



**Universal Sampo  
General Insurance**  
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# ***OUR COMMITMENT TO A SUSTAINABLE FUTURE***

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT | FY2025



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## About the Report

This inaugural Environmental, Social, and Governance (ESG) report marks a watershed moment in our organizational journey. It represents far more than a mandatory disclosure; it stands as a profound declaration of our unwavering commitment to embedding transparency and sustainable practices deep within our corporate identity. Recognizing the critical importance of accountability, the Company has meticulously crafted this document, ensuring strict adherence to the highest standards. This involved rigorous data collection, verification processes, and thorough analysis to guarantee the accuracy and credibility of the information presented. The goal is not simply to report, but to provide stakeholders with a clear, honest insight into the Company's performance and priorities across key ESG dimensions.

This report is not intended as a mere formality or a standalone initiative. Instead, it reflects our deeply held conviction that sustainable and responsible conduct must be integrated into the very fabric of our operations. It signifies a conscious shift towards making ESG principles a fundamental lens through which the Company views its business, influencing strategic decision-making, operational processes, product development, supply chain management, and its overall corporate culture. Universal Sompo believes that true sustainability is achieved when these considerations are not an afterthought, but an intrinsic part of its organizational DNA.

Our ESG framework, therefore, extends beyond simple reporting metrics. It encapsulates a philosophy of proactive engagement in responsible business practices designed to generate tangible positive impacts for both society and the environment. This involves actively seeking opportunities to mitigate our environmental footprint – perhaps through energy efficiency measures, waste reduction programs, or sustainable sourcing – while simultaneously striving to foster social equity through initiatives related to diversity and inclusion, employee well-being, community engagement, and ethical practices. Strong governance underpins these efforts, ensuring ethical conduct, regulatory compliance, and robust oversight.

This first annual report serves as a crucial baseline, a testament to the continuous efforts already underway and a springboard for future action. It showcases our determined resolve to fulfil our multifaceted responsibilities towards all our stakeholders – including employees, customers, investors, suppliers, local communities, and regulators. The Company aims to foster a sustainable future not just for the company, but for the broader ecosystem in which it operates.

In today's world, the growing importance of ESG considerations is undeniable, driven by increasing stakeholder expectations, regulatory developments, and a clearer understanding of the interconnectedness between business success and planetary health. This report underscores our commitment to aligning our operations with these global imperatives and best practices. By transparently detailing our efforts, challenges, and progress, Universal Sompo aims to build enduring trust, strengthen relationships, and demonstrate unequivocally its dedication to creating resilient, sustainable long-term value for its stakeholders and the planet we all share. This is the beginning of an ongoing dialogue and a journey of continuous improvement.

This Environmental, Social, and Governance (ESG) Report formally presents the organization's sustainability performance metrics and initiatives pertaining to the material topics identified through rigorous assessment. The document provides a detailed delineation of the responsible practices implemented across our core operational domains. Specifically, it encompasses our conduct as a responsible insurance entity, our engagement as a partner to clients and channel distributors, our policies and culture as a people-centric employer, our commitment as an environmental steward focused on resource management and impact mitigation, and our contributions as an engaged corporate citizen.

## **Scope of the Report**

This comprehensive Environmental, Social, and Governance (ESG) report offers a detailed overview of our organization's activities and performance during the previous fiscal year, April 1, 2024 - March 31, 2025. Prepared as of April 15, 2025, the document places a strong emphasis on articulating the impact of our operations on key stakeholder groups and aligning these outcomes with our strategic sustainability objectives.

We have meticulously documented operational facets, performance metrics, and specific initiatives, explicitly highlighting how they resonate with and advance our overarching ESG commitments regarding environmental responsibility, social equity, and robust governance structures.

Our reporting methodology adheres strictly to established internal company policies and aligns with recognized external frameworks, ensuring the consistent promotion and application of sustainable practices throughout all aspects of our business. A core principle guiding our actions is the prioritization of the needs and expectations of our primary stakeholders: policyholders, employees, business partners, and regulatory bodies.

The Company continuously strives to address their diverse concerns through the implementation of ethical frameworks and the development of sustainable solutions within its products, services, and operational conduct.

By seamlessly integrating ESG principles into the fabric of Universal Sampo's core business strategy and decision-making processes, the Company aims to cultivate enhanced transparency and fortify accountability across the organization. This integration extends to risk management, investment analysis, and daily operations, reinforcing the Company's commitment to diligent environmental stewardship.

Universal Sampo firmly believes that this holistic approach not only strengthens trust and enhances corporate reputation but is fundamental to driving resilient, long-term value creation for all stakeholders. Consequently, this report serves as a formal reflection of the Company's unwavering dedication to responsible corporate citizenship and represents a key component of our ongoing efforts to contribute positively to a sustainable and equitable future.

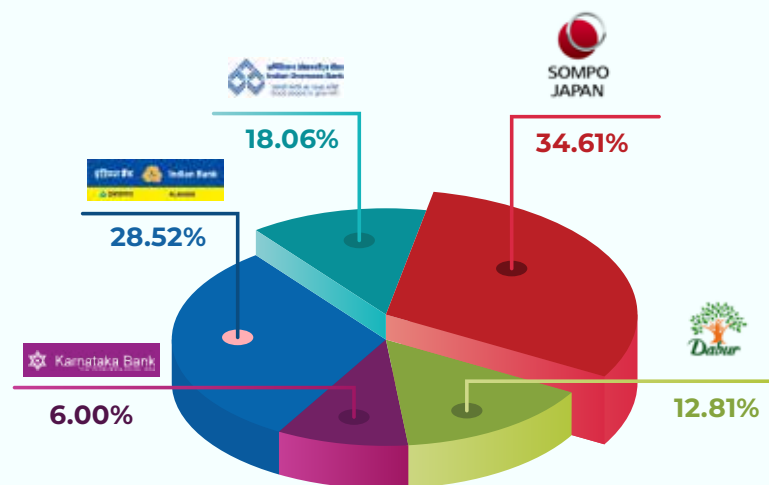
## **About Universal Sampo General Insurance**

Established in 2007, Universal Sampo General Insurance Company Limited is a joint venture of Indian Bank, Indian Overseas Bank, Karnataka Bank, Dabur Investment Corp., and a leading general insurer from Japan, Sampo Japan Insurance Inc. As a progressive organization, the Company lays special emphasis on adopting new and advanced technologies to make the entire insurance process simple and convenient for its customers and partners. A reflection of Universal Sampo's commitment can be seen in the products and services that it offers. The portfolio includes 178 IRDAI approved products, and it serves the customers from 163 offices spread across the country through digitally enabled resources over 146 distinct cities. Universal Sampo General Insurance is dedicated to delivering comprehensive insurance solutions that prioritize the security and well-being of all stakeholders. The Company cultivates robust, enduring relationships with the policyholders, ensuring the provision of timely and equitable claims processing, coupled with transparent and accessible policy management.

