



TỔNG CÔNG TY CỔ PHẦN BẢO HIỂM HÀNG KHÔNG

Trụ sở: Tầng 25, Tòa nhà Vinacomin, số 3 Dương Đình Nghệ, Cầu Giấy, Hà Nội
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AGENDA OF THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS AVIATION INSURANCE CORPORATION

Time: 1:30 PM, April 28, 2025

Venue: Meeting Room, 25th Floor, Vinacomin Building, No. 3 Duong Dinh Nghe Street, Yen Hoa Ward, Cau Giay District, Hanoi, Vietnam.

Time	Agenda
1:00 PM 1:30 PM	Reception of delegates and shareholders, verification of shareholder eligibility, and distribution of meeting materials.
1:30 PM 1:40 PM	Organizational arrangements and opening of the Meeting.
1:40 PM 1:45 PM	Report on the verification of shareholder eligibility.
1:45 PM 2:00 PM	<ul style="list-style-type: none">- Approval of the Presidium, Secretariat, and Vote Counting Committee.- Approval of the Meeting Agenda and Working Regulations.
2:00 PM 3:30 PM	<ul style="list-style-type: none">- Presentation of proposals and reports:- Report on the Board of Directors' performance in 2024 and the operational plan for 2025.- Report on business performance in 2024 and business plan for 2025.- Report on the activities of the Supervisory Board in 2024 and the direction and tasks for 2025.- Audited financial statements for 2024.- Approval of the profit distribution plan for 2024.- Approval of the remuneration plan for the Board of Directors and the Supervisory Board in 2025.- Approval of the list of audit firms for 2025;- Approval of the Corporation's name change and Charter amendment;- Approval of amendments to the Board of Directors' Operating Regulations and the Corporation's Internal Governance Regulations;- Approval of the addition/replacement of Board of Directors members;- Approval of other issues within the authority of the General Meeting of Shareholders (if any)
3:30 PM 3:45 PM	<ul style="list-style-type: none">- Discussion on key matters.- Shareholders cast votes on resolutions.
3:45 PM 4:00 PM	<ul style="list-style-type: none">- Break.- Vote Counting Committee tallies the votes.
4:00 PM 4:15 PM	Announcement of voting results on key matters.
4:15 PM 4:30 PM	<ul style="list-style-type: none">- Approval of the Meeting Resolutions and Minutes.- Closing of the Meeting.

Hanoi, March 31st 2025

REGULATIONS ON ORGANIZATION
ANNUAL GENERAL MEETING OF SHAREHOLDERS 2025

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, and its guiding documents;*
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019, and its guiding documents;*
- Pursuant to the Charter on the Organization and Operation of the Aviation Insurance Joint Stock Corporation;*

CHAPTER I
GENERAL PROVISIONS

Article 1. Scope of Application

- These regulations apply to the organization of the 2025 Annual General Meeting of Shareholders (AGM) of the Aviation Insurance Joint Stock Corporation (hereinafter referred to as the "Company").
- These regulations specifically stipulate the rights and obligations of participants, conditions, and procedures for conducting the 2025 AGM of the Company.

CHAPTER II
RIGHTS AND OBLIGATIONS OF AGM PARTICIPANTS

Article 2. Shareholders Attending the AGM

1. Conditions for Participation

All shareholders listed in the shareholder register of the Aviation Insurance Joint Stock Corporation as of April 1, 2025 (the record date as announced by the Vietnam Securities Depository and Clearing Corporation) or their legally authorized representatives.

2. Rights and Obligations of Eligible Shareholders:

- a) Shareholders or authorized representatives (hereinafter referred to as "authorized persons") attending the AGM must bring the following documents:
 - Legal identification of the shareholder or authorized person;
 - Authorization letter (if attending as an authorized representative).
- b) Attendance Registration: Shareholders or authorized persons must present the above documents to the Shareholder Verification Committee and receive AGM materials, voting cards, and ballots.

c) Authorization: Shareholders may authorize another person or organization in writing to attend and vote at the AGM. However, the authorized person may not delegate this authorization to another party.

d) Discussion Participation: Shareholders wishing to speak must submit their opinions in writing using the provided question forms and submit them to the Secretariat.

e) Voting Rights: Shareholders have the right to vote on matters under the authority of the AGM as prescribed by the Law on Enterprises and the Company's Charter.

f) Order and Conduct: During the meeting, shareholders and authorized persons must follow the guidance of the Presidium, act in a civil and respectful manner, and not disrupt the order.

g) Late Arrival: Shareholders arriving after the meeting has started may still attend and vote on the remaining agenda items but cannot affect the validity of previous votes.

h) Shareholders or authorized representatives arriving after the meeting has commenced, upon completing the registration process, are allowed to attend and participate in voting on the remaining agenda items. In this case, the validity of the votes cast before their arrival remains unaffected.

Article 3. Presidium

1. The Presidium is elected by the AGM. The Chairperson of the Presidium serves as the AGM Chair.

2. Duties and Rights of the Presidium:

a) Conducts the meeting in accordance with the approved agenda and ensures orderly proceedings.

b) Guides discussions among attendees..

c) Presents or delegates the presentation of proposals for AGM voting

d) Addresses shareholder inquiries or assigns individuals to respond.

e) Exercises other rights and duties as stipulated by law and the Company's Charter.

Article 4. Shareholder Verification Committee

The Shareholder Verification Committee is established by the Company to verify shareholder eligibility, ensure compliance with legal requirements, and report verification results before the AGM officially commences.

Article 5. Secretariat

1. The Secretariat consists of two members nominated by the Chairperson and approved by the AGM

2. Duties::

a) Accurately record AGM proceedings.

b) Assist the Presidium in drafting and announcing resolutions and other official notices.

c) Receive shareholder question forms.

Article 6. Voting Committee

1. The Voting Committee consists of three members nominated by the Chairperson and approved by the AGM.

2. Duties:

a) Supervise the voting process;

b) Prepare ballot boxes and guide shareholders on voting procedures;

c) Collect and count votes and announce the results.

d) Summarize the number of voting shares for each item and report the results to the Chairperson and the Secretariat;

CHAPTER III AGM PROCEDURES

Article 7. Meeting Conditions

The AGM is convened when shareholders representing at least 51% of the total voting shares are present.

Article 8. Voting Process

1. Voting Principles:

All agenda items are decided through shareholder voting. Each shareholder receives one voting card and one ballot indicating their name, shareholder ID, voting shares, and the Company's official seal.

2. Voting Methods:

a) Voting by Voting Card: This method is applied to the following matters: Approval of the meeting agenda; Approval of the AGM working regulations; Approval of the Presidium, Secretariat, Voting Committee, and Shareholder Verification Committee; Approval of the AGM Minutes and other matters proposed by the Chairperson. Shareholders participating in the AGM vote by raising their Voting Cards when the Chairperson requests opinions: approve, disapprove, or abstain

b) Voting by Ballot: Ballots are used when shareholders vote on proposals at the AGM, except for matters already voted on by Voting Card. Shareholders shall vote as follows:

- Shareholders or their authorized representatives mark an "X" in the corresponding box on the ballot to indicate their choice: "Approve," "Disapprove," or "Abstain."

- After completing the voting, shareholders or authorized representatives sign the ballot and place it in the ballot box. The Voting Committee will collect the ballots and compile the results

c) Invalid Ballots: The following ballots shall be considered invalid:

- Ballots not issued by the Aviation Insurance Corporation and lacking the Corporation's official seal.

- Ballots with all opinion boxes left blank.

- Ballots with alterations, erasures, or additional markings beyond the pre-printed content.
- Ballots with more than one opinion box selected without the shareholder's or authorized representative's signature next to the marked box.
- Ballots without the signature of the shareholder or authorized representative.
- d) Each owned or represented share corresponds to one voting ballot.

3. Resolution Approval

Resolutions are approved in accordance with Article 21 of the Company's Charter.

Article 9. AGM Minutes

1. AGM minutes must be completed and approved before the meeting adjourns.
2. Resolutions are passed with the approval of shareholders representing over 51% of voting shares present at the meeting.
3. AGM minutes must be archived by the Company.

CHAPTER IV

IMPLEMENTATION PROVISIONS

Article 10.

These regulations, consisting of four chapters and ten articles, were approved at the 2025 AGM and serve as the official framework for conducting the meeting.

"This document is prepared in both Vietnamese and English. If there are any differences in interpretation or content between the versions, the Vietnamese version shall take precedence"

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**



Lê Tuấn Dũng

Hanoi, March 31st 2025

ELECTION REGULATIONS

For the Election of the Board of Directors Members at the Annual General Meeting of Shareholders on April 28, 2025, of the Viet Nam National Aviation Insurance Corporation

Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;

Pursuant to the Charter of the Vietnam National Aviation Insurance Corporation;

The Annual General Meeting of Shareholders on April 28, 2024 (hereinafter referred to as the "AGM") of the Viet Nam National Aviation Insurance Corporation hereby votes to approve the Election Regulations for the Board of Directors members for the 2023-2028 term as follows:

I/ NOMINATION AND CANDIDACY FOR THE BOARD OF DIRECTORS

Article 1. Standards and Conditions for Members of the Board of Directors

Members of the Board of Directors must meet the following standards and conditions:

a) Meet the criteria and conditions prescribed for members of the Board of Directors as stipulated in Article 155 of the 2020 Law on Enterprises and must not fall under the restrictions stipulated in Clause 2, Article 17 of the 2020 Law on Enterprises.

b) Must not have been administratively sanctioned in the field of insurance business, nor disciplined by dismissal due to violations of internal processes within the past three consecutive years before the appointment date; must not be under prosecution by competent authorities at the time of election or appointment.

c) Hold at least a university degree;

d) Have a minimum of three years of direct work experience in insurance, finance, or banking or at least three years of holding a management, executive, or supervisory position in an enterprise operating in insurance, finance, or banking. The Chairman of the Board must have at least five years of direct work experience in these fields or at least three years in a managerial, executive, or supervisory role in such enterprises.

e) Must not concurrently serve as a member of the Board of Directors or a member of the Board of Members of another insurance company, reinsurance company

operating in the same field of life insurance, non-life insurance, health insurance, or reinsurance in Vietnam.

Article 2. Nomination and Candidacy for Board of Directors Membership

1. Shareholders holding common shares have the right to aggregate voting rights to nominate candidates for the Board of Directors.

- Shareholders or groups holding between 5% and less than 10% of total voting shares may nominate one (01) candidate;

- From 10% to less than 30%: up to two (02) candidates;

- From 30% to less than 40%: up to three (03) candidates;

- From 40% to less than 50%: up to four (04) candidates;

- From 50% to less than 60%: up to five (05) candidates;

- From 60% to less than 70%: up to six (06) candidates;

- From 70% to 80%: up to seven (07) candidates;

- Above 80%: up to eight (08) candidates.

2. The nomination and candidacy procedures shall comply with the Company's Charter and applicable laws.

Article 3. Application for Candidacy or Nomination for the Board of Directors

- Application for candidacy or nomination (as per the prescribed form);
- Candidate's self-declared resume (as per the prescribed form);
- Certified copies of ID card and relevant diplomas, certificates proving professional qualifications;

Article 4. Selection and Disclosure of Candidates:

1. If the Board of Directors candidates have been identified, the Corporation shall disclose relevant candidate information at least 10 days before the General Meeting on the Corporation's website to allow shareholders to review before voting. Candidates must submit a written commitment regarding the truthfulness and accuracy of disclosed personal information and pledge to perform their duties honestly, prudently, and in the best interest of the Corporation if elected.

2. Based on the nomination and candidacy applications submitted by shareholders or shareholder groups, the General Meeting's Presidium shall compile a list of eligible candidates and submit it for election.

II/ ELECTION OF THE BOARD OF DIRECTORS MEMBERS

Article 5. Voting Participants

Shareholders holding voting shares and their authorized representatives attending the General Meeting are entitled to vote for Board of Directors members..

Article 6. Election Method and Winning Criteria

The election of Board of Directors members shall be conducted by cumulative voting, as follows:

- Each shareholder or representative has a total number of votes equal to the total shares held multiplied by the number of Board seats to be elected.
- Shareholders or representatives may allocate all or part of their votes to one or multiple candidates, provided the total does not exceed their total voting rights.
- Candidates with the highest vote counts are elected. If multiple candidates receive the same highest vote count, a re-vote among them shall determine the final elected members.

Article 7. Ballot Voting

- The Corporation shall print uniform ballots listing candidates alphabetically, specifying full names and the total voting shares of each shareholder or representative, based on their meeting attendance registration number.
- If a mistake is made, shareholders may request a new ballot from the Election Committee.
- Shareholders must personally fill in the ballot, sign, and provide their full name.

Article 8. Vote Counting Committee

**** The Vote Counting Committee***

- Nominated by the General Meeting's Presidium (members cannot be candidates) and approved by the General Meeting;
- Responsibilities:
 - + Guide voting procedures as per the approved regulations.
 - + Distribute and collect ballots.
 - + Conduct vote counting and prepare a vote count report.
 - + Announce election results at the General Meeting.

