitive business environment.

To move these initiatives from concepts to measurable corporate assets, AYA SOMPO institutionalized a rigorous, top-down framework combining consistent management advocacy with structured, metric-driven training and evaluation systems.

By combining consistent management advocacy with structured, metric-driven training frameworks, AYA SOMPO has successfully transformed its core values into measurable daily actions, fostering a highly accountable, resilient, and future-ready workforce unified under the banner of ONE AYA SOMPO.



Launch of our new Knowledge Hub digital learning portal

To cultivate a robust culture of continuous learning and knowledge sharing across the organization, AYA SOMPO proudly launched **Knowledge Hub**, our state-of-the-art digital learning management system (LMS). Designed to serve as a centralized gateway to personal and professional growth, the platform bridges functional gaps by providing every employee with instant, equal access to high-quality learning resources, ensuring a unified, baseline level of operational skill across our nationwide workforce.

Key Features & Capabilities:

1. **Centralized Learning Access:** A unified space for internal training programs alongside elite external platforms, including LinkedIn Learning and an extensive E-Book library.
2. **Personalized Journeys & Global Search:** Allows employees to seamlessly navigate content, track individual progress, and chart customized professional development paths.
3. **Core Curriculums:** Features structured tracks spanning Insurance Knowledge, Core Technical Training, Soft Skills, and Workplace Ethics Knowledge.
4. **Cross-Departmental Knowledge Pools:** An interactive archive for cross-departmental sharing sessions, keeping specialized knowledge accessible across all branches.

By simplifying access to learning materials, the Knowledge Hub enhances workforce productivity, supports long-term career growth, and reinforces our IMPACT culture by empowering our people to drive their own professional development.



Employee Engagement and Empowerment

Throughout FY 25/26, AYA SOMPO championed its commitment to fostering a dynamic, inclusive, and empowering corporate ecosystem where our people are inspired to thrive both personally and professionally. This vision was realized through a robust calendar of strategic engagement initiatives designed to bridge functional divides, celebrate cultural diversity, and recognize talent milestones. Key highlights from the year included our milestone **12th Anniversary Moments**, festive gatherings like the **Thingyan and Thadingyut Festival**, proactive **Wellness Sessions**, and dedicated community touchpoints such as **AYA SOMPO Family Day** and the **AYA SOMPO Lighting Festival**. To encourage forward-thinking alignment, the company introduced the **Coffee & Connect Leadership Aspiration Series** alongside the vibrant **AYA SOMPO Year-end Bazaar**, seamlessly blending cultural appreciation, leadership development, and cross-departmental collaboration.



The structural impact of these initiatives is clearly reflected in our operational metrics; our company-wide employee engagement score saw a remarkable increase from **4.33 to 4.63**, quantitatively demonstrating a deepened sense of satisfaction, workplace pride, and internal alignment across our workforce. By purposefully linking daily corporate life with our foundational values of unity, growth, and community spirit, AYA SOMPO has built a resilient organizational culture that continues to empower its greatest asset—its people to drive sustainable success as **ONE AYA SOMPO**.

Empowering Communities Together

Our purpose as a **"Partner for Life"** extends far beyond providing financial security; it is deeply embedded in our commitment to uplifting the communities we serve. Reflecting our core values of empathy and social responsibility, AYA SOMPO has demonstrated the power of collective generosity through our structured employee-driven donation initiative.

From May 2025 through March 2026, employees from across all departments and functions voluntarily participated in a monthly contribution scheme to support vulnerable infants and young patients. Thanks to the shared dedication and collective spirit of the AYA SOMPO family, we successfully raised and donated **funds to the Monthly Nutrition Program at Yankin Children's Hospital**, directly funding essential nutritional meals for underprivileged pediatric patients during their medical recovery.

True to our long-term vision of sustainable community care, this initiative does not stop here. AYA SOMPO is proud to announce that our collective support will carry forward into the new financial year. For the FY 26/27 period, the AYA SOMPO family will continue to sponsor the Yankin Children's Hospital Monthly Nutrition Program with a sustained commitment.