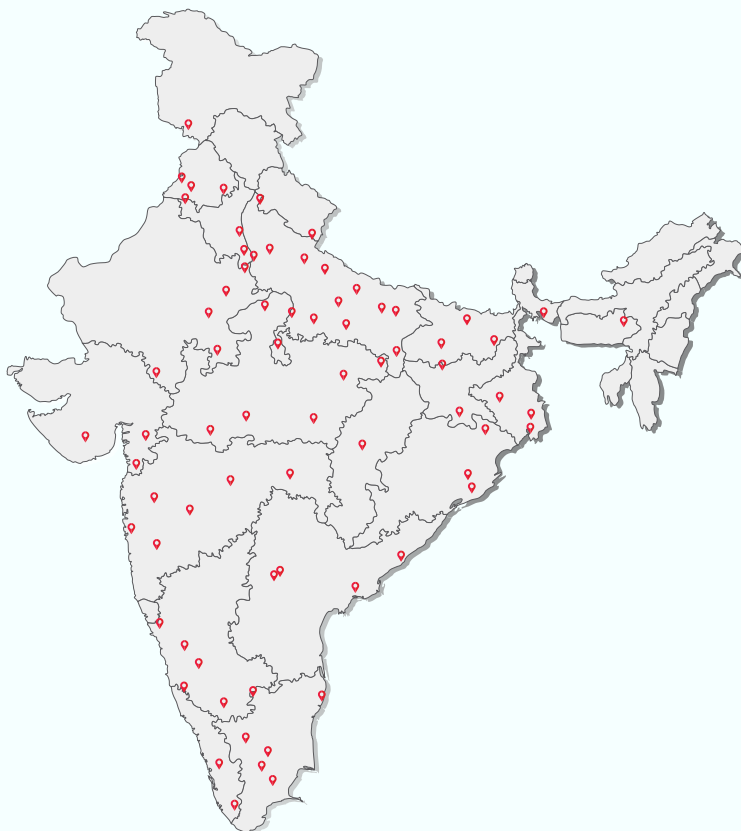
Universal Sampo fosters a collaborative and supportive environment for the employees, focusing on their professional development and personal well-being. This commitment translates directly into enhanced service delivery and operational excellence. The business practices are grounded in principles of unwavering integrity and strict accountability, guaranteeing adherence to stringent regulatory standards, and exceeding the expectations of the valued business partners.

The Company is deeply committed to ethical conduct and actively engages in community initiatives, demonstrating its dedication to social responsibility and environmental stewardship. This commitment extends beyond mere compliance; it reflects the Company's core belief in building a sustainable and equitable future. The Company strives to be a trusted partner, consistently upholding the highest standards of professionalism and responsibility in all its interactions. The Company operations reflect a commitment to building a resilient and responsible business.

## Our Partners



## Our Pan-India Presence



163 Offices



24\*7 Dedicated  
Call Centre



Team of 1800+  
Dedicated Employees

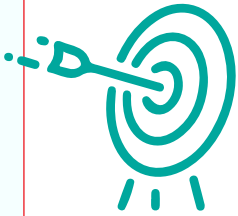


## VISION



To emerge as a market leader in our chosen domain by winning customer confidence through superior value and continually enhancing the same

## MISSION



- World class services and products for our Customers
- Stable returns for our Shareholders
- Stimulating work environment for our employees
- Growth along with Customer Centric Approach
- Highly efficient post-claim services to all our customers

## WE SHALL STRIVE



- To disseminate hassle free customer services from our Point of Sale
- To connect with customers for imparting knowledge/ awareness procedures about the after-sale services of insurance.
- To ensure prompt action/ feedback on Customer grievance
- To monitor and enhance service levels constantly
- To achieve sustainable premium growth and focus on bottom line for profitability



## **ESG Framework:**

The Company has put in place an ESG framework keeping in view the following objectives:

### **Illuminating the interconnectedness of planet, people, and prosperity:**

Instead of just identifying risks and opportunities, the framework aims to spotlight how environmental stewardship, social responsibility, and sound governance are inextricably linked to an organization's enduring success.

### **Weaving ESG threads into the fabric of organizational DNA:**

Moving beyond mere integration, the objective is to deeply embed ESG principles into the core values, strategic blueprints, and everyday actions of the company, shaping its very identity.

### **Establishing a compass for impact and ethical stewardship:**

Rather than just measuring performance, the framework seeks to create a navigational tool that guides organizations in understanding their broader societal and environmental footprint and their role as responsible actors.

### **Unveiling the narrative of responsible value creation:**

The goal transcends simple reporting to crafting a compelling story about how a company generates value not just financially, but also through its commitment to environmental and social well-being, and ethical conduct.

### **Cultivating resilience in a world of evolving expectations:**

Beyond meeting stakeholder demands, the framework aims to equip organizations with the agility and foresight to thrive in a landscape where sustainability and ethical considerations are increasingly paramount.

### **Navigating the evolving currents of accountability and regulation:**

Instead of just ensuring compliance, the objective is to provide a proactive compass for navigating the dynamic and increasingly important realm of ESG-related rules and societal expectations.

### **Catalysing a ripple effect of positive global contribution:**

The aim is not just internal improvement but to inspire and enable organizations to become agents of positive change, contributing meaningfully to a more sustainable and just world, aligning with global aspirations.

The Company sees sustainability as a long-term driver of value, and the Company relies on insights gained from the purpose to guide its underwriting, investment, and business decision-making.



Beyond regulatory compliance, the adoption of an ESG framework is strategically beneficial for the firm for multiple reasons. Firstly, it aligns Universal Sampo with global best practices. Secondly, implementing ESG principles can significantly mitigate operational and reputational risks associated with environmental and social factors, which are particularly pertinent to the insurance industry given its exposure to climate-related risks and societal shifts. Furthermore, an effective ESG framework can improve resource efficiency, reduce waste and operational costs, and foster innovation through sustainable practices. Overall, the integration of an ESG policy not only ensures compliance with IRDAI mandates but also positions Universal Sampo as a forward-thinking leader in corporate responsibility and sustainability within the insurance market.

### **ESG Guidelines - Universal Sampo General Insurance Company Limited**

#### **Advancing the energy transition**

As the most significant challenge humankind faces, the Company believes that the world – and the financial services sector – must take meaningful climate action today. Therefore, the Company commits to net zero emissions in its underwriting, investments, and operations by 2050. The Company promotes the transition through insurance of and investments in renewable energy and other innovative green technologies. The Company may carefully consider and respond to cases where there are innovative technologies such as Carbon Dioxide Capture, Utilization, and Storage (CCS, CCUS), carbon recycling, ammonia co-firing, or other innovative technologies in place that are expected to reduce greenhouse gas emissions and contribute to the realization of the Paris Agreement.

The Company aims to support the customers on their sustainability journey, working with them to reduce their carbon footprint.