**** Voting and Vote Counting***

- The Committee checks the ballot box in shareholders' presence.
- Voting begins after ballot distribution and ends when the last shareholder casts their vote.
- Invalid ballots include:
 - + Unauthorized ballots,
 - + Ballots with erasures without countersignatures,
 - + Ballots where votes exceed the allowable total:
- The vote count results shall be compiled in a written report and announced by the Head of the Vote Counting and Election Committee before the General Meeting
- All counted ballots shall be archived at the Corporation's headquarters.

Article 9. Preparation and Announcement of Vote Count Report

- The Vote Counting Committee must prepare a written report of the vote count results.
- The full report must be presented at the General Meeting.

Article 10. Complaints and Resolutions

Any complaints regarding the election and vote counting shall be resolved by the General Meeting's Presidium and recorded in the meeting minutes.

This Regulation comprises four pages, ten articles, and takes effect immediately upon approval by the General Meeting, serving as the basis for electing Board of Directors members for the 2023-2028 term.

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**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**



Lê Tuấn Dũng

No. 03/2025/BC-HDQT

Hanoi, March 31st 2025

**REPORT
ON THE PERFORMANCE OF THE BOARD OF DIRECTORS IN 2024 AND
ORIENTATION FOR 2025**

To: The General Meeting of Shareholders of VietNam National Aviation Insurance Corporation

The Board of Directors (BOD) of VietNam National Aviation Insurance Corporation (VNI) is honored to present this report to the General Meeting of Shareholders (GMS) for approval, outlining the BOD's activities in 2024 and strategic directions for 2025 as follows:

I. PERFORMANCE OF THE BOARD OF DIRECTORS IN 2024

2024 continued to be a challenging year for the economy in general and the non-life insurance market in particular, characterized by intense competition and an evolving business environment. However, with a sustainable development strategy and the dedicated leadership of the BOD, along with the relentless efforts of the Executive Board and all employees, VNI achieved remarkable results:

- Total insurance premium revenue reached VND 2,958 billion, fulfilling 106.1% of the plan.
- Financial investment revenue amounted to VND 149.7 billion, achieving 107.7% of the target.
- Post-tax profit was VND 11.533 billion, meeting 35.8% of the annual plan.
- The BOD convened five meetings and issued 73 resolutions.
- Successfully held the 2024 Annual General Meeting of Shareholders and two Extraordinary General Meetings to approve matters within the GMS's authority.

Despite significant challenges, including the severe impact of Typhoon Yagi, VNI successfully met key financial targets and maintained its position among the Top 10 Leading Non-Life Insurance Companies in Vietnam. Additionally, VNI reinforced its brand reputation through notable achievements, including: No.1 in Motor Vehicle Insurance Revenue, Top 10 Reputable Non-Life Insurance Enterprises, and Top 100 Vietnam Gold Star Award 2024.

The BOD's operations in 2024 strictly adhered to GMS resolutions, the Corporation's Charter, and legal regulations. Key decisions were made with high consensus, laying the groundwork for VNI's sustainable development.

Throughout the year, the BOD held regular and extraordinary meetings in compliance with legal requirements, the Corporation's Charter, and the BOD's operating regulations. Meeting procedures were conducted in accordance with the prescribed order, and minutes were duly recorded with full signatures from attending members.

The BOD provided guidance and oversight on key areas, including the execution of the 2024 business plan, channel expansion, organizational restructuring, investment activities, brand promotion, debt recovery, and regulatory compliance...

Notably, in 2024, VNI benefited from the strong financial capacity and extensive expertise of its strategic shareholder DBI – South Korea's No.2 Non-Life Insurance Company. This partnership has helped VNI assert a new position in the Vietnamese non-life insurance market.

Despite positive outcomes, the BOD acknowledges areas requiring improvement:

- Risk management and internal audit in non-life insurance operations need to be enhanced.
- Revenue structure remains heavily reliant on retail sales, with motor vehicle insurance as the primary product. A more diversified product and distribution strategy is needed. In 2025, VNI will focus on expanding partnerships and product offerings to drive sustainable and efficient growth.

II. STRATEGIC ORIENTATION FOR 2025

With Vietnam's GDP projected to grow above 8% in 2025, the non-life insurance sector is expected to capitalize on numerous opportunities, with industry revenue growth forecasted about 10%. In line with this positive outlook, VNI will undergo a brand transformation, presenting a fresh market identity. Supported by strategic shareholder DBI, VNI will develop business strategies aligned with international standards, prioritizing customer experience through technology adoption and diversified product development.

In light of these opportunities and challenges, VNI is committed to achieving the goals of Growth – Efficiency, with the ambition to rank among the Top 5 leading non-life insurance companies. The company will maintain a safe and effective investment strategy, implement flexible policies and mechanisms in line with market conditions, expand multi-channel distribution, and diversify its product portfolio.

Accordingly, the key targets for 2025 are as follows:

Growth and efficiency with the goal of ranking among Top 5 Non-Life Insurance Companies in Vietnam,

- ✓ Total revenue: 4,929 billion VND, including:
 - + Direct insurance revenue: 4,860 billion VND;
 - + Reinsurance revenue: 69 billion VND;

- ✓ Financial investment revenue: 184 billion VND;
- ✓ Post-tax profit: 32 billion VND.

Key Action Plans:

- Strictly implement the BOD's directives on the 2025 business plan as outlined in issued resolutions.
- Restructure the organization at headquarters to optimize operational efficiency and enhance accountability.
- Implement a centralized claims management model to improve post-sale service quality, control claim ratios, and reduce appraisal costs.
- Increase productivity across member companies, with a particular focus on Hanoi and Ho Chi Minh City to maximize market potential.
- Drive digital transformation by integrating technology into management and business operations. Develop products tailored for digital sales channels.
- Strengthen collaboration with the Supervisory Board to enhance corporate governance and compliance monitoring.
- Develop a high-quality workforce, fostering talent through attractive policies and training programs.
- Foster a dynamic and engaging work environment with a flexible management approach to enhance employee well-being.

With a spirit of innovation, determination, and breakthrough mindset, the BOD commits to closely directing and monitoring business activities to ensure VNI achieves its ambitious targets and strengthens its market position.

The BOD sincerely appreciates the continued support of our esteemed shareholders and remains dedicated to driving VNI's long-term success and sustainable growth.

Respectfully submitted to the General Meeting of Shareholders for approval./.

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Recipients:

- Shareholders;
- BOD members, SB;
- Archive: Office of the BOD

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**



Lê Tuấn Dũng

No. 04/2025/BC-HĐQT

Hanoi, March 31st 2025

REPORT

Re: Business Performance in 2024 and Business Plan for 2025

To: General Meeting of Shareholders

Based on the 2024 business plan, the Executive Board would like to report the business performance for 2024 and the business plan for 2025 as follows:

I. BUSINESS PERFORMANCE IN 2024

1. General Business Environment in 2024

1.1. Vietnam’s Economic Situation in 2024

In 2024, despite the complex and unpredictable global situation with multiple risks and uncertainties, Vietnam’s economy achieved a GDP growth rate of **7.09%**, surpassing the set target of 6-6.5%, placing it among the fastest-growing economies in the region and the world.

- The Consumer Price Index (CPI) increased by 3.63% compared to 2023, effectively controlled within the target set by the National Assembly. Core inflation rose by 2.41%, lower than the average CPI increase.
- Total export-import turnover reached USD 786.29 billion, up 15.4% from 2023, with exports growing by 14.3% and imports by 16.7%, resulting in a trade surplus of USD 24.77 billion.
- Nearly 233.4 thousand new and re-entering businesses joined the market in 2024, a 7.2% increase from 2023, while 176.2 thousand businesses exited, a 2% rise.
- The State Bank of Vietnam implemented proactive, flexible, and effective monetary policies to support economic growth. The insurance market gradually recovered and developed as planned. The stock market remained stable, with a 20.6% increase in market capitalization compared to the end of 2023.

1.2. Overview of the Non-Life Insurance Market in 2024

According to the Vietnam Insurance Association, the non-life insurance market saw robust growth, with total revenue reaching VND 79,348 billion, an 11.7% increase from 2023.

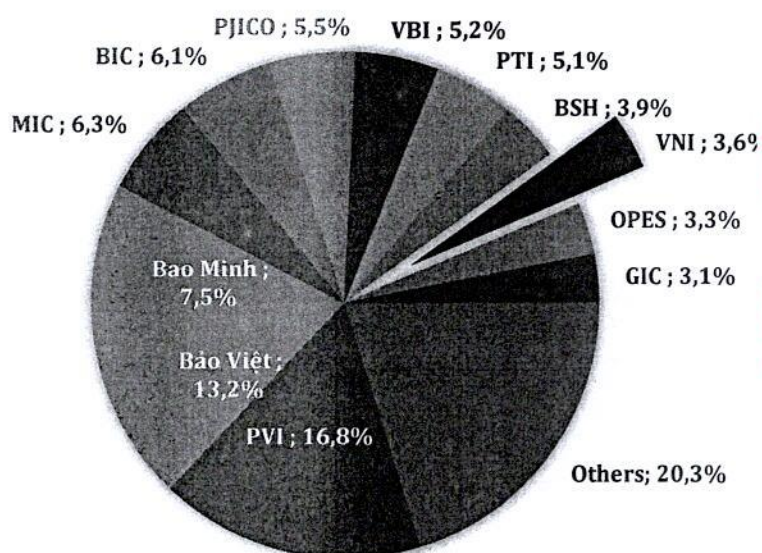
No.	Business line	2023 (VND Million)	2024 (VND Million)	Market Share	Growth Rate
1	Health Insurance	23,802,561	28,744,565	36.2%	20.8%

No.	Business line	2023 (VND Million)	2024 (VND Million)	Market Share	Growth Rate
2	Property & Damage Insurance	20,684,886	22,284,733	28.1%	7.7%
3	Cargo Insurance	2,840,835	3,207,396	4.0%	12.9%
4	Aviation Insurance	1,144,630	1,043,054	1.3%	-8.9%
5	Motor Vehicle Insurance	17,754,654	18,693,133	23.6%	5.3%
6	Hull & P&I Insurance	2,967,659	3,354,960	4.2%	13.1%
7	Liability Insurance	1,795,091	1,914,837	2.4%	6.7%
8	Others	74,511	105,952	0.1%	42.2%
	Total	71,064,827	79,348,630	100.0%	11.7%

PVI maintained its market leadership, while VNI retained **10th place** with a market share of **3.6%**, an increase of **0.06%** compared to 2023.

No.	Insurance Company	Revenue	Market Share	Growth Rate
	TOP 12	63,250,844	79.7%	10.3%
1	PVI	13,326,099	16.8%	21.1%
2	Bảo Việt	10,457,361	13.2%	3.1%
3	Bảo Minh	5,961,322	7.5%	7.2%
4	MIC	5,034,342	6.3%	7.3%
5	BIC	4,870,627	6.1%	6.9%
6	PJICO	4,385,452	5.5%	9.2%
7	VBI	4,159,531	5.2%	17.1%
8	PTI	4,009,919	5.1%	-20.8%
9	BSH	3,076,178	3.9%	0.9%
10	VNI	2,895,175	3.6%	13.7%
11	OPES	2,630,261	3.3%	88.9%
12	GIC	2,444,577	3.1%	38.8%
	OTHERS	16,097,786	20.3%	17.3%
	TOTAL	79,348,630	100.0%	11.7%

REVENUE STRUCTURE 2024



2. VNI's Business Performance in 2024

2.1. Financial Indicators

Unit: VND Million

STT	Chỉ tiêu	2023	2024	Growth
1	Total Assets	4,007,562	5,114,872	127.6%
2	Equity	1,096,932	1,108,073	101.0%
3	Technical Reserves	1,089,040	1,452,156	133.3%
4	Gross Written Premium	2,604,258	2,958,091	113.6%
5	Pre-Tax Profit	32,996	15,517	47.0%
6	Post-Tax Profit	24,623	11,533	46.8%
7	Earnings Per Share	164	141	86.3%
8	Solvency Margin	210%	158%	-52.3%p