This ongoing financial support ensures a dependable stream of nutritional aid for children in need, giving them a stronger foundation for health, resilience, and recovery. By turning shared empathy into structured, measurable action, our workforce continues to show our commitment to social responsibility and community well-being for our future generations.



Nurturing Future Leaders

At AYA SOMPO, we believe true leadership is cultivated through intentional investment. To transform raw potential into executive excellence, we have developed a suite of targeted **Leadership Development Initiatives** designed to empower our talent at every stage of their journey yearly.

Through our **Current Mentorship Program**, we bridge the gap between ambition and experience by pairing rising stars with seasoned executives. Simultaneously, our **High-Po Program** fast-tracks our top-tier talents by challenging them with high-visibility strategic roles, while the **Emerging Leaders Program** equips early-to-mid career professionals with the foundational management tools needed to transition from individual contributors to inspiring people managers. Together, these initiatives foster strategic thinking, build emotional intelligence, and shape the visionary mindsets required to lead our company forward.

High-Po Program Batch 4 2025



Through my experience in the High-Potential (High-Po) program, I successfully led an organizational-impact project from concept to execution, gaining holistic, end-to-end exposure to strategic planning, budgeting, vendor management, and cross-functional collaboration. This intensive journey sharpened my strengths in gap analysis, management alignment, proactive risk mitigation, and the practical implementation of AI technology. Furthermore, simultaneously balancing my daily responsibilities with project deliverables and academic learnings significantly enhanced my discipline, time management, and ability to foster collaboration among a diverse team.

Ultimately, the program has transformed my professional approach into a structured, project-oriented mindset, building the confidence and strategic vision required to look beyond daily operations, take on greater responsibilities, and deliver high-value initiatives aligned with the organization's long-term growth.

One of the most valuable experiences in the High-Po Program was a one-on-one discussion with the CEO, where I shared my five-year career plan and received practical advice on achieving my goals. I also discussed my weaknesses and gained useful insights on how to improve them. Through the program, I significantly improved my people's management, communication, and listening skills. I learned how to better understand individual team members, communicate more clearly, and handle team situations in a more supportive and effective way.

In my current role, I apply these skills by supporting my team, ensuring clear communication, and managing tasks collaboratively. This has helped improve teamwork and overall work efficiency. Overall, the High-Po Program has strengthened my confidence, clarified my career direction, and better prepared me for future responsibilities.



High-Po Program Batch 5 2026



I gained from High-Po Program work with experienced leaders and colleagues from different sectors. The program helped me improve my collaboration and innovation. I developed stronger communication, problem solving, and leadership skills. Also improved my confidence in handling responsibilities and managing projects more effectively. I apply these learnings by contributing more actively to process improvements and automation projects. I have become more confident in coordinating with different teams and supporting business operations with a more strategic mindset.

The High-Po Program supported both my personal and professional growth. It encouraged me to think beyond my daily responsibilities and motivated me to continue learning and improving. The program has also prepared me for greater responsibilities and future career opportunities within the organization.

One of the key experiences was engaging with senior leaders and learning how strategic decisions are aligned with long-term business objectives and transformation initiatives. The program has significantly sharpened my strategic foresight and adaptive leadership capabilities. I've learned to move from tactical execution to long-term visioning—specifically improving my ability to lead through ambiguity, influence stakeholders without direct authority, and drive data-backed decision-making. I have applied these learnings by driving digital initiatives with stronger project governance, improving collaboration across departments, and proactively managing stakeholders to ensure alignment on business objectives and delivery outcomes.

The program also helped me contribute more confidently to decision-making and continuous improvement efforts within my team. The High-Po program has accelerated my professional growth by expanding my leadership mindset and preparing me for broader responsibilities. It has given me greater confidence to lead complex initiatives, adapt to organizational change, and contribute more strategically to the company's long-term vision and transformation journey.