#### **Achieving Social Equality**

The Company acts with a commitment to respecting the fundamental human rights of all stakeholders in the marketplace. With the aim of enabling each and every employee to maximize his or her strengths, the Company has positioned diversity and inclusion as an important management strategy for growth and is working to build a system and corporate culture to realize this goal.

In addition, when underwriting insurance, making investments, or when entering into relationships with new business partners the Company considers whether that relationship aligns with the Sustainability Vision.

#### **Aspiring for Excellence in Governance**

The Company makes business decisions based on high ethical standards, respecting international codes of conduct and considering the interests of all stakeholders, including customers, employees, local communities, and shareholders.

In addition, the Company proactively and fairly discloses transparent information to society regarding the progress toward achieving its goals in accordance with disclosure standards.



## Sustainability Efforts FY 2024-2025

### Blood Donation camp

The Company believe in making a positive impact, not just in business, but in our community. Universal Sampo has successfully concluded the blood donation camp on August 9, 2024, in partnership with TATA Memorial hospital!

The generosity of Universal Sampo's employees and participation in the blood donation camp is evident in the fact that the Company surpassed the blood donation goals and made a significant contribution to the community.



### Universal Sampo Supports Andhra Pradesh Flood Relief Efforts

Universal Sampo stands united with those affected by the floods in Andhra Pradesh. The commitment extends beyond immediate claims processing. The MD & CEO participated in a meeting along with the Member Non-Life and Executive Director from IRDAI and Hon'ble Chief Minister of Andhra Pradesh, Shri. Chandrababu Naidu, and senior officials from AP Government. The lengthy deliberations focused on collaborative efforts to minimize the flood's impact on victims



## Chalo Gaon Initiative

USGIC taken initiative of Chalo Gaon – Mission Bharat to primarily engage with gram panchayats and rural communities of Alibaug, Naigaon , Akshat and Belkade. By visiting these places and interacting with communities and gram panchayats, the Company demonstrated its commitment to reaching out to grassroots communities and creating meaningful impact on their lives through insurance awareness and education.



## Decluttering of E-waste

In today's technology-driven world, electronic waste (e-waste) is a rapidly growing environmental concern. As a responsible corporate citizen, Universal Sompo is committed to minimizing our environmental footprint by implementing effective e-waste decluttering and recycling practices. In this context Universal Sompo has taken proactive steps to address the e-waste challenge through a comprehensive decluttering and recycling program where employee participated on a large scale for significant contribution to a cleaner and more sustainable future.





## Tree Plantation

Planting trees offers a powerful multi-pronged approach to environmental and socio-economic benefits. In terms of **carbon offset**, trees act as natural carbon sinks, and storing it in their biomass, thus mitigating climate change. **Ecological restoration** is achieved as tree plantations help reclaim degraded lands, prevent soil erosion, regulate water cycles, and enhance soil fertility, paving the way for diverse ecosystems to recover.

Furthermore, tree plantation initiatives generate significant **employment**, particularly in rural communities, through activities like seedling cultivation, planting, maintenance, and harvesting. This boosts local economies and livelihoods. Lastly, these efforts are crucial for **wildlife conservation**. Forests provide essential habitats, and shelter for a wide array of animal species, contributing to biodiversity preservation. Sustainable tree plantation projects, especially those using native species, are vital for a healthy planet and thriving communities.

Universal Sampo General Insurance Company Limited has planted 5000 Trees at Trees for Ecotourism, Uttarkashi, Uttarakhand, India. This has enabled tree planting and sustainable practices, benefiting both our environment and local communities.



## Volunteering Leave

The Company introduced of Volunteering Leave, allowing employees to contribute to social causes such as tree plantation, beach cleaning, donation drives, community kitchens, disaster relief, tutoring underprivileged children, engagement at old age homes or an activity of your choice to contribute to the society we live in and fulfil the social responsibility for better future.



## Sustainability Initiatives through Business operations

### Insurance products coverage

**Crop Insurance:** Crop insurance plays a significant role in fulfilling a general insurance company's commitment to the Social aspect of ESG by addressing several key areas:



**Financial Security and Livelihood Protection:** Crop insurance provides a safety net for farmers against financial losses due to unforeseen events like natural disasters, pests, or diseases. This income stability is crucial for their livelihoods, preventing economic hardship and reducing vulnerability, particularly for small and marginal farmers who form a significant part of the rural population.

**Food Security and Community Resilience:** By protecting farmers' incomes and enabling them to continue farming after losses, crop insurance contributes to food security at a regional and national level. It helps maintain a stable supply of agricultural produce and supports the resilience of rural communities that depend on agriculture.

**Empowerment and Reduced Inequality:** Access to crop insurance can empower farmers, especially those from lower socio-economic backgrounds, by providing them with the confidence to invest in better farming practices and diversify their crops without the constant fear of financial ruin. This can contribute to reducing income inequality in rural areas.

**Improved Access to Credit:** With the security of crop insurance, farmers often gain better access to credit from financial institutions. This enables them to invest in inputs, technology, and expand their operations, leading to increased productivity and income.

**Social Stability and Reduced Migration:** By safeguarding rural livelihoods, crop insurance can contribute to social stability in agricultural regions and potentially reduce distress-induced migration to urban areas in search of work.

By offering and effectively implementing crop insurance schemes, Universal Sampo has demonstrated its commitment to the well-being of farmers and the broader agricultural community, directly addressing key social aspects of their ESG responsibilities. **The Company has covered 75,02,418 (0.75 Crore) farmers across Karnataka, Uttar Pradesh, Maharashtra, Andhra Pradesh and Tamil Nadu during the Financial Year 2024-25**

**Health Insurance:** Health insurance significantly contributes to fulfilling Universal Sampo's commitments towards the Social aspect of ESG in numerous ways:



**Improved Access to Healthcare:** By providing financial protection against medical expenses, health insurance enables individuals and families, especially those from vulnerable economic backgrounds, to access necessary healthcare services. This includes preventive care, timely diagnosis, and treatment for illnesses, leading to better health outcomes and overall well-being.

**Reduced Financial Burden and Poverty Alleviation:** Unexpected medical emergencies can lead to significant financial strain and even push families into poverty. Health insurance mitigates this risk by covering substantial portions of healthcare costs, preventing financial ruin and promoting economic stability at the individual and household level.

**Enhanced Productivity and Economic Growth:** A healthy population is a more productive population. By ensuring access to healthcare, health insurance contributes to a healthier workforce, reducing absenteeism due to illness and enhancing overall economic productivity and growth within communities and the nation.

**Social Equity and Inclusion:** Health insurance can help reduce disparities in healthcare access based on socio-economic status. By making healthcare more affordable, it promotes social equity and ensures that a larger segment of the population can access essential medical services, irrespective of their financial capacity.

**Improved Public Health Outcomes:** Increased access to preventive care and timely treatment facilitated by health insurance can lead to better public health outcomes, including lower mortality rates and reduced prevalence of communicable and non-communicable diseases within the insured population and potentially the wider community.