2.2. Performance Results Compared to Assigned Plan for 2024

Unit: Million VND

NO.	Indicator	Actual 2023	Plan 2024	Actual 2024	% Actual 2024 / Plan 2024	% Actual 2024 / Actual 2023
1	Original Insurance Premiums and Reinsurance Accepted	2,604,258	2,609,475	2,958,091	113.4%	113.6%
2	Reinsurance Ceded Premiums	1,152,344	1,401,623	1,010,454	72.1%	87.7%
3	Increase/(Decrease) in UPR	-61,285	-36,335	238,842	-657.3%	-389.7%
4	Net Earned Premiums (1-2-3)	1,513,199	1,244,187	1,708,794	137.3%	112.9%
5	Reinsurance Commission and Other Insurance Business Revenue	475,160	742,273	647,346	87.2%	136.2%
6	Net Revenue from Insurance Business (4+5)	1,988,360	1,986,460	2,356,140	118.6%	118.5%
7	Insurance Claims (including IBNR reserves)	566,438	656,902	793,433	120.8%	140.1%
8	Catastrophe Reserve	14,519	13,852	-4,524	-32.7%	-31.2%
9	Other Insurance Business Expenses (commissions, other insurance expenses)	1,274,209	1,234,079	1,384,621	112.2%	108.7%
10	Total Insurance Business Expenses (7+8+9)	1,855,166	1,904,832	2,173,531	114.1%	117.2%
11	Gross Profit from Insurance Business (6-10)	133,194	81,628	182,610	223.7%	137.1%
12	Gross Profit from Financial Activities	185,612	137,750	146,036	106.0%	78.7%
13	General and Administrative Expenses	284,200	356,403	312,788	87.8%	110.1%
14	Other Profit	-1,610		-341		21.2%
15	Pre – Tax profit (11+12-13+14)	32,996	40,303	15,517	38.5%	47.0%
16	Post-Tax Profit	24,623	32,242	11,533	35.8%	46.8%

2.3. Status of Additional Insurance Reserves

Unit: Million VND

NO.	Indicator	Accumulated as of 31/12/2023	Actual 2024	Accumulated as of 31/12/2024
1	Unearned Premium Reserve	757,204	238,842	996,046

2	Catastrophe Reserve	118,656	-4,524	114,132
3	Claims Reserve	213,180	128,798	341,978
	Total	1,089,040	363,117	1,452,156

3. Evaluation of 2024 Performance

- In 2024, VNI maintained its position as 10th out of 32 in the non-life insurance market, with total gross written premium revenue reaching VND 2,895 billion, fulfilling 106% of the annual target and achieving a 13.6% growth (equivalent to VND 347.6 billion) compared to 2023. Key highlights include::

+ Motor Vehicle Insurance remained the primary business line, contributing 62.4% of total revenue. VNI ranked 1st in the market for Motor Vehicle Insurance, advancing four positions compared to 2023.

+ Property & Engineering Insurance (P&E) also saw an improvement in market ranking, moving up two positions from 2023.

a. Key Achievements

Along with revenue growth, VNI focused on sustainable development by enhancing efficiency and service quality through the following initiatives:

- Revenue Structure Shift: The proportion of non-motor insurance revenue increased by 4.7% compared to 2023 (37.6% in 2024 vs. 32.9% in 2023)

- Service Quality Improvement:

+ Established a Call Center to enhance customer support and service efficiency.

+ Launched two centralized claims assessment centers for motor vehicles in key regions (Hanoi and Ho Chi Minh City) and initiated a system-wide centralized claims assessment model to ensure consistency and improve service quality;

- Expansion of Distribution Channels: Beyond retail sales, VNI significantly developed brokerage and showroom channels: Brokerage channel: VND 90 billion, growing 102.2% compared to 2023 Showroom channel: VND 343 billion, increasing 31.5% compared to 2023;

- Higher Employee Income: Average income per employee increased by 23.3% compared to 2023;

- Improved Labor Productivity: Average productivity in 2024 reached VND 1,687 million per employee per year, an 11.1% increase from 2023;

- Network Expansion:

+ The headquarters' departments were restructured and optimized to support business growth with a lean, efficient, and professional approach.

+ Restructured and enhanced management and competitiveness at subsidiary units, established five new member companies, bringing the total to 55, enabling VNI to expand its reach, improve customer access, and optimize claims processing time.

- Technology and Digital Transformation: VNI made significant advancements in its digital transformation journey, optimizing operations across sales, claims, and management. All-in-One platforms such as VNI Connect and MyVNI provided seamless experiences for customers, agents, and employees, facilitating fast policy issuance, online

claims assessment, and efficient contract management. The data management system was standardized using Big Data technology, OneID identification, and Power BI analytics, enhancing operational efficiency and accuracy.

b. Challenges and Limitations:

- High Motor Vehicle Claims Ratio. In 2024, the claims ratio for motor vehicle physical damage remained high at 68.3% (excluding the impact of Typhoon Yagi: 67.2%). Solutions to control the claims ratio include:

- + Focusing on more profitable vehicle segments;
- + Strengthening partnerships with affiliated garages and negotiating cost reductions in repairs;
- + Implementing a centralized nationwide loss adjuster system to enhance efficiency

- Operational Process Management: VNI currently has 121 operational processes, but these have not yet been fully digitized, making monitoring, measurement, and evaluation challenging. A key priority is to digitize all operational workflows to improve process management and efficiency.

II. 2025 BUSINESS PLAN

1. Economic and Insurance Market Outlook for 2025

The global economy is projected to grow at **3.3%**, with many uncertainties. The Vietnamese government aims for **GDP growth of 8% or higher**, while maintaining inflation control and economic stability.

The **non-life insurance market** is expected to grow by **10%**. Large insurance companies will continue to dominate, with intense competition on pricing and costs, particularly among new market entrants.

The Vietnamese insurance market is gradually shifting from a seller-centered model to a customer-centered model, driven by both quantitative and qualitative growth. Digital transformation and customer-centric approaches will remain key industry trends.

2. 2025 Business Plan

Key Performance Indicators:

Unit: VND Million

No.	Indicator	2024	2025 Plan	Growth
1	Gross Written Premium	2,958,091	4,929,000	166.6%
1.1	Net Written Premium	2,894,894	4,860,000	167.9%
1.2	Reinsurance Accepted Revenue	63,197	69,000	109.2%
2	Financial Income	149,745	184,000	123.8%
3	Pre-Tax Profit	15,517	40,000	258.1%
4	Post-Tax Profit	11,533	32,000	281.4%

Key Business Strategies for 2025:

- Sustainable Growth & Market Expansion: Strengthen competitiveness in both domestic and international markets.

- Customer-Centric Approach: Enhance customer satisfaction through product innovation and superior service
- Enhance competitiveness through improvements in brand positioning, organizational structure, human resources, customer service quality, sales channels, network expansion, product development, and information technology (IT)
- Increase employee income based on improved business performance.

Key Implementation Measures:

- Review and optimize the Corporation's organizational structure in alignment with business strategies.
- Operate a nationwide centralized claims management system to further enhance customer service quality;
- Restructure and optimize existing distribution channels (Bancassurance, Showrooms, vehicle inspection centers, etc.) to strengthen key partnerships. Additionally, focus on expanding collaborations with Fintech and Insurtech companies;
- Invest in and deploy the latest information technology systems, digitalizing insurance operations across different business lines and sales channels. This will enhance centralized governance, improve system management, and elevate the customer experience in the digital era.
- Recruit high-quality personnel across all departments to strengthen the Corporation's competitive capacity;
- Establish and implement a transparent and fair reward and penalty system based on business performance outcomes.

This report provides a detailed review of VNI's 2024 business performance and outlines strategic objectives for 2025. The company is committed to maintaining its market position, improving profitability, and delivering value to its stakeholders.

Respectfully submitted!

"This document is prepared in both Vietnamese and English. If there are any differences in interpretation or content between the versions, the Vietnamese version shall take precedence"

Recipients:

- Shareholders;
- BOD members, SB;
- Archive: Office of the BOD

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**



Lê Tuấn Dũng

No. 01/2025/BC-BKS

Hanoi, March 31st, 2025

SUPERVISORY BOARD REPORT

At the 2025 Annual General Meeting of Shareholders

**To: The General Meeting of Shareholders of Vietnam National Aviation
Insurance Corporation**

Pursuant to the authority and responsibilities of the Supervisory Board (SB) as stipulated in the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, the Charter of Vietnam National Aviation Insurance Corporation (hereinafter referred to as the Corporation or VNI), the Organization and Operation Regulations of the SB, and relevant prevailing regulations governing the activities of the SB, the SB of the Corporation hereby presents the following key contents to the 2025 Annual General Meeting of Shareholders (AGM):

PART I

ACTIVITIES OF THE SUPERVISORY BOARD IN 2024

1. Supervisory Board Meetings Between the Two AGMs (2024-2025)

The SB held three meetings and unanimously approved the following key matters:

- Approval of the revised and supplemented Regulations on the Organization and Operation of the SB, along with the reassignment of duties among SB members.
- Approval of the review of the Corporation's semi-annual and annual financial statements for 2024.
- Evaluation of the SB's performance between the two AGMs (2024-2025).
- Approval of the SB Report to be presented at the 2025 AGM.
- Approval of the proposal to the 2025 AGM regarding the selection of the auditing firm for the 2025 financial statements.

2. Activities of the Supervisory Board

- Monitored and supervised the implementation of the resolutions of the AGM and any Extraordinary General Meetings held in 2024 and 2025 up to the present time; ensured compliance with legal regulations, the Corporation's Charter, and internal governance regulations.
- Reviewed the Corporation's financial statements and business performance reports; coordinated with relevant functional departments to oversee management, operations, accounting, financial reporting, contract execution and liquidation, debt collection, and debt settlement.
- Attended regular and extraordinary meetings of the Board of Directors (BOD) and the Executive Board upon invitation; collaborated with the BOD and the Executive

Board to revise and improve the management structure, business operations, and equity management to preserve capital.

- Provided input on the draft amendments to the Financial Regulations and Financial Management Policy.
- Performed other duties as stipulated in the Corporation's Charter and the SB's operational regulations.

PART II

RESULTS OF INSPECTION AND SUPERVISION BETWEEN TWO ANNUAL GENERAL MEETINGS

1. Results of Supervising the Board of Directors

- In 2024, the BOD issued timely Resolutions and Decisions to guide the Corporation's development in line with the direction set by the AGM. These Resolutions complied with legal regulations and the Corporation's Charter, closely following the 2024 AGM Resolutions.
- The BOD held five meetings in 2024 and consulted its members multiple times via email, issuing a total of 73 Resolutions in accordance with its authority and responsibilities.
- The BOD successfully organized the 2024 Annual General Meeting of Shareholders, as well as Extraordinary General Meetings on September 6, 2024, and February 28, 2025. It directed the CEO and the Executive Board to implement the Resolutions of both the AGM and the BOD.
- Based on its supervision, the SB concludes that the BOD operated within the scope of its rights and responsibilities as prescribed by law and the Corporation's Charter. The BOD's governance decisions were aligned with actual conditions, ensuring effective management and sustainable growth. These decisions fulfilled the AGM's strategic objectives while safeguarding shareholders' legal rights and interests. The BOD successfully performed its corporate governance duties.

2. Results of Supervising the CEO and Executive Board

- In 2024, the Corporation underwent changes in senior management personnel. However, under the close supervision and direction of the BOD, the CEO and other executives demonstrated initiative, creativity, and significant effort in achieving the 2024 business goals assigned by the AGM. The CEO successfully managed business operations, focusing on market expansion, diversifying sales channels, and leveraging information technology to streamline processes, reduce processing times, and enhance claim settlement efficiency. As a result, the Corporation generated VND 2,958 in insurance business revenue, achieving 106% of the target. However, due to the significant impact of Typhoon Yagi, net profit only reached 39% of the target.
- In addition to proposing the establishment and restructuring of several functional departments to align with the newly approved business model, the Corporation effectively implemented internal training programs to enhance employees' knowledge

and skills. However, there remains a need to review, revise, and issue updated regulations and procedures across all operational areas, including recruitment, business operations, claims management, and financial accounting. Strengthening cross-functional supervision and risk control measures will be essential to minimizing business risks.

- Based on its supervision, the SB finds that the CEO and Executive Board have largely complied with the Corporation's Charter, AGM Resolutions, and strategic decisions. Their management has been relatively effective in maintaining business stability and sustainable growth. However, the CEO should accelerate the development of a comprehensive risk management framework, establish risk appetite and governance structures, and drive the full digitization of operational processes. These measures will enhance business oversight, optimize costs, and ensure the achievement of AGM targets while protecting shareholder interests.

3. Coordination Between the Supervisory Board, Board of Directors, Executive Board, and Shareholders

- Throughout 2024, the SB, BOD, and Executive Board maintained close coordination to enhance governance quality and support the sustainable development of the Corporation.
- The BOD and Executive Board provided full support to the SB, enabling it to fulfill its functions and responsibilities in compliance with legal regulations and the Corporation's Charter.
- The SB was invited to attend all BOD meetings as an independent and objective participant. The BOD acknowledged and considered the SB's recommendations and opinions.
- The BOD, SB, and Executive Board fully exercised their responsibilities and authorities in accordance with the Corporation's Charter and legal regulations, fostering mutual respect and cooperation. Their shared goal was to protect the interests of shareholders, employees, and the Corporation, while also ensuring full compliance with government regulations.
- Shareholders: In 2024, the SB did not receive any complaints or requests from shareholders.