Emerging Leaders Program 2025



My key experience in the Emerging Leaders Program was gaining exposure to leadership perspectives, collaborative learning, and mentorship, while developing stronger multitasking abilities and resilience. The program encouraged strategic thinking and enabled me to learn from leaders and peers across functions. I developed key skills in leadership, communication, critical thinking, problem-solving, and teamwork, while also strengthening my confidence and adaptability. In my role, I apply these learnings by proactively identifying improvements, enhancing cross-functional collaboration, and communicating more effectively in audit and compliance activities.

This has improved my ability to assess issues, provide recommendations, and support continuous improvement. Overall, the program broadened my mindset, boosted my confidence, and better prepared me for future responsibilities and career growth.

Emerging Leaders Program 2026

My key experience in the Emerging Leaders program has been learning how to think more strategically and communicate effectively with different teams. I also had the opportunity to join meaningful discussions with the management team and that helped me understand leadership better in a real work environment. I have developed skills in project management, communication, teamwork, and problem-solving. I also improved my confidence in presenting ideas and working with others across departments. I have applied these learnings by communicating more clearly with colleagues, taking initiative in my tasks, and supporting my team more effectively.

I also try to think more proactively when solving problems. The program has supported my growth by building my confidence and improving my professional skills. It has helped me prepare for future leadership opportunities and better understand my role in contributing to the organization's success.



It helps me to understand different working styles, improve teamwork, and gain experience in cross-functional collaboration. I developed adaptability, time management, and decision-making skills throughout the program. Working with diverse team members also improved my ability to handle challenges, manage priorities, and contribute ideas during discussions and project activities.

As I am working in the PMO department, I have been able to apply these learnings by improving coordination with project owners and stakeholders across different departments. The program helped me handle cross-functional communication more effectively and better understand different business perspectives when supporting projects and initiatives. The program supported my growth by giving me exposure beyond my daily responsibilities. It encouraged me to take more initiative and become more proactive in my work.



MBA Scholarship Program 2025



The **MBA scholarship** scheme has been instrumental in expanding my professional horizons and elevating my strategic value to the organization. As my corporate responsibilities grew, I sought a deeper understanding of business functions beyond my core expertise to cultivate a well-rounded executive perspective. The program has fundamentally transformed my approach, shifting my focus from day-to-day operations to holistic, data-driven decision-making, and the practical application of strategic frameworks. In my current role, I actively leverage these insights to approach challenges **analytically, enhance stakeholder communication, and align departmental initiatives** directly with long-term organizational goals.

Beyond improving my performance and confidence, this academic journey has prepared me to contribute meaningfully to management discussions and assume greater leadership responsibilities. For peers considering this path, I highly recommend building foundational supervisory experience beforehand to maximize the practical value of the curriculum, while maintaining the deep personal discipline required to balance corporate deliverables with **rigorous academic learning**.



Bhone Mun Aung (Deputy General Manager)
Claims Department

MBA Scholarship Program 2026



Coming from a medical background and transitioning into the corporate and insurance industry, I joined the **MBA program** to bridge the gap between **healthcare knowledge and business leadership**. As I moved into operational and strategic roles, I wanted to strengthen my understanding of business management, strategic planning, finance, and leadership to better contribute to organizational growth and transformation. The program **successfully transformed** my professional approach, significantly sharpening my strategic thinking, data-driven decision-making, and analytical capability.

As Head of Operations Planning, I now directly apply these structured methodologies to drive process improvement initiatives, streamline cross-functional coordination, and balance daily operational efficiencies with long-term strategic growth. This educational journey has not only elevated my confidence to take on broader organizational responsibilities but also underscores my sincere **gratitude to AYA SOMPO**; the company's investment in my MBA reflects a profound commitment to employee development, directly accelerating both my personal growth and my capacity to deliver **impactful corporate value**.