**Peace of Mind and Reduced Stress:** Knowing that they have financial protection against health-related emergencies provides individuals and families with peace of mind and reduces the stress associated with potential medical debt. This contributes to overall well-being and social stability.



**Support for Vulnerable Populations:** Universal Sampo participates in Government health insurance products specifically tailored to the needs of vulnerable populations, such as senior citizens, low-income groups, and individuals with pre-existing conditions, demonstrating a commitment to social inclusion and equity.

By actively offering and promoting accessible and comprehensive health insurance products, Universal Sampo has demonstrated its commitment to the social well-being of the communities they serve, directly addressing key social aspects of their ESG responsibilities and contributing to a healthier and more equitable society. **For the Financial Year 2024-25, the Company has covered health of 1,82,81,387 (1.83 Crore) individuals.**

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Other Insurance products: Providing insurance, in its broader sense beyond just health or crop, significantly contributes to fulfilling a Universal Sampo's commitments towards the social aspect of ESG by fostering a more resilient and secure society. Here's how:



**Financial Protection and Stability:** Insurance acts as a crucial safety net, protecting individuals, families, and businesses from potentially devastating financial losses arising from unforeseen events like accidents, natural disasters, theft, or liability claims. This financial security promotes stability and prevents individuals and communities from falling into poverty after a crisis.

**Empowering Individuals and Businesses:** By mitigating financial risks, insurance empowers individuals to pursue opportunities and businesses to invest and grow with greater confidence. This fosters economic activity and contributes to overall societal well-being. For example, home insurance enables individuals to invest in property without the fear of losing everything in a fire.

**Facilitating Economic Recovery:** In the aftermath of large-scale events like natural disasters, insurance payouts provide essential capital for individuals and businesses to rebuild their lives and operations, facilitating quicker economic recovery at a community and national level.

**Promoting Responsible Behaviour and Risk Mitigation:** Insurance companies often incentivize risk-reducing behaviours through premium discounts or specific policy conditions. This encourages individuals and businesses to adopt safer practices, contributing to a more secure society overall (e.g., rewarding safe driving with lower auto insurance premiums).

**Supporting Vulnerable Populations:** Insurance companies can design specific products or offer tailored solutions to address the needs of vulnerable groups, ensuring they have access to financial protection against potential hardships. This demonstrates a commitment to social inclusion and equity.

**Creating Employment and Economic Opportunities:** The insurance sector itself is a significant employer, providing jobs across various skill levels. Furthermore, by supporting businesses and individuals, it indirectly contributes to broader economic activity and job creation.

**Building Trust and Confidence:** A reliable and accessible insurance market builds trust and confidence within society, knowing that financial protection is available when needed. This contributes to social cohesion and reduces anxiety about potential future losses.

By effectively providing a range of insurance products, Universal Sampo plays a vital role in building a more resilient, secure, and equitable society, directly addressing the core tenets of the social pillar within its ESG responsibilities.



## Information and Cyber Security

Cybersecurity practices are increasingly recognized as integral to Environmental, Social, and Governance (ESG) initiatives. From an **environmental** perspective, secure IT infrastructure reduces energy consumption associated with data breaches and inefficient systems. Robust data management minimizes e-waste from compromised hardware.

The **social** aspect is significant as strong cybersecurity protects customer data and privacy, builds trust, and prevents disruptions to essential services, directly impacting societal well-being. Data breaches can disproportionately affect vulnerable populations, making cybersecurity a matter of social equity. Furthermore, a commitment to cybersecurity demonstrates responsible corporate citizenship.

In terms of **governance**, effective cybersecurity frameworks showcase strong risk management and accountability. Transparent reporting on cybersecurity incidents and measures builds investor confidence and aligns with regulatory compliance. The organization has integrated cybersecurity into overall governance structures to ensure a holistic approach to organizational resilience and long-term sustainability. The company believes that a strong cybersecurity posture is not just a technical necessity but a fundamental pillar of responsible and sustainable business practices.

The organization's commitment to security awareness is multifaceted and deeply embedded in the operational framework. The Company proactively educate its customers through diverse digital channels like email and social media (Instagram, LinkedIn, Facebook), ensuring they stay informed about potential cyber threats and best practices.

To further strengthen employee's resilience, the Company conduct monthly phishing simulation campaigns, exposing employees to evolving threat scenarios and offering accessible email security training with assessments.

Employees undergo comprehensive cyber security training right from their induction. This covers critical areas such as the impact of cyber breaches, the fundamental importance of cyber security, email security with a focus on phishing and suspicious email reporting, data leakage prevention, and their specific roles and responsibilities within the security policies and procedures. Reinforcing this foundation, the Company conducts mandatory annual cyber security and privacy awareness training. Completion is paramount, with non-compliance leading to disciplinary action, underscoring the seriousness the Company attaches to security.

Continuous awareness is maintained through regular awareness mailers that highlight key policy requirements and crucial cyber security concepts, including secure password management, email security protocols, and prevalent cyber threats. Finally, the Company ensures that accountability and understanding by obtaining a formal sign-off on its IT Usage Acceptance Policy and Non-Disclosure and Confidentiality Agreements from all stakeholders – employees, partners, and third-party vendors. These comprehensive practices cultivate a security-conscious culture across the Company's entire ecosystem.

Universal Sompo's strengths in security are built upon a solid foundation of adequate policies, procedures, and SOPs, providing clear guidelines for all operations. The Company employs effective technical controls for proactive detection and prevention of cyber threats, minimizing potential risks. Robust data protection controls are in place to safeguard sensitive information throughout its lifecycle, ensuring confidentiality and integrity. Furthermore, continuous cyber monitoring allows us to identify and respond to suspicious activities in real-time, maintaining a vigilant security posture. These interconnected elements create a resilient and secure environment for the operations and data.

Awareness training delivered during the year

- Mandatory Training - 2
- Learning Portal - 12
- Emailer to employees and customers – 2 per month
- Skits and online sessions- 6
- Phishing Test – 12

## Natural Catastrophe Management

Natural Catastrophe simulation methodology is a superior technique for estimating potential catastrophe losses. It is based on mathematical/statistical models that represent real world systems. The simulated events generated by model do not represent catastrophes that have occurred, but rather events that could occur.

This sophisticated approach meticulously assesses potential financial repercussions from events like earthquakes and floods, offering a comprehensive evaluation of a business's entire operational footprint. By considering the full spectrum of a company's exposure, CAT modelling generates projections of claim losses at various future points in time. This forward-looking analysis empowers the Company to understand its vulnerability to these natural disasters and make informed decisions regarding risk mitigation, insurance strategies, and overall resilience planning in the face of a changing climate. The insights derived from CAT modelling are invaluable for strategic financial planning and ensuring business continuity.

Natural catastrophe (Nat CAT) modelling is indispensable for company's sustainability and ESG initiatives. By providing a quantitative understanding of potential financial losses from events like floods, cyclones, and other natural disasters, it underpins the company's long-term financial stability – a crucial aspect of its governance. Accurate risk pricing and efficient capital allocation, facilitated by Nat CAT models, ensure the insurer's ability to meet future claims obligations, fostering trust and reliability, which aligns with social responsibility towards policyholders.