4. Audit and Assessment of the 2024 Financial Statements

- The SB has carried out the review of the quarterly financial statements, semi-annual financial statements, and annual financial statements of the Corporation, with the specific results as follows:
 - The semi-annual financial statements and the annual financial statements for 2024 of the Corporation, audited by Deloitte Vietnam LLC, accurately and fairly reflect, in all material respects, the financial position of the Corporation as of December 31, 2024, as well as the results of its operations and cash flows for the fiscal year ending on that date, in accordance with accounting standards, the Vietnamese accounting regime

applicable to insurance companies, and relevant legal regulations concerning the preparation and presentation of financial statements.

Key Financial Indicators in the 2024 Financial Report:

STT	Financial Indicators	Units	Year: 2024	Year: 2023
I	Total Assets	mil. VND	5,114,872	4,007,562
1	Current Assets	mil. VND	4,840,901	3,756,411
2	Non-Current Assets	mil. VND	273,971	251,151
II	Total Liabilities and Equity	mil. VND	5,114,872	4,007,562
1	Liabilities	mil. VND	4,006,969	2,910,630
2	Owner's Equity	mil. VND	1,107,902	1,096,932
III	Solvency Ratios			
1	Current Ratio	times	1.22	1.30
2	Quick Ratio	times	1.22	1.30
IV	Capital Structure			
1	Liabilities/Total Liabilities and Equity	%	78.34	72.63
2	Equity/Total Liabilities and Equity	%	21.66	27.37
V	Profitability			
1	Net Profit After Tax	mil. VND	11,362	24,623
2	ROE (Return on Equity)	%	1.0	2.2
3	ROA (Return on Assets)	%	0.2	0.6
VI	Basic Earnings Per Share	VND	106	242

Performance Against 2024 Plan Targets:

TT	Financial Indicators	Units	2024 Planned	2024 Actual	Actual/Planned (%)
1	Revenue from Insurance Business Operations	mil. VND	2,163,788	2,356,140	109
2	Profit from Insurance Business Operations	mil. VND	258,955	182,610	71
3	Profit from Investments and Others	mil. VND	137,750	145,695	106
4	Profit Before Tax	mil. VND	40,303	15,517	39
5	Profit After Tax	mil. VND	32,242	11,362	35

Performance of indicators in 2024 compared to 2023:

TT	Financial Indicators	Units	2024	2023	2024/2023 (%)
I	Revenue	mil. VND	2,506,908	2,175,171	115
1	Revenue from Insurance Business Operations	mil. VND	2,356,140	1,988,360	118
2	Revenue from Financial Operations	mil. VND	149,745	185,925	81
3	Other Income	mil. VND	1,023	886	115
II	Business Expenses	mil. VND	2,491,391	2,142,175	116
1	Insurance Operations Expenses	mil. VND	2,173,531	1,855,166	117

TT	Financial Indicators	Units	2024	2023	2024/ 2023 (%)
2	Financial Operations Expenses	mil. VND	3,709	313	1186
3	Other Expenses	mil. VND	1,364	2,496	55
4	Corporate Management Expenses	mil. VND	312,788	284,200	110
III	Profit Before Tax	mil. VND	15,517	32,996	47

5. Compensation, Operating Expenses, and Other Benefits of the supervisory board

The total compensation paid to the 02 non-executive members of SB in 2024 is 62,222,222. The full-time Chairman of SB receives salary, bonuses, and benefits according to the regulations of the Corporation, with no separate compensation.

PART III

**SELF-ASSESSMENT REPORT ON THE PERFORMANCE OF THE
SUPERVISORY BOARD**

1. Evaluation of the Performance of the supervisory board

- The SB consists of 03 members, including a full-time Chairman and 02 Supervisors. The Supervisors operate independently, do not hold management positions within the Corporation, are not employed in the Corporation's accounting department, nor are they members or employees of the independent auditing firm conducting the 2024 financial statement audit of the Corporation.
- The SB has operated in accordance with the powers and duties stipulated in the Corporation's Charter, the operational regulations of the SB, and legal provisions. During the execution of its duties, the SB has made suggestions and recommendations to the Board of Directors and the CEO to strengthen governance, improve the internal control system, and mitigate risks to meet the management requirements and ensure the Corporation's sustainable development goals.

2. Evaluation of the Performance of the Supervisors

- Based on the Corporation's Charter and the operational regulations of the SB, all members of the SB have actively participated in all meetings of the BOD and the SB, contributed to reviewing, amending, and supplementing the regulations related to the SB's operations and the Corporation's Financial Regulations, and collaborated well with the BOD and the CEO to complete their assigned tasks.
- However, in business operations, there are always risks beyond control, and as such, the control work may still face certain challenges. Therefore, the SB needs to continue its efforts and strive to improve and enhance the effectiveness of its control activities.

PART IV

**PLAN OF THE SUPERVISORY BOARD' ACTIVITIES
BETWEEN THE TWO ANNUAL GENERAL SHAREHOLDER MEETINGS
2025-2026**

Based on the functions and tasks of the SB and the Corporation's business plan for 2025, the SB has outlined the following activity plan for the period between the two AGM of 2025-2026:

- Organizing the review of the management letter from the independent auditing firm that audited the Corporation's 2024 financial statements and monitor the feedback from the BOD and the CEO.
- Supervising the audit of the semi-annual and annual financial statements for 2025 by the independent auditing firm.
- Evaluating the quarterly, semi-annual, and annual financial statements of the Corporation for 2025.
- Attending all regular meetings of the BOD and the meetings organized by the Corporation to monitor the situation and oversee the management and operational activities of the Corporation.
- Carrying out other tasks as stipulated in the Corporation's Charter, the organizational and operational regulations of the SB, the Corporation's internal regulations, and applicable legal regulations.

Above is the activity report of the SB of the Vietnam National Aviation Insurance Corporation for the period between the two AGM of 2025-2026, as well as the SB's activity plan. We respectfully submit it to the AGM for review and approval.

On behalf of the SB, I would like to wish all distinguished delegates and shareholders good health, happiness, and the success of the General Meeting.

This document is prepared in both Vietnamese and English. If there are any differences in interpretation or content between the versions, the Vietnamese version shall take precedence.

Recipients:

- General Meeting of Shareholders;
- Board of Directors, Supervisory Board, CEO;
- General Meeting Organizing Committee.

**ON BEHALF OF
THE SUPERVISORY BOARD
HEAD**



No. 05/2025/TTr-BHHK

Hanoi, March 31st 2025

PROPOSAL

Re: Approval of the Profit Distribution Plan and Fund Allocations for the 2024 Fiscal Year

To: The General Meeting of Shareholders of Vietnam National Aviation Insurance Corporation

- Based on the Charter of Vietnam National Aviation Insurance Corporation;
- Based on the 2024 financial statements audited by Deloitte Vietnam Co., Ltd.;

The Board of Directors of Vietnam National Aviation Insurance Corporation respectfully submits to the General Meeting of Shareholders the proposed profit distribution plan and fund allocations for the 2024 fiscal year as follows:

Unit: VND

No.	Indicator	Actual 2024
1	Pre-tax profit	15,516,712,236
2	Corporate income tax	3,984,090,192
3	After-tax profit	11,532,622,044
4	Fund allocation plan	576,631,102
	- Mandatory reserve fund (5% of after-tax profit)	576,631,102
	- Bonus and welfare fund	-
5	Bonuses for the Board of Directors, Supervisory Board, and Executive Board	-
6	Profit after fund allocations (3-4-5)	10,955,990,942
7	Retained profit from previous years	81,200,000,000
8	Total profit to retain (not distributing dividends) (6+7)	92,155,990,942

We respectfully propose to the General Meeting of Shareholders to approve the profit distribution plan for 2024 as outlined above, with the agreement to not distribute dividends in order to retain the capital for the company's business activities.

Sincerely submitted to the General Meeting of Shareholders for approval.

"This document is prepared in both Vietnamese and English. If there are any differences in interpretation or content between the versions, the Vietnamese version shall take precedence"

Recipients:

- Shareholders;
- BOD members, SB;
- Archive: Office of the BOD

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN



Lê Tuấn Dũng

No.: 06/2025/TTr-HĐQT

Hanoi, March 31st 2025

PROPOSAL

Re: Approval of the 2024 Report on Salaries and Remuneration of the Board of Directors and Supervisory Board and the 2025 Remuneration Payment Plan

To: THE GENERAL MEETING OF SHAREHOLDERS

The Board of Directors of the VietNam National Aviation Insurance Corporation (VNI) would like to report to the 2025 Annual General Meeting of Shareholders on the remuneration payments for the Board of Directors (BOD) and the Supervisory Board (SB) in 2024 and the proposed remuneration payment plan for 2025 as follows:

I. REMUNERATION PAYMENT STATUS IN 2024

The total remuneration paid to non-executive members of the Board of Directors and the Supervisory Board for the remaining term of 2023 - 2028 is as follows:

No.	Name	Position	Months Received	Total (VND)
1	Trần Sỹ Tiến	BOD member	5	60.000.000
2	Nguyễn Diệu Trinh	BOD member	9	108.000.000
3	Nguyễn Quỳnh Trang	BOD member	5	60.000.000
4	Lê Thị Hà Thanh	BOD member	2	24.000.000
5	Nguyễn Thành Quang	BOD member	1,5	18.000.000
6	Nguyễn Thị Thu Huyền	SB member	8	56.000.000
7	Nguyễn Thị Thu Hương	SB member	5	35.000.000
8	Ngô Hồng Minh	SB member	5	35.000.000
TOTAL:				396.000.000

(In words: Three hundred ninety-six million VND only./.)

II. REMUNERATION PAYMENT PLAN FOR 2025

1. Non-executive members of the Board of Directors and the Supervisory Board shall receive remuneration as follows:

- **Board of Directors Member:** VND 12,000,000/month (excluding personal income tax).
- **Supervisory Board Member:** VND 7,000,000/month (excluding personal income tax).

2. Executive members of the Board of Directors and the Supervisory Board shall not receive remuneration but will receive a salary determined by the Board of Directors.

3. Korean members of the Board of Directors and the Supervisory Board shall not receive remuneration.

4. Effective period: 1/1/2025 – 31/12/2025.

The Board of Directors respectfully submits this proposal for the General Meeting of Shareholders' consideration and approval.

Sincerely submitted!

"This document is prepared in both Vietnamese and English. If there are any differences in interpretation or content between the versions, the Vietnamese version shall take precedence"

Recipients:

- As above;
- Archive: Office, Legal & Compliance Dept.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN *m*



[Signature]
Lê Tuấn Dũng

No: 02/2025/TTr-BKS

Hanoi, 31st March 2025

Proposal

Re: Selection of Audit Firm for the 2025 Financial Statements

To: General Meeting of Shareholders of Vietnam National Aviation Insurance Corporation

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019;
- Pursuant to the Law on Bidding No. 22/2023/QH15 dated June 23, 2023;
- Pursuant to the current Charter of Vietnam National Aviation Insurance Corporation.

The Supervisory Board respectfully presents this proposal to the General Meeting of Shareholders regarding the selection of audit firm to review the semi-annual financial statement and audit the 2025 financial statement of Vietnam National Aviation Insurance Corporation (Corporation) as follows:

1. Criteria for Selecting Audit Firm

Based on the Corporation's business activities and audit requirements, the Supervisory Board proposes the following criteria for selecting independent audit firm to the General Meeting of Shareholders:

- Must be independent audit firm licensed to operate in Vietnam and approved by the State Securities Commission to conduct audits for issuers and listed organizations;
- Must be a reputable audit firm with a team of highly qualified auditors and extensive experience in auditing financial statements in the insurance and financial sectors in compliance with Accounting Standards and the Vietnamese Accounting System;
- Must not have any conflicts of interest when conducting the audit of the Corporation's financial statements;
- Must offer a reasonable audit fee that aligns with the scope, content, and schedule required by the Corporation;
- Must ensure the timely completion of the financial statement audit as required by the Corporation.

2. Proposal of the Supervisory Board

The Supervisory Board respectfully submits the following matters to the General Meeting of Shareholders for approval:

- Approval of the criteria for selecting independent audit firm as detailed in Section 1 of this Submission.
- Approval of the authorization for the Board of Directors to select independent audit firm that meets the criteria outlined in Section 1 of this Submission and to authorize the General Director to sign the contract/agreement for audit services with the selected audit firm to conduct the review of the semi-annual financial statement and the audit of the 2025 financial statement of the Corporation.
- Authorize the Supervisory Board to oversee the audit quality and review the Corporation's audited financial statements conducted by the selected audit firm.

Respectfully submitted to the General Meeting of Shareholders for consideration and approval./.

This document is prepared in both Vietnamese and English. If there are any differences in interpretation or content between the versions, the Vietnamese version shall take precedence.

Recipients:

- General Meeting of Shareholders;
- Board of Directors, Supervisory Board, General Director;
- General Meeting Organizing Committee.