Dr. Eaint Myat Noe Khin (Assistant General Manager)
Operations Planning

MBA Scholarship Program 2026



I was motivated to join the MBA program to strengthen my strategic thinking and broaden my business perspective beyond technical claims management. Through the program, I have gained valuable knowledge in strategic management, financial analysis, and data-driven decision making, along with stronger leadership and communication skills.

I have applied these learnings in my role by taking a more analytical approach to claims management, focusing on performance monitoring, improving loss ratio awareness within the team, and encouraging cross-department collaboration.

This experience has enhanced my confidence as a leader and prepared me to take on greater responsibilities while contributing more strategically to the company's growth. I would like to sincerely thank AYA SOMPO for providing this scholarship and for continuously investing in employee development, which motivates me to grow together with the organization.



Khine Phoo Nwe (Assistant General Manager)
Claim Service

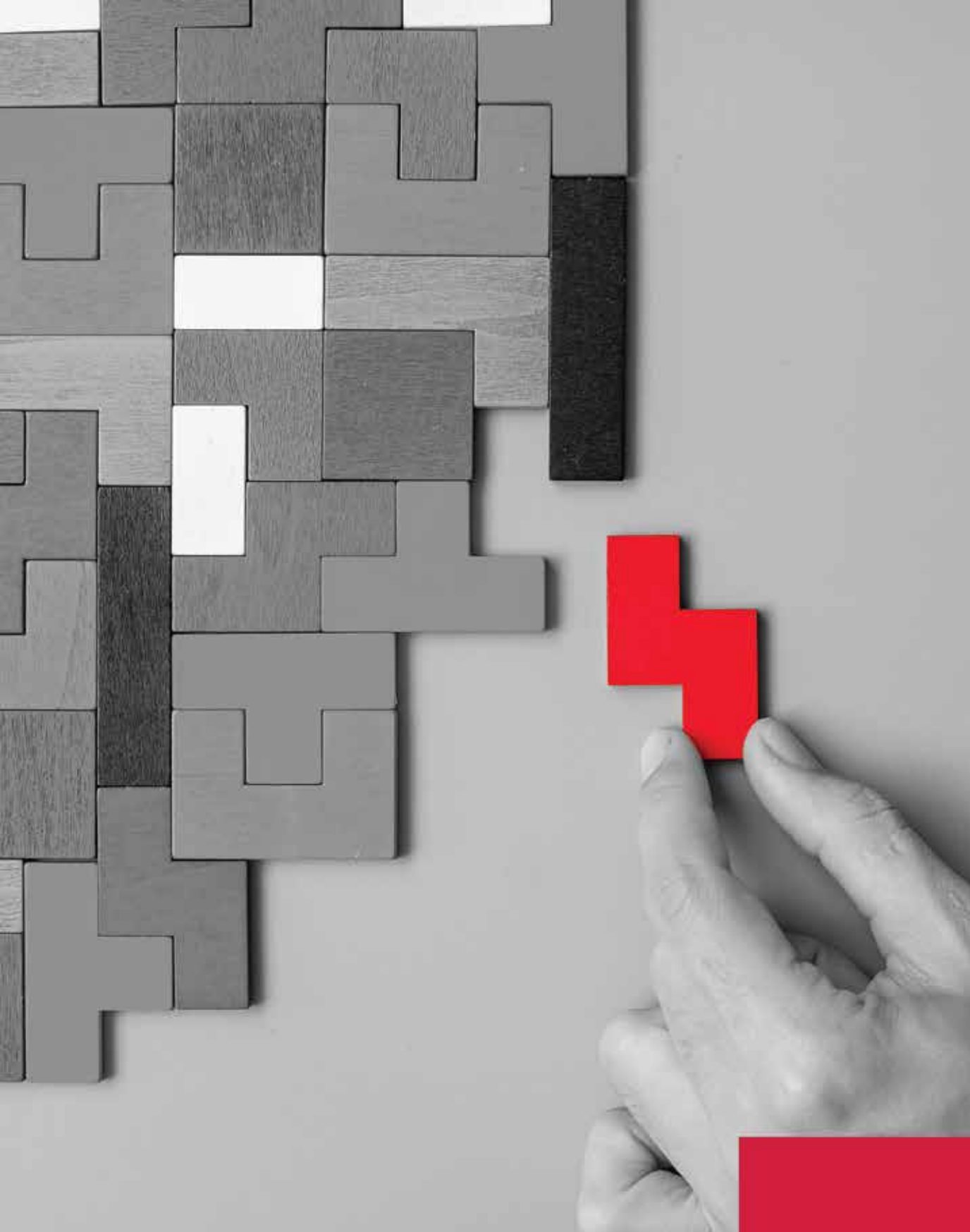
Looking ahead for 26/27

As AYA SOMPO moves into **FY 26/27**, we remain deeply focused on accelerating our digital transformation, strengthening leadership capabilities, and deepening our people-first culture. Building on the strong foundation of **iVA and the Knowledge Hub**, we will continue to enhance our digital ecosystem to deliver even more seamless, efficient, and customer-centric solutions.

Our commitment to talent development will be further strengthened through the expansion of leadership programs, continuous learning opportunities, and capability-building initiatives, ensuring our workforce remains agile, skilled, and future-ready. At the same time, we will continue to embed the **IMPACT** culture across all levels of the organization, translating values into consistent actions that drive performance and accountability.

We will also sustain our focus on employee engagement and community impact, reinforcing our role as a responsible corporate citizen while fostering a workplace where our people feel valued, connected, and inspired.

With clarity of purpose and a shared vision, AYA SOMPO is well-positioned to embrace new opportunities, navigate evolving market dynamics, and deliver sustainable growth, together as **ONE AYA SOMPO**.



THE FUTURE WE CREATE TOGETHER

Strengthening Resilience, Enabling Recovery

04

Future Ahead: Strategic Direction