Furthermore, the insights derived from Nat CAT modelling inform the development of sustainable insurance products that incentivize risk mitigation and adaptation, contributing to environmental resilience. By understanding the escalating impacts of climate change, the Company actively promotes risk awareness among policyholders and support community-level resilience-building efforts. This proactive approach not only reduces potential losses but also contributes to broader societal sustainability goals. Ultimately, leveraging Nat CAT modelling allows the Company to operate responsibly, manage climate-related risks effectively, and actively contribute to a more sustainable and resilient future, embodying core ESG principles.

## Digitalization Initiatives

Digitization acts as a powerful catalyst for Universal Sompo General Insurance Company's Environmental, Social, and Governance (ESG) commitments. Environmentally, the shift to digital platforms drastically curtails paper consumption for policies and claims, directly contributing to forest preservation and a smaller carbon footprint. Streamlined digital workflows also optimize resource utilization within operations.


Socially, digitization broadens accessibility, reaching diverse customer segments through user-friendly online and mobile interfaces. Enhanced digital services, such as swift AI-driven claims processing and real-time tracking, elevate customer satisfaction and build trust. Robust digital security protocols are paramount, demonstrating a strong commitment to safeguarding customer data and upholding social responsibility. Transparent digital communication channels foster stronger relationships with all stakeholders.

Digital systems streamline regulatory compliance and enhance operational efficiency through automation and reduced errors. Improved data analytics capabilities also bolster risk assessment, including climate-related vulnerabilities, leading to more informed and sustainable decision-making.

Universal Sompo General Insurance Company is actively embracing digitization across various aspects of its operations to enhance customer experience, improve efficiency, and streamline processes. Some key digitization initiatives include:

**AI-driven Automation:** Leveraging Artificial Intelligence (AI) to automate tasks such as claims processing, damage assessment, and approvals, leading to faster turnaround times and improved accuracy.

**Real-time Tracking:** Providing customers with real-time tracking features for their service requests and claims status through the company's website and mobile app, enhancing transparency and accessibility. The "Easy Access" feature on their website allows seamless monitoring.



**Self-Service Options:** Expanding self-service capabilities through platforms like WhatsApp, enabling policyholders to initiate motor claim intimation, access policy documents (policy copies, health cards, claim forms), and locate network hospitals and garages. This reduces reliance on call centre and improves response times.

**Integrated Claims Management System:** Implementing a system that automates data validation and minimizes manual processing for health insurance claims, optimizing efficiency.

**Real-time Turnaround Time (TAT) Display:** Introducing a TAT display to proactively prevent delays and improve operational efficiency, ensuring regulatory compliance.

**Online Pre-authorization for Cashless Claims:** Streamlining the policyholder journey by offering an online pre-authorization process for cashless health insurance claims, creating a paperless experience.

**Customer Feedback Mechanism:** Utilizing their Customer Relationship tech platform to collect and analyze feedback in real-time, enabling continuous service quality improvements.

**Dedicated Queue for Senior Citizens:** Implementing a dedicated queue within their customer relationship tech platform to ensure efficient tracking and prioritization of cases related to senior citizens.

**AI-powered Virtual Agents:** Utilizing conversational AI for motor claims services to automate routine conversations, such as First Notice of Loss (FNOL), improving customer experience and reducing wait times.

**Payment Integration with Digital Wallets:** Integrating digital payment options for customer convenience.

**System for Crop Insurance:** Implementing technology solutions specifically for crop insurance processes.

**Customer Self-Service Portal:** Providing a portal for customers to manage their policies and access services online.

**National Health Claims Exchange (NHCX) Platform Integration:** Successfully transacting cashless claims on the NHCX platform, aiming to enhance efficiency and transparency in health insurance claims processing.

These initiatives demonstrate Universal Sampo's commitment to leveraging technology to enhance customer experience, streamline operations, and adapt to the evolving digital landscape in the insurance sector. Ultimately, embracing digitization allows Universal Sampo to operate more sustainably, enhance stakeholder engagement, and uphold strong governance principles, embedding ESG considerations across its value chain.

### Investment Initiatives:

As part of the Investment philosophy of Universal Sompo, the Company will not make any new investments in new or existing coal power plants or thermal coal mine projects. The Company may carefully consider investments in those companies where there are innovative technologies such as Carbon Dioxide Capture, Utilization, and Storage (CCS, CCUS), carbon recycling, ammonia co-firing, or other innovative technologies in place that are expected to reduce greenhouse gas emissions and contribute to the realization of the Paris Agreement.

The Company also will not make new investments in companies with more than 50% of business from oil and gas extraction projects in the oil sands. The Company will not make investments in companies whose primary business is coal i.e. companies that derive at least 30% of their revenues from coal-fired power generation, thermal coal mines, or oil sands, or electric utilities companies that generate at least 30% of their energy from coal, unless they establish a GHG reduction plan. The ESG Committee shall approve exceptions to the above ESG Guidelines basis relevant justification for deviation. Further, the Company will have an overall cap of 5% of AUM on such exceptional investments

**During FY2025 we have invested FV. Rs.10Cr in Sovereign Green Bond having maturity at 02<sup>nd</sup> December 2034.**



## Benefits of Sovereign Green Bonds



## **Work Culture and People Initiatives**

A holistic approach to Environmental, Social, and Governance (ESG) is significantly bolstered by prioritizing employee well-being, fostering Diversity, Equity, and Inclusion (DEI), implementing strategic reward and recognition programs, and cultivating dynamic people engagement.

Employee wellness initiatives underscore a company's commitment to its workforce's physical and mental health, directly contributing to the Social pillar of ESG. A healthy workforce is a more engaged and productive workforce, fostering a positive organizational culture. DEI initiatives are fundamental to creating a fair and inclusive workplace, ensuring equal opportunities and valuing diverse perspectives, which is also a core tenet of the social aspect. An inclusive environment fuels innovation, enhances decision-making, and strengthens the company's social fabric.

Dynamic people engagement initiatives, such as sustainability challenges, volunteering opportunities, and employee resource groups focused on environmental or social causes, actively involve employees in the company's ESG journey. This fosters a sense of ownership, empowers employees to be change agents, and directly contributes to both the **Social** and **Environmental** aspects by driving tangible actions and raising awareness.

Collectively, these interconnected initiatives create a thriving and purpose-driven work environment, enhance the company's reputation as a responsible corporate citizen, attract and retain top talent who value ESG principles, and ultimately contribute to a more sustainable, equitable, and well-governed future, strengthening all dimensions of ESG.