**ON BEHALF OF
THE SUPERVISORY BOARD
HEAD**



No.: 07/2025/TTr-HĐQT

Hanoi, March 31st, 2025

PROPOSAL

Re: Change of Name of the Corporation and its Subsidiaries

To: General Meeting of Shareholders

Pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated February 28, 2025, of the General Meeting of Shareholders ("GMS") regarding the change of name to "DBV Insurance Corporation," on the same day, the Corporation submitted the name change application to the Ministry of Finance. Based on the Ministry of Finance's request for further amendments and document completion, specifically: asking Vietnam National Aviation Insurance Corporation to review the new company name in the name change request and the document from the competent authority (the GM Resolution) to comply with the current Enterprise Law, the Board of Directors ("BOD") respectfully submits the proposed name change plan for the Corporation as follows:

1. Change of Name of the Corporation, as follows:

a. Current Names:

- Vietnamese Name: Tổng công ty Cổ phần Bảo hiểm Hàng không
- English Name: Vietnam National Aviation Insurance Corporation
- Trading Name: Bảo hiểm Hàng không
- Abbreviation: VNI

b. New Names:

- Vietnamese name: Công ty Cổ phần Tập đoàn Bảo hiểm DBV
- English name: DBV Insurance Group Joint Stock Company
- Vietnamese trading name: Tập đoàn Bảo hiểm DBV
- English trading name: DBV Insurance Group
- Vietnamese abbreviation: Bảo hiểm DBV
- English abbreviation: DBV Insurance

The name of the Corporation after the change will take effect from the date of approval by the competent state authority.

2. Change of Names of the Subsidiaries of the Corporation, according to the detailed information in the Annex attached to this Proposal. Accordingly, the names of the

Corporation's subsidiaries after the change will take effect from the date of approval by the competent state authority.

3. To approve the delegation and authorization to the CEO, who is also the legal representative of the Company, to implement and oversee the procedure for changing the Company's name with the relevant state authorities, either personally or by assigning personnel to carry out the necessary steps.

4. In the event that the relevant state authority rejects the proposed name change of the Company and its subsidiaries as outlined in Sections 1 and 2 of this Proposal, the GMS delegates and authorizes the Board of Directors (BOD) to decide on the name change of the Company and its subsidiaries and report to the GMS at the next meeting.

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval.

Sincerely./.

"This document is prepared in both Vietnamese and English. If there are any differences in interpretation or content between the versions, the Vietnamese version shall take precedence."

Recipients:

- As addressed;
- Archives: Clerical, Legal Affairs.

**ON BEHALF OF
THE BOARD OF DIRECTORS
CHAIRMAN**



Lê Tuấn Dũng

ANNEX

Re: Change of Names of the Subsidiary Units under the Corporation

(Attached to Proposal No. /TTr-HĐQT dated 31/03/2025 of the BOD)

No.	Current Names of Subsidiaries	License Number	New Name of Subsidiaries	Abbreviated Name of Subsidiaries after the Change
1	Tổng công ty cổ phần Bảo hiểm Hàng không - Sở Giao dịch 2	49/GPĐC25/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Sở giao dịch 2	DBV Sở giao dịch 2
2	Công ty Bảo hiểm Hàng không Bến Thành	49/GPĐC22/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bến Thành	DBV Bến Thành
3	Công ty Bảo hiểm Hàng không Gia Định	49/GPĐC29/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Sài Thành	DBV Sài Thành
4	Công ty Bảo hiểm Hàng không Thành phố Hồ Chí Minh	49/GPĐC1/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Thành phố Hồ Chí Minh	DBV Hồ Chí Minh
5	Công ty Bảo hiểm Hàng không Kỹ thuật số	49/GPĐC41/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Kỹ thuật số	DBV Kỹ thuật số
6	Tổng công ty Cổ phần Bảo hiểm Hàng không - Chi nhánh Phú Mỹ Hưng	CV 7099/BTC-QLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Phú Mỹ Hưng	DBV Phú Mỹ Hưng
7	Công ty Bảo hiểm Hàng không Sài Gòn	49/GPĐC16/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Nam Sài Gòn	DBV Nam Sài Gòn
8	Công ty Bảo hiểm Hàng không Tân Sơn Nhất	49/GPĐC22/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Tân Sơn Nhất	DBV Tân Sơn Nhất
9	Công ty Bảo hiểm Hàng không Thành Đô	49/GPĐC22/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Đồng Khởi	DBV Đồng Khởi
10	Tổng công ty cổ phần bảo hiểm hàng không - Chi nhánh Thủ Đức	CV 7099/BTC-QLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Thủ Đức	DBV Thủ Đức
11	Tổng công ty cổ phần Bảo hiểm Hàng không - Sở Giao dịch	49/GPĐC14/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Sở giao dịch	DBV Sở giao dịch
12	Công ty Bảo hiểm Hàng không Âu Lạc	49/GPĐC30/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Thành An	DBV Thành An
13	Công ty Bảo hiểm Hàng không Đồng Đô	49/GPĐC11/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Đồng Đô	DBV Đồng Đô
14	Công ty Bảo hiểm Hàng không Hà Nội	49/GPĐC2/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Đại An	DBV Đại An
15	Công ty Bảo hiểm Hàng không Hà Thành	49/GPĐC25/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Hà Thành	DBV Hà Thành
16	Công ty Bảo hiểm Hàng không Kinh Đô	49/GPĐC31/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Kinh Đô	DBV Kinh Đô

ANNEX

Re: Change of Names of the Subsidiary Units under the Corporation
(Attached to Proposal No. /TTr-HĐQT dated 31/03/2025 of the BOD)

17	Công ty Bảo hiểm Hàng không Thăng Long	49/GPĐC7/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Nam Việt	DBV Nam Việt
18	Công ty Bảo hiểm Hàng không Thủ Đức	49/GPĐC20/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Thủ Đức	DBV Thủ Đức
19	Công ty Bảo hiểm Hàng không Trảng An	49/GPĐC25/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Trảng An	DBV Trảng An
20	Công ty Bảo hiểm Hàng không Vạn Xuân	49/GPĐC31/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Vạn Xuân	DBV Vạn Xuân
21	Công ty Bảo hiểm Hàng không Bắc Giang	49/GPĐC12/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bắc Giang	DBV Bắc Giang
22	Công ty Bảo hiểm Hàng không Bắc Ninh	49/GPĐC39/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bắc Ninh	DBV Bắc Ninh
23	Công ty Bảo hiểm Hàng không Duyên Hải	49/GPĐC27/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Duyên Hải	DBV Duyên Hải
24	Công ty Bảo hiểm Hàng không Hà Tuyên	49/GPĐC32/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Hà Tuyên	DBV Hà Tuyên
25	Công ty Bảo hiểm Hàng không Hải Dương	49/GPĐC3/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Hải Hưng	DBV Hải Hưng
26	Công ty Bảo hiểm Hàng không Hải Phòng	49/GPĐC2/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Hải Thành	DBV Hải Thành
27	Công ty Bảo hiểm Hàng không Nam Định	49/GPĐC35/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Nam Định	DBV Nam Định
28	Công ty Bảo hiểm Hàng không Nam Hồng Hà	49/GPĐC6/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Nam Hồng Hà	DBV Nam Hồng Hà
29	Công ty Bảo hiểm Hàng không Nghệ An	49/GPĐC2/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bắc Trung Bộ	DBV Bắc Trung Bộ
30	Công ty Bảo hiểm Hàng không Phú Thọ	49/GPĐC36/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Văn Lang	DBV Văn Lang
31	Công ty Bảo hiểm Hàng không Quảng Ninh	49/GPĐC10/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Đông Bắc	DBV Đông Bắc

ANNEX

Re: Change of Names of the Subsidiary Units under the Corporation
(Attached to Proposal No. /TTr-HĐQT dated 31/03/2025 of the BOD)

32	Công ty Bảo hiểm Hàng không Tây Bắc	49/GPĐC24/KDBH CV đổi tên số 2128/BTC-BLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Tây Bắc	DBV Tây Bắc
33	Công ty Bảo hiểm Hàng không Thái Nguyên	49/GPĐC40/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Thái Nguyên	DBV Thái Nguyên
34	Công ty Bảo hiểm Hàng không Thanh Hóa	49/GPĐC12/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Thanh Hóa	DBV Thanh Hóa
35	Công ty Bảo hiểm Hàng không Vĩnh Phúc	49/GPĐC12/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Vĩnh Phúc	DBV Vĩnh Phúc
36	Công ty Bảo hiểm Hàng không Bình Dương	49/GPĐC28/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bình Dương	DBV Bình Dương
37	Công ty Bảo hiểm Hàng không Bình Phước	49/GPĐC41/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bình Phước	DBV Bình Phước
38	Công ty Bảo hiểm Hàng không Đông Nam Bộ	49/GPĐC14/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Đông Nam Bộ	DBV Đông Nam Bộ
39	Công ty Bảo hiểm Hàng không Long An	49/GPĐC23/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Long An	DBV Long An
40	Tổng công ty cổ phần bảo hiểm hàng không - Chi nhánh Nam Bình Dương	CV 7099/BTC-QLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Nam Bình Dương	DBV Nam Bình Dương
41	Tổng công ty cổ phần bảo hiểm hàng không - Chi nhánh Phương Nam	CV 7099/BTC-QLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Phương Nam	DBV Phương Nam
42	Công ty Bảo hiểm Hàng không Tây Nam Bộ	49/GPĐC22/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Tây Nam Bộ	DBV Tây Nam Bộ
43	Công ty Bảo hiểm Hàng không Tiền Giang	49/GPĐC38/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Sông Tiền	DBV Sông Tiền
44	Công ty Bảo hiểm Hàng không Vũng Tàu	49/GPĐC25/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Vũng Tàu	DBV Vũng Tàu
45	Công ty Bảo hiểm Hàng không Bình Định	49/GPĐC12/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bình Định	DBV Bình Định
46	Công ty Bảo hiểm Hàng không Đà Nẵng	49/GPĐC2/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Đà Nẵng	DBV Đà Nẵng
47	Công ty Bảo hiểm Hàng không Huế	49/GPĐC26/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Huế	DBV Huế
48	Công ty Bảo hiểm Hàng không Khánh Hòa	49/GPĐC17/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Khánh Hòa	DBV Khánh Hòa

ANNEX

Re: Change of Names of the Subsidiary Units under the Corporation

(Attached to Proposal No. /TTr-HĐQT dated 31/03/2025 of the BOD)

49	Công ty Bảo hiểm Hàng không Lâm Đồng	49/GPĐC34/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Lâm Đồng	DBV Lâm Đồng
50	Công ty Bảo hiểm Hàng không Nam Tây Nguyên	49/GPĐC17/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Nam Tây Nguyên	DBV Nam Tây Nguyên
51	Công ty Bảo hiểm Hàng không Quảng Bình	49/GPĐC12/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bình Trị Thiên	DBV Bình Trị Thiên
52	Công ty Bảo hiểm Hàng không Quảng Nam	49/GPĐC39/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Quảng Nam	DBV Quảng Nam
53	Công ty Bảo hiểm Hàng không Quảng Ngãi	49/GPĐC19/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Quảng Ngãi	DBV Quảng Ngãi
54	Công ty Bảo hiểm Hàng không Tây Nguyên	49/GPĐC5/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bắc Tây Nguyên	DBV Bắc Tây Nguyên
55	Tổng công ty cổ phần bảo hiểm hàng không - Chi nhánh Nam Sông Hậu	CV 12480/BTC-QLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Nam Sông Hậu	DBV Nam Sông Hậu
56	Văn phòng đại diện chăm sóc khách hàng và giám định xe cơ giới miền Bắc	CV 5622/BTC-QLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Văn phòng đại diện chăm sóc khách hàng và giám định xe cơ giới miền Bắc	VPĐD-CSKH & giám định xe cơ giới miền Bắc
57	Văn phòng đại diện chăm sóc khách hàng và giám định xe cơ giới miền Nam	CV 5622/BTC-QLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Văn phòng đại diện chăm sóc khách hàng và giám định xe cơ giới miền Nam	VPĐD-CSKH & giám định xe cơ giới miền Nam
58	Văn phòng đại diện miền Nam	49/GPDDC33/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Văn phòng đại diện miền Nam	VPĐD miền Nam

No.: 08/2025/TTr-HĐQT

Hanoi, March 31st, 2025

PROPOSAL
Re: Amendment to the Charter

To: General Meeting of Shareholders

Following the contents of Proposal No. /TTr-BHHK dated 31/3/2025, the Board of Directors ("BOD") respectfully submits to the General Meeting of Shareholders for approval of the following matters:

1. Approval of the amendment to the Charter of the Corporation to align with the Corporation's new name after the change, as detailed in the Annex attached to this Proposal. The amended Charter shall take effect from the date the new name of the Corporation is approved by the competent state authority.

2. Delegate and authorize the CEO, who concurrently serves as the legal representative of the Corporation, to review and finalize the amended Charter to align with the Corporation's new name after the change and to sign and promulgate the Charter.

3. In the event that the Board of Directors decides to change the name in accordance with the authorization granted by the General Meeting of Shareholders (GMS) under Proposal No. /TTr-HĐQT dated 31/3/2025, the GMS approves the delegation and authorization for the BOD to amend the Charter.