Insurance Industry Outlook

The insurance industry is entering **FY 26/27** with both strong opportunities and increasing complexity. Across Asia Pacific, insurers are expected to navigate a landscape shaped by economic uncertainty, geopolitical developments, evolving customer expectations, natural catastrophe exposure, rising healthcare needs, and rapid digital transformation. While overall growth may moderate in some markets, demand for protection remains resilient, particularly in health, property, motor, travel, and commercial risk solutions. For Myanmar, the outlook continues to be defined by low insurance penetration, growing awareness of financial protection, and the need for trusted insurers that can deliver reliable claims support, accessible products, and long-term customer value.

The events of the past year, particularly the Mandalay earthquake, have reinforced the essential role of insurance in strengthening resilience for individuals, businesses, and communities. Natural catastrophe risk, climate-related losses, and infrastructure vulnerability are expected to remain important considerations for underwriting, pricing, claims readiness, and reinsurance protection. At the same time, customers are increasingly seeking faster, simpler, and more transparent insurance experiences. This will accelerate the need for digital platforms, automated underwriting, real-time claims tracking, cashless health services, and data-driven decision-making. Insurers that combine strong financial discipline with customer-centric innovation will be better positioned to build trust and capture sustainable growth.



In this context, AYA SOMPO's strategic direction remains clear, purposeful, and forward-looking. The company's focus on sustainability, innovation, and customer centricity directly addresses the industry's most important priorities: expanding access to protection, improving claims excellence, strengthening digital ecosystems, deepening partnerships, and enhancing operational resilience. By leveraging its strong shareholder foundation, broad distribution network, reinsurance partnerships, and growing digital capabilities, AYA SOMPO is well positioned to support Myanmar's evolving insurance needs and continue creating peace of mind for customers. Looking ahead, the company will continue to pursue disciplined growth, responsible risk management, digital enablement, and meaningful community impact as it strengthens its role as Your Partner for Life.