The Company believes that relationships with the stakeholders is strengthened & nurtured by imbuing an attitude towards 'Caring' and a commitment of 'Concern' towards the welfare of the customers and employees during the time of distress, as well as being pre-emptive towards mitigating future Risks. Universal Sompō's Customer Outreach activities include organizing Health Camps and Consumer Awareness workshops for providing knowledge empowerment and overall well-being of the customers. Universal Sompō stands-by its customers and citizens of the country during natural catastrophic events and give its best efforts to try and minimize their distressful situations through its team efforts and leveraging its network channels for extending assistance services. At workplace, the Company works towards creating a healthy work environment for employees through organizing internal Employee Engagement activities towards Training, Employee Welfare and fun activities during the festive period and important national celebrations. Following is a glimpse of initiatives

### **1. Employee Reward and Recognition Program**

The Company takes pride in recognizing trailblazers who redefine success. Universal Sompō's High Gliders awards celebrate excellence across categories—from the enthusiastic Bright Beginner to the collaborative Stronger Together, the innovative Customer Comrade, and the outstanding Top Glider. Awards are also given during Utkarsh – Company's annual foundation day celebration. These accolades honor those who inspire us to aim higher. The Company has an appreciative culture within the organization and celebrates with Kudos cards during Appreciation days.

### **2. Dynamic People Engagement**

The Company believes in the power of togetherness. Through Employee Respite Groups—Fun at Work, Force for Good, and DEI Sports—the Company brings energy and excitement to work. From fostering inclusion to promoting teamwork and fun, the engagement activities create a vibrant, unified culture. And with regular surveys, every voice contributes to shaping the future.

### **3. Health & wellness**

Employee well-being is a key priority. With a holistic Health and Well-being approach with health camps at various locations and mental health support, Universal Sompō empowers its employees to thrive—physically, emotionally, and mentally.



#### 4. Diversity, Equity and Inclusion

Diversity, Equity and Inclusion (DEI) is more than a value; it's the backbone of the Company's culture. Initiatives like Herizon, the Women Leadership Network, empower women to lead fearlessly, while inclusive practices ensure that everyone feels seen, heard, and valued.

#### 5. Herizon: Empowering Women Leaders at Universal Sampo

The Company believes in breaking barriers, rewriting narratives, and paving the way for an inclusive and dynamic future. That's why, the Company launched **Herizon**, the Women Leadership Network. This initiative celebrates the strength, resilience, and brilliance of women leaders while fostering a culture of empowerment and equal opportunities.

The name embodies mission of the initiative: to power women's journeys as they rise beyond horizons. It's not just a program—it's a movement to champion women leaders, amplify their voices, and create a legacy of inspiration for generations to come. It is a blend of **"her"** and **"horizon,"** symbolizing women leading towards the future

##### Through Herizon, the Company aims to:

- Cultivate a thriving network of women leaders across Universal Sampo.
- Offer mentorship, development programs, and a platform for exchange of ideas
- Address the challenges women face in leadership and drive actionable change.
- Build an ecosystem where leadership is diverse, inclusive, and innovative.



EMBRACE  
DIVERSITY

## **CSR Initiatives contributing towards Sustainability efforts**

Corporate Social Responsibility (CSR) endeavours serve as a foundational element in the establishment and advancement of the organization's Environmental and Social. The symbiotic relationship between CSR activities and ESG initiatives is evident in the following manner:

Firstly, CSR engagement frequently establishes the groundwork for the **Environmental** dimension of ESG. Proactive measures initiated as part of the organization's voluntary commitment to ecological stewardship under the purview of CSR, directly contribute to demonstrable improvements in environmental performance metrics that are reported within the ESG framework.

Secondly, CSR activities are intrinsically interwoven with the **social** facet of ESG. Initiatives designed to enhance standards across the value chain, provide substantive support to local communities through investments in educational infrastructure or community development programs, all of which are common pursuits within the domain of CSR, directly address the social criteria delineated within ESG. Community engagement projects undertaken as part of a company's CSR commitments contribute substantively to the social capital considerations within the ESG framework.

Thirdly, the very act of publicly disseminating comprehensive reports on CSR activities underscores a commitment to transparency, a foundational element of credible ESG reporting.

CSR activities provide the practical instantiation of a company's overarching sustainability objectives, generating the tangible actions and quantifiable data points that are subsequently structured, meticulously measured, and transparently reported within the standardized CSR report.

Some of the key CSR initiatives that have impacted the Environmental and social aspects are covered as Annexure to this report.

### **Governance**

Corporate governance includes 'the structures, processes, cultures and systems that engender the successful operation of the Company. It is the application of best management practices, compliance of law and spirit and adherence to ethical standards for effective management and distribution of wealth and discharge of Social Responsibility for sustainable development. USGI is committed to follow sound corporate governance practices and uphold the highest standards in conducting business.

### **Corporate Governance Philosophy:**

To realize Universal Sompō's corporate philosophy, the Company aims at achieving sustained growth and establishing reliance as a company that is highly evaluated by the customers, shareholders, clients and society in all aspects including products, service, financial strength, quality of employees, and other things.

Corporate Governance is the primary responsibility of the Board. The Board performs its duties with the support of the management of the Company.

The Board of Directors supports the Principles of Good Corporate Governance and Best Practice Recommendations as per the applicable Laws Rules and Regulations.

As a part of Corporate Governance its core responsibilities shall be to -

1. Seek and facilitate the exercise of shareholder rights and ensure equitable treatment of all the shareholders, including minority and foreign shareholders.
2. Ensure timely and accurate disclosure of all material facts including financial situations, performance, ownership and governance of the Company.
3. Ensure that Non-Executive Directors perform the pivotal role of imparting the right balance to the Board process by bringing an independent perspective and judgment.
4. Conduct the affairs of the Company in an ethical manner.

## 1. Board of Directors

The Board has a mix of Executive, Non-Executive and Independent Directors to maintain professionalism and independence of Directors. The Board comprises of competent and qualified Directors to drive the strategies in a manner that would sustain growth of the Company and protect the interest of various stakeholders in General and Policyholders in particular. The Board comprises of Directors having expertise in Insurance, Banking, Finance, Accountancy, Economics, Law etc.

The Composition of Board for the FY 2024-25 consists of 14 Directors, which includes 3 Independent Directors and the Managing Director & CEO, who is an executive member of the Board of Directors. All other Directors, including Chairman, are Non-Executive Directors. The Company keeps the roles of the CEO and the Chairman separate.

### **Responsibility of the Board:**

The primary responsibility of Board is to ensure Company's prosperity by collectively directing the Company's affairs, meeting the appropriate interests of its shareholders. The Board of Directors monitors' performance of organization and evaluate the achievement of the strategic and business plans and annual budget outcome. The Board ensures that Company has appropriate corporate governance structures in place including standards of ethical behavior and promotes a culture of corporate and social responsibility.

### **Role and Duties of Independent Directors:**

The Independent Directors bring an independent judgment to bear on the Board's deliberation and objectivity in the Board's decision-making process. The Independent Directors participate constructively and actively in the Committees of the Board in which they are members. They represent and safeguard the interest of all stakeholders. They keep themselves well informed about the Company /and the external environment in which it operates.