The Board of Directors respectfully submits this for the General Meeting of Shareholders' consideration and approval.

Sincerely./.

"This document is prepared in both Vietnamese and English. If there are any differences in interpretation or content between the versions, the Vietnamese version shall take precedence."

Recipients:

- As addressed;
- Archives: Secretariat and Legal Affairs.


**ON BEHALF OF
THE BOARD OF DIRECTORS
CHAIRMAN**


Lê Tuấn Dũng

ANNEX

(Attached to Proposal No. TTr-HDQT dated 31/3/2025 of the Board of Directors)

SUMMARY OF KEY AMENDMENTS TO THE CHARTER

Old Content	Amended Content
<p>CHARTER OF ORGANIZATION AND OPERATIONS</p> <p>OF VIETNAM NATIONAL AVIATION INSURANCE CORPORATION</p>	<p>CHARTER OF ORGANIZATION AND OPERATIONS</p> <p>OF DBV INSURANCE GROUP JOINT STOCK COMPANY</p>
<p>INTRODUCTION</p> <p>We, the shareholders of Vietnam National Aviation Insurance Corporation, attending the General Meeting of Shareholders on September 6, 2024, have unanimously approved the amendments and supplements to the Charter and agreed to issue this Charter with the following contents:</p>	<p>We, the shareholders of DBV Insurance Group Joint Stock Company, attending the General Meeting of Shareholders on April 28, 2025, have unanimously approved the amendments and supplements to the Charter and agreed to issue this Charter with the following contents:</p>
<p>CHAPTER I. TERMS IN THE CHARTER</p> <p>Article 1. Definition of Terms</p> <p>1. In this Charter, the following terms are defined as follows:</p> <p>a) "The Corporation" refers to Vietnam National Aviation Insurance Corporation</p>	<p>Article 1. Definition of Terms</p> <p>1. In this Charter, the following terms are defined as follows:</p> <p>a) "The Company" refers to DBV Insurance Group Joint Stock Company</p>
<p>CHAPTER II. NAME, FORM, HEAD OFFICE, MEMBER COMPANIES, STOCK EXCHANGE, BRANCHES, REPRESENTATIVE OFFICES, BUSINESS LOCATIONS, OPERATING PERIOD, AND LEGAL REPRESENTATIVE OF THE CORPORATION</p>	<p>CHAPTER II. NAME, FORM, HEAD OFFICE, MEMBER COMPANIES, STOCK EXCHANGE, BRANCHES, REPRESENTATIVE OFFICES, BUSINESS LOCATIONS, OPERATING PERIOD, AND LEGAL REPRESENTATIVE OF THE COMPANY</p>

Old Content	Amended Content
<p>Article 2. Name, Form, Head Office, Member Companies, Stock Exchange, Branches, Representative Offices, Business Locations, and Operating Period of the Corporation</p> <p>1. Name of the Corporation</p> <ul style="list-style-type: none"> - Vietnamese trading name: Tổng Công ty Cổ phần Bảo hiểm Hàng không - English name: Vietnam National Aviation Insurance Corporation - Vietnamese abbreviation: Bảo hiểm Hàng không - English abbreviation: VNI <p>[...]</p> <p>3. Registered Office of the Corporation:</p> <p>[...]</p> <ul style="list-style-type: none"> - E-mail: contact@bhhk.com.vn - Website: www.bhhk.com.vn 	<p>Article 2. Name, Form, Head Office, Member Companies, Stock Exchange, Branches, Representative Offices, Business Locations, and Operating Period of the Company</p> <p>1. Name of the Company</p> <ul style="list-style-type: none"> - Vietnamese name: Công ty Cổ phần Tập đoàn Bảo hiểm DBV - English name: DBV Insurance Group Joint Stock Company - Vietnamese trading name: Tập đoàn Bảo hiểm DBV - English trading name: DBV Insurance Group - Vietnamese abbreviation: Bảo hiểm DBV - English abbreviation: DBV Insurance <p>[...]</p> <p>3. Registered Office of the Company:</p> <p>[...]</p> <ul style="list-style-type: none"> - E-mail: Info@dbvi.com.vn - Website: dbvi.com.vn
<p>CHAPTER XX. EFFECTIVE DATE</p> <p>Article 54. Effective Date</p> <p>1. This Charter, consisting of 20 Chapters and 54 Articles, was approved by the General Assembly of Shareholders of Vietnam National Aviation Insurance Corporation on September 6, 2024. The entire text of this Charter shall become effective immediately upon approval by the General Assembly of Shareholders. This Charter replaces the Charter that was approved by the General Assembly of Shareholders on April 25, 2024.</p>	<p>Article 54. Effective Date</p> <p>1. This Charter, consisting of 20 Chapters and 54 Articles, was approved by the General Assembly of Shareholders of DBV Insurance Group Joint Stock Company on April 28, 2025. The entire text of this Charter shall become effective immediately upon approval by the competent state authority regarding the change of the company's name to DBV Insurance Group Joint Stock Company. This Charter replaces the Charter approved by the General Assembly of Shareholders on September 6, 2024.</p>
<p>AMENDMENT OF OTHER TERMS</p>	<p></p>

Old Content	Amended Content
	<p>(i) Amend all instances of the phrase "Vietnam National Aviation Insurance Corporation" or "The Corporation" to "DBV Insurance Group Joint Stock Company" or "The Company" as appropriate in the Articles of Association;</p> <p>(ii) Revise the wording in the Articles of Association to align with the new name of the Company once it is approved by the competent state authorities.</p>



No.: 09/2024TTTr-HĐQT

March 31, 2025

PROPOSAL

**RE: Amendments and Supplements to the Board of Directors' Operating
Regulations;
Amendments and Supplements to the Internal Governance Regulations**

To: The General Meeting of Shareholders

- Pursuant to the current Law on Enterprises and its implementing guidelines;
- Based on the current Charter of Operations of Vietnam National Aviation Insurance Corporation;
- Based on the Operating Regulations of the Board of Directors of Vietnam National Aviation Insurance Corporation;
- Considering the actual governance needs and operational situation of Vietnam National Aviation Insurance Corporation,

With the continuous development and expansion of Vietnam National Aviation Insurance Corporation, in order to ensure timely and effective governance and management of business operations, the Board of Directors respectfully submits to the General Meeting of Shareholders for approval the amendments and supplements to the Corporation's regulations, specifically as follows:

1. Amend and supplement the Operating Regulations of the Board of Directors and the Internal Governance Regulations of the Corporation, specifically:

ARTICLE TITLE	CURRENT REGULATIONS	DRAFT AMENDMENTS/SUPPLEMENTS	REASON FOR AMENDMENT
1. REGARDING THE RULES OF OPERATION OF THE BOARD OF DIRECTORS			
Article 6	Article 6. Powers and Responsibilities of the Board of Directors 1. The Board of Directors has the following powers	Article 6. Powers and Responsibilities of the Board of Directors 1. The Board of Directors has the following powers and responsibilities: [...]	Supplement to the basis for

	and responsibilities: [...] i) To elect, dismiss, or remove the Chairman of the Board of Directors; to appoint, dismiss, sign contracts, and terminate contracts with the General Director and other managerial positions as prescribed by the Charter of the Corporation and the Rules of Operation of the Board of Directors; to decide on salaries, remuneration, bonuses, and other benefits for these individuals; to appoint representatives to participate in the Members' Council or General Meeting of Shareholders in other companies, and decide on the remuneration and other benefits for such individuals;	i) To elect, dismiss, or remove the Chairman of the Board of Directors and the Vice Chairman of the Board of Directors; to change the legal representative when the change does not affect the Corporation's Charter; to appoint, dismiss, sign contracts, and terminate contracts with the General Director and other managerial positions as prescribed by the Corporation's Charter and the Rules of Operation of the Board of Directors; to decide on salaries, remuneration, bonuses, and other benefits for these individuals; to appoint a representative to manage the capital contribution, participate in the Members' Council, the Board of Directors, or attend the General Meeting of Shareholders in other companies, and decide on the remuneration and other benefits for such individuals;	determining the authority to elect the Vice Chairman of the Board of Directors and change the legal representative.
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2. REGARDING THE INTERNAL GOVERNANCE REGULATIONS

Article 1	Article 1. Scope of Regulation 1. The internal governance regulations of the	Article 1. Scope of Regulation 1. The internal governance regulations of the Vietnam National Aviation Insurance Corporation are established in accordance with the	Amended to comply with current legal regulations.
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<p>Vietnam National Aviation Insurance Corporation are established in accordance with the following regulations:</p> <p>a. Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;</p> <p>b. Law on Insurance Business No. 24/2000/QH10, adopted by the National Assembly of the Socialist Republic of Vietnam, 10th Legislature, 8th Session, on December 9, 2000, and its amendments and supplements;</p> <p>c. Law on Securities No. 54/2019/QH14 dated November 26, 2019;</p> <p>d. Law No. 03/2022/QH15 dated January 11, 2022, amending and supplementing certain articles of</p>	<p>following regulations:</p> <p>a. Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, and its amendments, supplements, and implementing guidelines;</p> <p>b. Law on Insurance Business No. 08/2022/QH15 dated June 16, 2022, and its implementing guidelines;</p> <p>c. Law on Securities No. 54/2019/QH14 dated November 26, 2019, and its amendments, supplements, and implementing guidelines;</p> <p>d. The Charter on the Organization and Operation of the Vietnam National Aviation Insurance Corporation.</p>	
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	<p>the Law on Public Investment, the Law on Investment under Public-Private Partnership (PPP), the Law on Investment, the Law on Housing, the Law on Bidding, the Law on Electricity, the Law on Enterprises, the Law on Special Consumption Tax, and the Law on Civil Judgment Enforcement;</p> <p>e. Decree No. 73/2016/ND-CP dated July 1, 2016, issued by the Government, guiding the Law on Insurance Business and its amendments and supplements;</p> <p>f. Circular No. 116/2020/TT-BTC from the Ministry of Finance, providing guidance on certain provisions of corporate governance</p>		
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	applicable to public companies; g. The Charter on the Organization and Operation of the Vietnam National Aviation Insurance Corporation.		
Article 35	Article 35. The appointment of other executives of the enterprise Upon the proposal of the CEO and with the approval of the Board of Directors, the Corporation may recruit other executives in numbers and with qualifications that are in line with the structure and management regulations of the Corporation as determined by the Board of Directors.	Article 35. The appointment of other executives of the enterprise According to the Resolution/Decision of the Board of Directors and/or upon the proposal of the CEO, the Corporation may recruit other executives in numbers and qualifications consistent with the structure and management regulations of the Corporation as defined by the Board of Directors.	Amended to align with the management requirements of the Corporation.

2. At the same time, we respectfully submit for the approval of the General Meeting of Shareholders the delegation and authorization for the Chairman of the Board of Directors to amend, complete, and sign the issuance of the Board of Directors' Operational Regulations and the Internal Governance Regulations of the Corporation to align with the new name of the Corporation, as outlined in the Proposal No. /TTr-BHHK dated

No. Λ0 /2025/TTr-HĐQT

Hanoi, March 31st 2025

PROPOSAL

Re: Nomination for Additional Board Member(s) for the Remaining Term 2023–2028

**To: The General Meeting of Shareholders of Viet Nam National Aviation
Insurance Corporation**

*Pursuant to the Law on Enterprises No. 59/2020/QH14 adopted by the National
Assembly of the Socialist Republic of Vietnam on June 17, 2020;*

Pursuant to the current Charter of the Aviation Insurance Corporation;

*Pursuant to the current Regulations on the Operation of the Board of Directors
of the Aviation Insurance Corporation.*

Currently, the number of Board of Directors (BOD) members for the 2023–2028
term as approved by the General Meeting of Shareholders includes four (04)
individuals:

- Mr. Lê Tuấn Dũng
- Ms. Nguyễn Diệu Trinh
- Mr. NghiêM Xuân Thái
- Mr. Kim Jong Uk.

In light of the Corporation's actual situation and governance needs, and in
alignment with the development orientation and market positioning of VNI in the near
future, the Board of Directors respectfully submits to the General Meeting of
Shareholders for approval:

- The election of additional and/or replacement member(s) to the Board of
Directors for the remaining duration of the 2023–2028 term.

The Board of Directors respectfully requests the General Meeting of Shareholders
to consider and approve this proposal./.

*"This document is prepared in both Vietnamese and English. If there are any differences in
interpretation or content between the versions, the Vietnamese version shall take precedence"*

Recipients:

- Shareholders;
- BOD members, SB;
- Archive: Office of the BOD

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**



Lê Tuấn Dũng

No. /2025/NQ-ĐHĐCĐ

Hanoi, April 28th 2025

DRAFT

RESOLUTION

**OF THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
VIET NAM NATIONAL AVIATION INSURANCE CORPORATION**

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to the Charter of the Aviation Insurance Corporation (VNI) as approved by the General Meeting of Shareholders (GMS);
- Pursuant The Minutes of the 2025 Annual General Meeting of Shareholders dated April 28, 2025, of the Aviation Insurance Corporation.