Strategic Direction for FY 26/27

As AYA SOMPO enters **FY 26/27**, the company's strategic direction will be guided by the vision of **"Creating a Better Future as Your Partner for Life."** This vision reflects our commitment to deliver peace-of-mind insurance solutions while supporting customers, partners, employees, shareholders, and communities in building a more resilient and sustainable future. Building on the achievements and lessons of **FY 25/26**, **AYA SOMPO** will remain focused on three strategic missions: Sustainability, Innovation, and Customer Centricity.

Sustainability

Sustainability will remain the foundation for AYA SOMPO's long-term success and responsible growth. The company will continue to create value for stakeholders through strong governance, ESG commitment, disciplined execution, and sound risk management. With business projected to grow by **30%**, AYA SOMPO will balance expansion with sustainable profitability, operational excellence, and stronger market presence while remaining **a top insurer** in Myanmar's private general insurance market. The company will also strengthen brand reputation through consistent communication, community-focused initiatives, and trusted partnerships that reinforce public confidence.



By aligning people, processes, partnerships, performance, and brand visibility under the spirit of ONE AYASOMPO, the company will continue building long-term resilience and sustainable value for customers, partners, shareholders, employees, and communities.

Innovation

Innovation will continue to be a key driver of transformation, competitiveness, and long-term market leadership. AYA SOMPO will strive to set new trends and benchmarks by applying best practices through continuous innovation across products, services, operations, and customer engagement. In the coming year, we will execute our strategy faster, smarter, with higher efficiency and accuracy through the use of **AI, Robotics, and Real-Data**. Building on digital initiatives such as automated workflows, auto underwriting transformation, My AYASOMPO enhancements, provider portals and digital capabilities, AYA SOMPO will further scale digital capabilities to create simple, fast, seamless, and data-enabled insurance experiences. The next phase of innovation will place stronger emphasis on automation, process optimization, real-time visibility, and analytics-driven decision-making.

By embedding innovation into daily operations and strategic execution, AYA SOMPO will improve productivity, reduce manual processes, accelerate turnaround times, and deliver scalable solutions that support sustainable growth while reinforcing its position as a forward-looking insurer in Myanmar's private general insurance market.



Customer Centricity

Customer centricity will remain at the heart of AYA SOMPO's strategy. The company will continue putting customers at the center of everything we do by delivering peace-of-mind insurance solutions tailored to key target segments. AYA SOMPO will leverage real-data analytics to better understand customer behavior, needs, and wants, enabling the creation of unique value propositions that strengthen market leadership. At the same time, the company will enhance brand visibility and market relevance by reinforcing its promise of being **Your Partner for Life** across customer touchpoints, partner networks, digital channels, and engagement campaigns. Through enhanced innovative services, improved renewal management, digital touchpoints, stronger partner engagement, and consistent brand experience, the company will continue to build trust, deepen customer loyalty, and deliver meaningful protection throughout the customer journey.



Future Leaders

AYA SOMPO recognizes that strong leadership is critical to delivering its vision of “Creating a Better Future as Your Partner for Life.”

As part of its strategic direction, the company will continue to invest in developing future leaders who can drive sustainability, innovation, and customer-centric growth.

Through structured leadership development programs, including High-Potential (High-Po) and Emerging Leaders Programs, AYA SOMPO will strengthen leadership pipelines and ensure the company is equipped with capable, agile, and forward-thinking talent.

The company will also continue to foster a strong IMPACT culture and reinforce the spirit of ONE AYASOMPO, encouraging collaboration, accountability, and continuous learning.



Together, these priorities define AYA SOMPO's direction for the year ahead. By integrating sustainability with disciplined growth, innovation with operational excellence, and customer centricity with deeper market relevance, the company will continue to strengthen its position as a trusted insurer and long-term partner.

With a shared commitment to creating a better future, AYA SOMPO is well positioned to navigate evolving market dynamics, capture new growth opportunities, and deliver sustainable value by protecting what matters most, creating unique values, and creating a better future as Your Partner for Life.