### **Board Meeting:**

The meetings of the Board of Directors during the Financial Year were conducted through Hybrid Mode i.e. in person and through video conferencing. The Board meets at least once in a quarter to inter alia review the Company's quarterly performance and financial results, review the Business, consider Business Strategies and their implementation, and also discusses control, and compliance matters. Meetings were held once every three months and the time gap between two successive Board meetings did not exceed four months.

In exceptional circumstances, additional meetings are organized, if necessary. In case of any matter requiring urgent approval, resolutions are circulated for approval of the Board and in case of any significant matter, a briefing conference is also arranged with the Directors.

The Board is provided, on a timely basis with requisite information and detailed agenda papers, together with necessary supporting papers, as required. The Board papers, agenda and other explanatory notes are circulated to the Directors in advance. **There were five (5) Board Meetings held during the year.**

The Board has constituted following Committees:

- (i) Audit Committee
- (ii) Investment Committee
- (iii) Risk Management Committee
- (iv) Policyholder's Protection Committee (now Policyholder Protection Grievance Redressal and Claims Monitoring Committee)
- (v) Nomination & Remuneration Committee
- (vi) Corporate Social Responsibility Committee
- (vii) Reinsurance Committee
- (viii) Technology Strategy Committee

The Chairman of the respective Committee briefs the Board on deliberations taken place at the Committee Meetings in relation to important discussions, noting and approvals. The role and composition of these Committees, along with the number of meetings held during F.Y. 2024-25 and the attendance of the members are provided below.

## **2. Audit Committee**

The Audit Committee of the Board comprises of five members – three Independent Directors and two Non – Executive Directors. The Chairperson of the Committee is an Independent Director.

The Audit Committee oversees the financial reporting and disclosures and recommends to Board, reviews internal audit plans, reports, and significant findings and provides appropriate directions, oversight the work of any external auditors, communicate with senior management regarding status, progress, and new developments, as well as problematic areas, reviews the related party transactions, ensuring the risk management process and other functions as per the Companies Act, 2013 and IRDAI Act, Rules and Guidelines. **During the year under review, the Audit Committee met five (5) times**

## **3. Investment Committee**

The Investment Committee of the Board comprises of six Board members consisting of four Non-Executive Directors, one Independent Director, Managing Director & CEO, the Deputy CEO, the Chief Financial Officer, the Chief Investment Officer, the Appointed Actuary and the Chief Risk Officer.

The composition of the Committee is as per the requirement of Corporate Governance Guidelines of IRDAI.

The Committee undertakes the responsibilities of reviewing and recommending the Investment Policy to the Board and overviews its implementation and operations, reports to the Board on the performance of the investment portfolio, gives suitable direction and fulfils other responsibilities as cast on it pursuant to the IRDAI (Investment) Regulations, 2000 and Corporate Governance Guidelines of IRDAI as amended from time to time.

**During the year under review, Investment Committee met four (4) times**

## **4. Policyholders Protection, Grievance Redressal & Claims Monitoring Committee**

The composition of the Committee is as per the requirement of Corporate Governance Guidelines of IRDAI. The Committee reviews the Policyholders grievances and the grievance redressal mechanism of the Company and suggests mechanism for speedy redressal of complaints/grievances of policyholders.

**During the year under review, the Committee met four (4) times**

## **5. Risk Management Committee**

The Committee reviews the Risk Management Status and Business Continuity and Fraud Monitoring framework, discusses and considers best practices in risk management in the market and advises the respective functions, maintains an aggregated view on the risk profile of the Company for all categories of risk and reviews the solvency position of the Company on a regular basis.

**During the year under review, the Committee met four (4) times**

## **6. Nomination and Remuneration Committee**

The Committee scrutinizes the appointment of proposed Directors and KMP, determines remuneration and compensation packages of the Executives and Directors of the Company. Further, it also evaluates the Performance of Individual Directors and the Board based on the Performance Evaluation Policy of the Company.

**During the year under review Nomination and Remuneration Committee met Four (4) times**

## **7. Corporate Social Responsibility Committee**

The Committee reviews the amount spent on CSR activities undertaken by the Company. The CSR Policy is available on website of the Company: [www.universalsompo.com](http://www.universalsompo.com). The Report on Corporate Social responsibility, as prescribed under Section 135 of the Companies Act, 2013 is appended as Annexure to the Board's Report published separately.

**During the year under review the Corporate Social Responsibility Committee met four (4) times**

**8. Reinsurance Committee**

The Reinsurance Program and any amendments to the Reinsurance Strategy is decided by the Committee who also approves the strategy to be followed for retention of business and risk transfer depending on the modalities of the Annual Budget as approved by the Board.

**During the year under review Reinsurance Committee met Two (2) times**

**9. Technology Strategy Committee**

The Board at its 93rd Meeting held on 3rd February 2023 has constituted this voluntary Committee viz. Technology Strategy Committee for deliberating on and taking decisions on various tech enabled matters of the Company.

**During the year under review Technology Strategy Committee met Two (2) Times**





**10. Independent Director's Meeting**

The Code of Conduct for Independent Directors prescribed vide Schedule IV of the Companies Act, 2013, provides for an evaluation mechanism for the Board/Chairman and the "Board-as-a-whole" which would need to be done at a separate Meeting of Independent Directors, without the attendance of Non-Independent Directors and members of management.

**11. Whistle Blower Policy and Framework**

USGI encourages employees and business associates to bring to the management's notice concerns about suspected unethical behaviour, malpractice, wrongful conduct, fraud, violation of the Company's Policies including Code of Ethics and Conduct, violation of law or questionable Accounting or Auditing matters by any employee/ director in the Company without fear of reprisal. The said Policy provides the employees with a channel for communicating any suspected instances/complaints and a platform for their resolution through proper governance mechanism. The Whistleblower policy has been uploaded on the website for easy access to all.

**For the financial year FY25, there were no cases reported under the whistleblower policy.**

Whistleblower Policy			
# 01 Chief Risk Officer	# 02 Internal Audit Department	# 03 Internal Whistleblower Committee	# 04 Audit Committee
 <b>Receives the Complaints and is responsible for Classification of complaint as Whistleblower Cases</b>  All Cases classified as whistleblower are submitted for independent investigation	 <b>Independent Investigation by Internal Audit Department</b>  Submission of Report to Internal Whistleblower Committee	 <b>Members:</b> Chief People Officer, Chief Risk Officer, Chief Compliance Officer, and Head Internal Audit  Action on the Complaint based on the provisions of Whistleblower policy	 <b>Report submitted to Audit Committee of the Board</b>



## 12. Grievance Redressal Mechanism

Timely redressal of grievances is crucial for enhancing customer confidence in the insurance industry. The grievance redressal mechanism and compliance requirements for insurers are stipulated in the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024, alongside the IRDAI Master Circular on Operations and Allied Matters of Insurers 2024 and IRDAI Master Circular on Protection of Policyholders' Interests, 2024. In response, Universal Sompo General Insurance Limited has decided to establish an effective and robust grievance redressal system. This shall include enabling online submission of grievances, establishing mechanisms to register all grievances received through various channels such as the call center of Universal Sompo General Insurance Limited. The Company shall also undertake extensive publicity of these arrangements.