RESOLVES:

Article 1: To approve Report No. 03/2025/BC-BOD dated March 31, 2025, on the 2024 performance results of the Board of Directors and the operational orientation for 2025.

Article 2: To approve Report No. 04/2025/BC-BOD dated March 31, 2025, on the 2024 business performance and the business plan for 2025.

Article 3: To approve Report No. 01/2025/BC-SC dated March 31, 2025, on the activities of the Supervisory Committee in 2024 and the work plan for 2025.

Article 4: To approve the audited financial statements for the fiscal year 2024..

Article 5: To approve Proposal No. 02/2025/PR-SC dated March 31, 2025, regarding the selection of the list of auditing firms for 2025.

Article 6: To approve Proposal No. 05/2025/PR-BOD dated March 31, 2025, on the profit distribution plan and allocations to financial reserves for 2024..

Article 7: To approve Proposal No. 06/2025/PR-BOD dated March 31, 2025, on remuneration for the Board of Directors and the Supervisory Committee for 2024 and the remuneration plan for 2025..

Article 8: To approve Proposal No. 08/2025/PR-BOD dated March 31, 2025, on the amendment of the Corporation's Charter.

Article 9: To approve Proposal No. 09/2025/PR-BOD dated March 31, 2025, on the amendment of the Board of Directors' Operational Regulations and the Corporation's Internal Corporate Governance Regulations.

Article 10: To approve Proposal No. 10/2025/PR-BOD dated March 31, 2025, on the election of additional/replacement members of the Board of Directors

Article 11: To approve the results and recognize the following candidate(s) elected as member(s) of the Board of Directors for the 2023–2028 term:

- Mr./Ms.....

...

Article 12. This Resolution shall take effect from the date of signing.

Article 13. The General Meeting of Shareholders authorizes the Board of Directors, the Supervisory Committee, the Chief Executive Officer, and relevant departments/individuals to implement this Resolution./.

Recipients:

- VNI Shareholders
- As stated in Article 13
- Archives: Office, Secretariat of the Board of Directors

**ON BEHALF OF THE GENERAL
MEETING OF SHAREHOLDERS
CHAIRMAN**

Lê Tuấn Dũng

No.: /2025/NQ-ĐHĐCĐ

Hanoi, April 28, 2025

DRAFT RESOLUTION

**RESOLUTION
OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS
Dated April 28, 2025**

**GENERAL MEETING OF SHAREHOLDERS
VIETNAM NATIONAL AVIATION INSURANCE CORPORATION**

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019;
- Pursuant to the current Charter of Vietnam National Aviation Insurance Corporation ("Corporation");
- Pursuant to the Minutes of the Annual General Meeting of Shareholders dated April 28, 2025 of the Corporation.

RESOLVES:

Article 1. To approve the change of the Corporation's name and the names of its affiliated units, specifically:

1. Change of the Corporation's name as follows:

a. Current names:

- Vietnamese name: Tổng công ty Cổ phần Bảo hiểm Hàng không
- English name: Vietnam National Aviation Insurance Corporation
- Trading name: Bảo hiểm Hàng không
- Abbreviation: VNI

b. New names:

- Vietnamese name: Công ty Cổ phần Tập đoàn Bảo hiểm DBV
- English name: DBV Insurance Group Joint Stock Company
- Vietnamese trading name: Tập đoàn Bảo hiểm DBV
- English trading name: DBV Insurance Group
- Vietnamese abbreviation: Bảo hiểm DBV
- English abbreviation: DBV Insurance

The new name of the Corporation shall take effect from the date it is approved by the competent state authority.

2. The names of the Corporation's affiliated units shall be changed as detailed in Annex 01 attached to this Resolution.

The new names of the Corporation's affiliated units shall take effect from the date they are approved by the competent state authority in accordance with the law.

3. To approve the assignment and authorization to the General Director, who is also the legal representative of the Company, to organize and implement, either directly or by assigning personnel, the procedures for changing the Company's name at the competent state authority.

4. In the event that the competent state authority rejects the Company's and its affiliated units' changed names as specified in Clauses 1 and 2 of this Article, the General Meeting of Shareholders assigns and authorizes the Board of Directors to decide on the change of the Company's name and the names of its affiliated units, and to report to the General Meeting of Shareholders at the nearest meeting.

Article 2. To approve the amendment of the Company's Charter, specifically:

1. To amend the Company's Charter to align with the Company's changed name, as detailed in Annex 02 attached to this Resolution.

The amended Charter of the Company shall take effect from the date the Company's new name is approved by the competent state authority.

2. To assign and authorize the General Director, who is also the legal representative of the Company, to conduct a review and finalize the amended Charter to align with the Company's new name after the change, and to sign and promulgate the Charter.

3. In the event that the Board of Directors decides to change the Company's name as authorized by the General Meeting of Shareholders in Proposal No.... /TTr-HĐQT dated / /2025, the General Meeting of Shareholders approves the assignment and authorization to the Board of Directors to amend the Charter.

Article 3. This Resolution shall take effect from the date of its signing.

Article 4. The General Meeting of Shareholders assigns the Board of Directors, the Supervisory Board, the General Director, and relevant units and individuals to be responsible for the implementation of this Resolution./.

"This document is prepared in both Vietnamese and English. If there are any differences in interpretation or content between the versions, the Vietnamese version shall take precedence."

Recipients:

- VNI Shareholders;
- As Article 4;
- Save: Secretariat and Legal Affairs.

**ON BEHALF OF
THE GENERAL MEETING OF
SHAREHOLDERS
CHAIRMAN**

Lê Tuấn Dũng

ANNEX 01

Re: Change of Names of the Subsidiary Units under the Corporation

(Attached to Resolution No. 12025/NQ-DHĐCĐ dated 28/04/2025 of the GMS)

No.	Current Names of Subsidiaries	License Number	New Name of Subsidiaries	Abbreviated Name of Subsidiaries after the Change
1	Tổng công ty cổ phần Bảo hiểm Hàng không - Sở Giao dịch 2	49/GPĐC25/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Sở giao dịch 2	DBV Sở giao dịch 2
2	Công ty Bảo hiểm Hàng không Bến Thành	49/GPĐC22/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bến Thành	DBV Bến Thành
3	Công ty Bảo hiểm Hàng không Gia Định	49/GPĐC29/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Sài Thành	DBV Sài Thành
4	Công ty Bảo hiểm Hàng không Thành phố Hồ Chí Minh	49/GPĐC1/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Thành phố Hồ Chí Minh	DBV Hồ Chí Minh
5	Công ty Bảo hiểm Hàng không Kỹ thuật số	49/GPĐC41/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Kỹ thuật số	DBV Kỹ thuật số
6	Tổng công ty Cổ phần Bảo hiểm Hàng không - Chi nhánh Phú Mỹ Hưng	CV 7099/BTC-QLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Phú Mỹ Hưng	DBV Phú Mỹ Hưng
7	Công ty Bảo hiểm Hàng không Sài Gòn	49/GPĐC16/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Nam Sài Gòn	DBV Nam Sài Gòn
8	Công ty Bảo hiểm Hàng không Tân Sơn Nhất	49/GPĐC22/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Tân Sơn Nhất	DBV Tân Sơn Nhất
9	Công ty Bảo hiểm Hàng không Thành Đô	49/GPĐC22/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Đồng Khởi	DBV Đồng Khởi
10	Tổng công ty cổ phần bảo hiểm hàng không - Chi nhánh Thủ Đức	CV 7099/BTC-QLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Thủ Đức	DBV Thủ Đức
11	Tổng công ty cổ phần Bảo hiểm Hàng không - Sở Giao dịch	49/GPĐC14/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Sở giao dịch	DBV Sở giao dịch
12	Công ty Bảo hiểm Hàng không Âu Lạc	49/GPĐC30/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Thành An	DBV Thành An
13	Công ty Bảo hiểm Hàng không Đồng Đô	49/GPĐC11/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Đồng Đô	DBV Đồng Đô
14	Công ty Bảo hiểm Hàng không Hà Nội	49/GPĐC2/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Đại An	DBV Đại An
15	Công ty Bảo hiểm Hàng không Hà Thành	49/GPĐC25/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Hà Thành	DBV Hà Thành
16	Công ty Bảo hiểm Hàng không Kinh Đô	49/GPĐC31/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Kinh Đô	DBV Kinh Đô

ANNEX 01

Re: Change of Names of the Subsidiary Units under the Corporation

(Attached to Resolution No. 12025/NQ-DHĐCĐ dated 28/04/2025 of the GMS)

17	Công ty Bảo hiểm Hàng không Thăng Long	49/GPĐC7/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Nam Việt	DBV Nam Việt
18	Công ty Bảo hiểm Hàng không Thủ Đô	49/GPĐC20/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Thủ đô	DBV Thủ đô
19	Công ty Bảo hiểm Hàng không Tràng An	49/GPĐC25/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Tràng An	DBV Tràng An
20	Công ty Bảo hiểm Hàng không Vạn Xuân	49/GPĐC31/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Vạn Xuân	DBV Vạn Xuân
21	Công ty Bảo hiểm Hàng không Bắc Giang	49/GPĐC12/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bắc Giang	DBV Bắc Giang
22	Công ty Bảo hiểm Hàng không Bắc Ninh	49/GPĐC39/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bắc Ninh	DBV Bắc Ninh
23	Công ty Bảo hiểm Hàng không Duyên Hải	49/GPĐC27/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Duyên Hải	DBV Duyên Hải
24	Công ty Bảo hiểm Hàng không Hà Tuyên	49/GPĐC32/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Hà Tuyên	DBV Hà Tuyên
25	Công ty Bảo hiểm Hàng không Hải Dương	49/GPĐC3/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Hải Hưng	DBV Hải Hưng
26	Công ty Bảo hiểm Hàng không Hải Phòng	49/GPĐC2/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Hải Thành	DBV Hải Thành
27	Công ty Bảo hiểm Hàng không Nam Định	49/GPĐC35/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Nam Định	DBV Nam Định
28	Công ty Bảo hiểm Hàng không Nam Hồng Hà	49/GPĐC6/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Nam Hồng Hà	DBV Nam Hồng Hà
29	Công ty Bảo hiểm Hàng không Nghệ An	49/GPĐC2/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bắc Trung Bộ	DBV Bắc Trung Bộ
30	Công ty Bảo hiểm Hàng không Phú Thọ	49/GPĐC36/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Văn Lang	DBV Văn Lang
31	Công ty Bảo hiểm Hàng không Quảng Ninh	49/GPĐC10/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Đông Bắc	DBV Đông Bắc

ANNEX 01

Re: Change of Names of the Subsidiary Units under the Corporation

(Attached to Resolution No. /2025/NQ-ĐHĐCĐ dated 28/04/2025 of the GMS)

32	Công ty Bảo hiểm Hàng không Tây Bắc	49/GPĐC24/KDBH CV đổi tên số 2128/BTC-BLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Tây Bắc	DBV Tây Bắc
33	Công ty Bảo hiểm Hàng không Thái Nguyên	49/GPĐC40/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Thái Nguyên	DBV Thái Nguyên
34	Công ty Bảo hiểm Hàng không Thanh Hóa	49/GPĐC12/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Thanh Hóa	DBV Thanh Hóa
35	Công ty Bảo hiểm Hàng không Vĩnh Phúc	49/GPĐC12/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Vĩnh Phúc	DBV Vĩnh Phúc
36	Công ty Bảo hiểm Hàng không Bình Dương	49/GPĐC28/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bình Dương	DBV Bình Dương
37	Công ty Bảo hiểm Hàng không Bình Phước	49/GPĐC41/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bình Phước	DBV Bình Phước
38	Công ty Bảo hiểm Hàng không Đông Nam Bộ	49/GPĐC14/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Đông Nam Bộ	DBV Đông Nam Bộ
39	Công ty Bảo hiểm Hàng không Long An	49/GPĐC23/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Long An	DBV Long An
40	Tổng công ty cổ phần bảo hiểm hàng không - Chi nhánh Nam Bình Dương	CV 7099/BTC-QLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Nam Bình Dương	DBV Nam Bình Dương
41	Tổng công ty cổ phần bảo hiểm hàng không - Chi nhánh Phương Nam	CV 7099/BTC-QLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Phương Nam	DBV Phương Nam
42	Công ty Bảo hiểm Hàng không Tây Nam Bộ	49/GPĐC22/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Tây Nam Bộ	DBV Tây Nam Bộ
43	Công ty Bảo hiểm Hàng không Tiền Giang	49/GPĐC38/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Sông Tiền	DBV Sông Tiền
44	Công ty Bảo hiểm Hàng không Vũng Tàu	49/GPĐC25/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Vũng Tàu	DBV Vũng Tàu
45	Công ty Bảo hiểm Hàng không Bình Định	49/GPĐC12/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bình Định	DBV Bình Định
46	Công ty Bảo hiểm Hàng không Đà Nẵng	49/GPĐC2/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Đà Nẵng	DBV Đà Nẵng
47	Công ty Bảo hiểm Hàng không Huế	49/GPĐC26/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Huế	DBV Huế
48	Công ty Bảo hiểm Hàng không Khánh Hòa	49/GPĐC17/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Khánh Hòa	DBV Khánh Hòa