The Company has Established and maintained a centralized complaint process and complaint handling process aimed at achieving "Total Customer Satisfaction." This centralized system ensures that all customer complaints, regardless of their nature or origin, are efficiently managed and resolved to the satisfaction of the complainant. By centralizing this process, the Company has streamlined communication channels, minimized response times, and enhanced overall customer experience.

The Company has made sure that the grievance handling process is designed to progressively minimize grievances and achieve "zero grievances." The Process includes adopting consumer-friendly practices, enhancing transparency in complaint handling procedures, and empowering customers through accessible and responsive grievance resolution mechanisms. To enhance transparency, the company publishes the total complains received as part of public disclosures. For 9 months (Apr 24 to Dec 24), the total policy related complaints per 10,000 policies sourced stood at **0.28**, and the claim related complaints per 10,000 claims were at **6.30**. This is amongst the industry best and is a testimony to robust customer service initiatives by the Company.

### **13. Business Continuity Planning**

A robust Business Continuity Plan (BCM) significantly bolsters the Governance aspect of ESG. It demonstrates responsible risk management and ensures the organization's resilience against disruptions, safeguarding operational stability and protecting stakeholders' interests. By maintaining essential functions during crises, a BCM plan minimizes negative impacts on the environment and society, aligning with Environmental and Social responsibilities. It showcases a commitment to long-term sustainability and ethical conduct, assuring investors and the public of the company's preparedness and accountability.

The Company maintains a comprehensive Business Continuity Management (BCM) framework, underpinned by a clearly defined BCM policy. This framework establishes overarching principles for the entire lifecycle of business continuity, encompassing the creation, implementation, activation, regular testing, and ongoing maintenance of our preparedness strategies. These strategies are designed to ensure operational resilience in the face of a wide spectrum of potential disruptions. This includes natural disasters, technological failures, and human-caused incidents, explicitly addressing large-scale health crises such as global pandemics or epidemics.

The primary objective of the BCM plan is to significantly mitigate the negative consequences associated with business disruption and system failures, which represent critical facets of Operational Risk. By providing a structured approach to managing such events, the BCM plan ensures the continued functionality of essential business processes and critical systems even during adverse circumstances. This proactive approach safeguards the Company's operational stability, protects its stakeholders, and reinforces the commitment to maintaining uninterrupted service delivery across various business continuity scenarios.

**There were no BCP incidents during the reporting period.**

## Annexure: Key CSR Initiatives with Environmental and Social impacts

### 1. GOVERNMENT P.U. COLLEGE – DODDAMAGGE

CSR Project – Distribution of IT equipment to the Government PU College Doddamagge, Arakalgud Taluk, Hassan district located in Karnataka for setting up their Computer Lab, smart board and projector to offer high-quality education to the students to pursue computer coursed combination such as PCMC, CEBA Courses which have been newly started in the college thereby empowering students to contribute to society. The College is committed to foster educational excellence, social inclusion, and sustainable development. The computer lab of this project will help about 220 students to improve their computer knowledge and inculcate computer education amongst them in today's competitive world.

#### CSR Activity– Promoting Education



## 2. GOVERNMENT ADARSH SCHOOL AND BALIKA UCCH MADHYA VIDHYA – Sawar (Self-Implemented Project)

**CSR Project** – Distribution of desktops to the Government School located in Sawar district of Rajasthan for students at the school to support computer education. From the total number of eight desktops, four desktops were provided to the boy's school and four desktops at Sawar Girls School in Ajmer, Rajasthan. The said desktops distributed to the school would benefit 551 students to gain computer knowledge.

### CSR Activity– Promoting Education





### 3. CHILD RIGHTS AND YOU (CRY)

**CSR Project** – For enhancing the learning levels among students and enabling them to opt for Science/Professional courses – Remedial Tuition centers in the villages of Kapileshwarpuram, Valluru and Addankivari Lanka villages in the state of Andhra Pradesh to ensure smooth grade transitions and fostering academic excellence, particularly in 10th and 12th grade examinations.

**Name of the Agency** - CRY Foundation

**CSR Activity** - Promoting Education





#### 4. MOHAN FOUNDATION

**CSR Project** – For supporting their “Organ Donation Program” through which the Agency will be conducting public awareness and education programs to encourage people for donating their Organs. MOHAN Foundation is engaged in creating awareness and educating people about the transformative power of organ donation with their Vision to ensure that “No Indian dies for Lack of an Organ”. The Trust aims to conduct public awareness in and around Mumbai and Nagpur locations.

**Name of the Agency** - MOHAN Foundation

**CSR Activity** - Promoting Healthcare



**5. AURANGABAD THALASSEMIA SOCIETY**

**CSR Project** – For running Thalassemia Day Care Centre in Aurangabad district of Maharashtra. The Trust has been helping 700 thalassaemic children with regular blood transfusion, medical treatment, counselling of their parents, educating others for prevention, etc. With unwavering support and hard work of volunteers of Dattaji Bhale Blood Bank & Think Foundation “Aurangabad Thalassemia Society Aurangabad” is now home to over 300 patients suffering with Thalassemia/Sickle cell anaemia patient. The Trust is working for the cause to provide facilities to patients suffering from Thalassemia and also aims to provide comprehensive treatment from doctors of various hospitals, blood banks, staff of blood bank, blood donation camp organizers, and a large number of volunteers.

**Name of the Agency** - Aurangabad Thalassemia Society

**CSR Activity** - Promoting Healthcare

**6. SWAMI VIVEKANANDA YOUTH MOVEMENT (SVYM)**

**CSR Project** – For supporting their “Palliative Care Project” for the patients who are suffering from chronic & life limiting illness as part of Promoting Healthcare in Mysuru, Hassan and Bengaluru. SVYM's Palliative care aims at improving the quality of life of the incurably ill, bedridden and dying patients by ensuring appropriate medical and supportive care for whose conditions cannot be reversed. The Trust is seeking support to provide the best possible quality of life for the patients suffering from serious life limiting illness through Home based and institution-based care, Training and awareness in the community.

**Name of the Agency** - Swami Vivekananda Youth Movement (SVYM)

**CSR Activity** - Promoting Healthcare

**7. APARAJITHA FOUNDATION**

**CSR Project** – For supporting adolescents by providing them life skills education through their “Life Skills Project” that will guide them in their personal and academic journeys across the eastern regions of Assam, Bihar, Chhattisgarh, Jharkhand and parts of North Eastern regions, following the World Health Organization's Framework.

**Name of the Agency** - Aparajitha Foundation

**CSR Activity** - Promoting Healthcare



**Universal Sampo  
General Insurance**

Suraksha, Hamesha Aapke Saath



**REGISTERED OFFICE**

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