ANNEX 01

Re: Change of Names of the Subsidiary Units under the Corporation

(Attached to Resolution No. 12025/NQ-ĐHĐCĐ dated 28/04/2025 of the GMS)

49	Công ty Bảo hiểm Hàng không Lâm Đồng	49/GPĐC34/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Lâm Đồng	DBV Lâm Đồng
50	Công ty Bảo hiểm Hàng không Nam Tây Nguyên	49/GPĐC17/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Nam Tây Nguyên	DBV Nam Tây Nguyên
51	Công ty Bảo hiểm Hàng không Quảng Bình	49/GPĐC12/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bình Trị Thiên	DBV Bình Trị Thiên
52	Công ty Bảo hiểm Hàng không Quảng Nam	49/GPĐC39/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Quảng Nam	DBV Quảng Nam
53	Công ty Bảo hiểm Hàng không Quảng Ngãi	49/GPĐC19/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Quảng Ngãi	DBV Quảng Ngãi
54	Công ty Bảo hiểm Hàng không Tây Nguyên	49/GPĐC5/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Bắc Tây Nguyên	DBV Bắc Tây Nguyên
55	Tổng công ty cổ phần bảo hiểm hàng không - Chi nhánh Nam Sông Hậu	CV 12480/BTC-QLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Chi nhánh Nam Sông Hậu	DBV Nam Sông Hậu
56	Văn phòng đại diện chăm sóc khách hàng và giám định xe cơ giới miền Bắc	CV 5622/BTC-QLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Văn phòng đại diện chăm sóc khách hàng và giám định xe cơ giới miền Bắc	VPĐD-CSKH & giám định xe cơ giới miền Bắc
57	Văn phòng đại diện chăm sóc khách hàng và giám định xe cơ giới miền Nam	CV 5622/BTC-QLBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Văn phòng đại diện chăm sóc khách hàng và giám định xe cơ giới miền Nam	VPĐD-CSKH & giám định xe cơ giới miền Nam
58	Văn phòng đại diện miền Nam	49/GPDDC33/KDBH	Công ty Cổ phần Tập đoàn Bảo hiểm DBV - Văn phòng đại diện miền Nam	VPĐD miền Nam

ANNEX 02
(Attached to Resolution No. 1/2025/NQ-DHĐCĐ dated 28/04/2025 of the GMS)

SUMMARY OF KEY AMENDMENTS TO THE CHARTER

Old Content	Amended Content
CHARTER OF ORGANIZATION AND OPERATIONS OF VIETNAM NATIONAL AVIATION INSURANCE CORPORATION	CHARTER OF ORGANIZATION AND OPERATIONS OF DBV INSURANCE GROUP JOINT STOCK COMPANY
INTRODUCTION	
We, the shareholders of Vietnam National Aviation Insurance Corporation, attending the General Meeting of Shareholders on September 6, 2024, have unanimously approved the amendments and supplements to the Charter and agreed to issue this Charter with the following contents:	We, the shareholders of DBV Insurance Group Joint Stock Company, attending the General Meeting of Shareholders on April 28, 2025, have unanimously approved the amendments and supplements to the Charter and agreed to issue this Charter with the following contents:
CHAPTER I. TERMS IN THE CHARTER	
Article 1. Definition of Terms 1. In this Charter, the following terms are defined as follows: a) “The Corporation” refers to Vietnam National Aviation Insurance Corporation	Article 1. Definition of Terms 1. In this Charter, the following terms are defined as follows: a) “The Company” refers to DBV Insurance Group Joint Stock Company
CHAPTER II. NAME, FORM, HEAD OFFICE, MEMBER COMPANIES, STOCK EXCHANGE, BRANCHES, REPRESENTATIVE OFFICES, BUSINESS LOCATIONS, OPERATING PERIOD, AND LEGAL REPRESENTATIVE OF THE CORPORATION	CHAPTER II. NAME, FORM, HEAD OFFICE, MEMBER COMPANIES, STOCK EXCHANGE, BRANCHES, REPRESENTATIVE OFFICES, BUSINESS LOCATIONS, OPERATING PERIOD, AND LEGAL REPRESENTATIVE OF THE COMPANY
Article 2. Name, Form, Head Office, Member Companies, Stock Exchange, Branches, Representative Offices, Business Locations, and Operating Period of the Corporation 1. Name of the Corporation - Vietnamese trading name: Tổng Công ty Cổ phần Bảo hiểm Hàng không - English name: Vietnam National Aviation Insurance Corporation - Vietnamese abbreviation: Bảo hiểm Hàng không - English abbreviation: VNI [...]	Article 2. Name, Form, Head Office, Member Companies, Stock Exchange, Branches, Representative Offices, Business Locations, and Operating Period of the Company 1. Name of the Company - Vietnamese name: Công ty Cổ phần Tập đoàn Bảo hiểm DBV - English name: DBV Insurance Group Joint Stock Company - Vietnamese trading name: Tập đoàn Bảo hiểm DBV - English trading name: DBV Insurance Group - Vietnamese abbreviation: Bảo hiểm DBV

Old Content	Amended Content
<p>3. Registered Office of the Corporation: [...] - E-mail: contact@bhhk.com.vn - Website: www.bhhk.com.vn</p>	<p>- English abbreviation: DBV Insurance [...] 3. Registered Office of the Company: [...] - E-mail: Info@dbvi.com.vn - Website: dbvi.com.vn</p>
CHAPTER XX. EFFECTIVE DATE	
<p>Article 54. Effective Date 1. This Charter, consisting of 20 Chapters and 54 Articles, was approved by the General Assembly of Shareholders of Vietnam National Aviation Insurance Corporation on September 6, 2024. The entire text of this Charter shall become effective immediately upon approval by the competent state authority regarding the change of the company's name to DBV Insurance Group Joint Stock Company. This Charter replaces the Charter approved by the General Assembly of Shareholders on April 25, 2024.</p>	<p>Article 54. Effective Date 1. This Charter, consisting of 20 Chapters and 54 Articles, was approved by the General Assembly of Shareholders of DBV Insurance Group Joint Stock Company on April 28, 2025. The entire text of this Charter shall become effective immediately upon approval by the competent state authority regarding the change of the company's name to DBV Insurance Group Joint Stock Company. This Charter replaces the Charter approved by the General Assembly of Shareholders on September 6, 2024.</p>
AMENDMENT OF OTHER TERMS	<p>(i) Amend all instances of the phrase "Vietnam National Aviation Insurance Corporation" or "The Corporation" to "DBV Insurance Group Joint Stock Company" or "The Company" as appropriate in the Articles of Association; (ii) Revise the wording in the Articles of Association to align with the new name of the Company once it is approved by the competent state authorities.</p>



TỔNG CÔNG TY CỔ PHẦN BẢO HIỂM HÀNG KHÔNG

Trụ sở: Tầng 25, Tòa nhà Vinacomin, số 3 Dương Đình Nghệ, Cầu Giấy, Hà Nội

Điện thoại: (024) 6276 5555 - Fax: (024) 6276 5556

THẺ BIỂU QUYẾT

Mã số:

TÊN CỔ ĐÔNG/ĐD CỔ ĐÔNG:

CP

*Thẻ biểu quyết này chỉ có giá trị trong cuộc họp Đại hội đồng cổ đông thường niên
năm 2025*



TỔNG CÔNG TY CỔ PHẦN BẢO HIỂM HÀNG KHÔNG

Trụ sở: Tầng 25, Tòa nhà Vinacomin, số 3 Đường Đinh Nghệ, Cầu Giấy, Hà Nội
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ĐẠI HỘI ĐỒNG CỔ ĐÔNG BẤT THƯỜNG NIÊN 2025 PHIẾU BẦU

THÀNH VIÊN HỘI ĐỒNG QUẢN TRỊ

1. Thông tin cổ đông tham gia bầu cử

TÊN CỔ ĐÔNG/ĐD CỔ ĐÔNG:

MÃ SỐ PHIẾU:

TỔNG SỐ CỔ PHẦN:

TỔNG SỐ PHIẾU BẦU = (*) x SL ứng viên =:

2. Phần bầu cử:

STT	Họ và tên ứng cử viên	Số phiếu bầu
1	NGUYỄN VĂN A	
2	TRẦN THỊ B	

3. Hướng dẫn:

- Cổ đông có quyền biểu quyết hết toàn bộ hoặc một phần tổng số phiếu bầu của mình cho ứng viên có tên trong danh sách. Phần phiếu bầu còn lại (nếu có) có thể không bầu cho bất cứ ứng viên nào. Tổng số phiếu bầu cho các ứng viên cộng lại không quá tổng số phiếu bầu ghi ở phần thông tin cổ đông.

- Số lượng phiếu bầu của mỗi ứng viên có thể khác nhau tùy thuộc vào mức độ tín nhiệm của cổ đông đối với ứng viên đó./.

4. Xác định tính hợp lệ của Phiếu bầu cử:

Phiếu bầu cử hợp lệ phải thỏa mãn tất cả các điều kiện sau:

- Phiếu do Tổng Công ty cổ phần Bảo hiểm Hàng không (theo mẫu do Tổng Công ty cổ phần Bảo hiểm Hàng không quy định và có đóng dấu treo của Tổng Công ty cổ phần Bảo hiểm Hàng không).

- Phiếu **không được** tẩy xóa, cạo sửa tên của ứng viên;

- Các thông tin trên Phiếu **không được** ghi bằng bút chì;

- Phiếu **không** ghi thêm tên ứng viên nằm ngoài Danh sách ứng viên đã được ĐHĐCĐ thông qua.

- Phiếu có tổng số phiếu bầu cho các ứng cử viên **không** vượt quá tổng số phiếu bầu của cổ đông hoặc người đại diện đó nắm giữ;

- Phiếu có chữ ký và ghi họ tên cổ đông vào phiếu bầu.

Cổ đông/Người nhận ủy quyền
(ký và ghi rõ họ tên)

ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2025
PHIẾU BIỂU QUYẾT

(Dùng cho Cổ đông/đại diện cổ đông có mặt trực tiếp
Tại cuộc họp Đại hội đồng cổ đông)

Tên cổ đông/Đại diện cổ đông:

Mã số phiếu:

Tổng số cổ phần có quyền biểu quyết:

Biểu quyết các nội dung tại cuộc họp Đại hội đồng cổ đông thường niên năm 2025 của Tổng Công ty cổ phần Bảo hiểm Hàng không (“VNI”, “Tổng công ty”) như sau:

CÁC NỘI DUNG CẦN BIỂU QUYẾT

STT	Nội dung biểu quyết	Tán thành	Không tán thành	Không có ý kiến
1	Thông qua báo cáo hoạt động của HĐQT năm 2024 và phương hướng hoạt động năm 2025			
2	Thông qua báo cáo kết quả kinh doanh năm 2024 và kế hoạch kinh doanh năm 2025			
3	Thông qua báo cáo hoạt động của BKS năm 2024 và phương hướng hoạt động năm 2025			
4	Thông qua báo cáo tài chính đã kiểm toán 2024			
5	Thông qua phương án phân phối lợi nhuận sau thuế năm 2024			
6	Thông qua phương án thù lao HĐQT và BKS năm 2025			
7	Thông qua danh sách đơn vị kiểm toán năm 2025			
8	Thông qua thay đổi tên Tổng công ty			
9	Thông qua việc sửa điều lệ Tổng công ty			
10	Thông qua sửa đổi Quy chế hoạt động HĐQT, Quy chế nội bộ về quản trị của Tổng công ty			

Lưu ý:

- Cổ đông biểu quyết bằng cách đánh dấu (X) vào 1 trong 3 ô biểu quyết “Tán thành”, “Không tán thành” và “Không có ý kiến”.
- Phiếu hợp lệ là phiếu có trả lời cụ thể theo các lựa chọn trên.
- Phiếu không hợp lệ là:
 - + Phiếu Biểu Quyết không phải do Ban Tổ chức phát hành;
 - + Phiếu Biểu Quyết không có dấu đỏ của Tổng công ty;
 - + Phiếu Biểu Quyết không điền ô nào hoặc điền từ 2 ô trở lên cho mỗi một nội dung cần biểu quyết;
 - + Phiếu Biểu Quyết bị tẩy xóa, sửa chữa, ghi thêm ngoài nội dung đã in sẵn;
 - + Phiếu Biểu Quyết rách rưới không còn nguyên vẹn, không có chữ ký xác nhận.

Hà Nội, Ngày 28 tháng 02 năm 2025

Cổ đông/Người nhận ủy quyền
(ký và ghi rõ họ tên)

