Overall Financial Soundness

Line-wise Net Incurred Loss Ratio: Disclousres up to the Quarter ended on 30.06.2026

Sr. No.	Net Incurred Loss Ratio / Line of business	As on 30.06.2026		As on 30.06.2025		As on 30.06.2024		As on 30.06.2023	
		For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter
1	Motor	82%	82%	45%	45%	62%	62%	78%	78%
2	Health (including PA & Travel)	70%	70%	90%	90%	94%	94%	119%	119%
3	Crop	84%	84%	2565%	2565%	150%	150%	-3%	-3%
4	Commercial & Others	187%	187%	84%	84%	36%	36%	81%	81%

Line-wise Renewal Premium to New Business Premium Ratio: Disclosures up to the Quarter ended on 30.06.2026

Sr. No.	Line of business	As on 30.06.2026		As on 30.06.2025		As on 30.06.2024		As on 30.06.2023	
		For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter
1	Motor	5%	5%	4%	4%	10%	10%	9%	9%
2	Health (including PA & Travel)	41%	41%	33%	33%	105%	105%	59%	59%
3	Crop	0%	0%	0%	0%	0%	0%	0%	0%
4	Commercial & Others	36%	36%	98%	98%	182%	182%	166%	166%

Company wise Expense of Management /Gross Written Premium Ratio: Disclousres up to the Quarter ended on 30.06.2026

Sr. No.	Expense of Management /Gross Written Premium	As on 30.06.2026	As on 30.06.2025	As on 30.06.2024	As on 30.06.2023
		Up to the Quarter	Up to the Quarter	Up to the Quarter	Up to the Quarter
1	Company wide	28.4%	24.7%	24.8%	25.4%

Disclosure of Products' Performance for and upto the month of June'2026

Premium in lakhs (Rs.)

Sr. No.	Line of Business	Products' Performance for period ended on 30.06.2026								Products' Performance for period ended on 30.06.2025						Products' Performance for period ended on 30.06.2024						Products' Performance for period ended on 30.06.2023					
		Features	Premium		Performance					Premium	Performance					Premium	Performance					Premium	Performance				
			Increase over past 3 years *	Modal Insurance Cover	Total No. of policies as at 01.04.2026 (renewable policies)	New Policies issued (a)	New Policies' Premium (b)	Renewal Premium (c)	Renewal Proportion (d)	Increase over past 3 years*	Total No. of policies as at 01.04.2025 (renewable policies)	New Policies issued (a)	New Policies' Premium (b)	Renewal Premium (c)	Renewal Proportion (d)	Increase over past 3 years *	Total No. of policies as at 01.04.2024 (renewable policies)	New Policies issued (a)	New Policies' Premium (b)	Renewal Premium (c)	Renewal Proportion (d)	Increase over past 3 years*	Total No. of policies as at 01.04.2023 (renewable policies)	New Policies issued (a)	New Policies' Premium (b)	Renewal Premium (c)	Renewal Proportion (d)
1	**Motor**																										
	GOODS CARRYING PACKAGE POLICY	Motor Insurance | Buy/Renew Motor Insurance Policy Online | Universal Sompo	0%	universalsompo.com/modal-premium/	345,322	75,060	28,183	1,202	1%	0%	295,142	40,742	12,008	431	1%	0%	318,944	73,603	14,161	2,355	4%	0%	33,152	56,545	11,059	780	26%
	MOTOR - PRIVATE CAR PACKAGE POLICY	Motor Insurance | Buy/Renew Motor Insurance Policy Online | Universal Sompo	0%	universalsompo.com/modal-premium/	902,931	125,299	13,589	487	1%	0%	587,726	174,008	15,768	401	1%	0%	579,556	118,770	11,966	618	1%	0%	540,301	114,398	10,542	1,089	2%
	MOTOR PRIVATE CAR BUNDLED POLICY	Motor Insurance | Buy/Renew Motor Insurance Policy Online | Universal Sompo	0%	universalsompo.com/modal-premium/	388,397	84,971	16,109	1,382	2%	0%	254,240	73,696	11,127	837	2%	0%	245,778	57,658	10,874	685	2%	0%	203,372	49,401	8,996	866	3%
	MOTOR TWO WHEELER BUNDLED POLICY	Motor Insurance | Buy/Renew Motor Insurance Policy Online | Universal Sompo	0%	universalsompo.com/modal-premium/	1,201,807	479,930	14,872	35	0%	0%	446,803	171,691	6,023	31	0%	0%	360,366	88,961	3,339	45	0%	0%	214,140	48,530	1,629	84	1%
	MISCELLANEOUS CARRYING PACKAGE POLICY	Motor Insurance | Buy/Renew Motor Insurance Policy Online | Universal Sompo	0%	universalsompo.com/modal-premium/	224,652	66,780	5,825	135	1%	0%	176,690	50,069	4,344	160	1%	0%	119,958	53,455	4,586	116	1%	0%	22,477	24,938	4,628	137	9%
2	**Health**																										
	COMPLETE HEALTHCARE INSURANCE	Health Insurance | Buy Medical Insurance Online | Universal Sompo	0%	nodal-premium/	22,572	83	17	1,016	24%	0%	26,940	72	10	1,047	24%	13%	32,092	365	23	1,102	24%	0%	6,525	416	29	1,274	63%
	IOB HEALTHCARE PLUS INSURANCE POLICY	Health Insurance | Buy Medical Insurance Online | Universal Sompo	0%	nodal-premium/	23,852	114	8	561	17%	0%	26,003	187	11	584	19%	41%	30,513	431	22	477	18%	0%	14,010	561	23	501	27%
	INDIAN BANK HEALTH CARE PLUS INSURANCE	Health Insurance | Buy Medical Insurance Online | Universal Sompo	0%	nodal-premium/	10,534	198	8	174	18%	0%	12,476	171	5	182	19%	47%	15,637	514	15	143	16%	0%	9,431	800	22	152	22%
	K Bank Health Care Plus Insurance	Health Insurance | Buy Medical Insurance Online | Universal Sompo	0%	nodal-premium/	9,389	-	-	180	19%	0%	10,951	-	-	204	24%	64%	13,947	1	0	150	19%	0%	10,328	3	0	183	25%
	A PLUS HEALTH INSURANCE	Health Insurance | Buy Medical Insurance Online | Universal Sompo	0%	nodal-premium/	6,745	1,785	175	106	13%	0%	4,560	783	77	75	14%	0%	3,276	730	79	35	9%	0%	105	507	59	7	52%
3	**Personal Accident**																										
	INDIVIDUAL PERSONAL ACCIDENT POLICY	Buy Health Insurance Plans for Family | Universal Sompo	0%	nodal-premium/	25,730	559	2,114	44	2%	0%	6,240	1,560	449	1,535	84%	0%	17,378	12	200	1,424	94%	0%	29,291	3,593	124	1,151	97%
4	**Homeowners & Retail fire for dwellings**																										
	Universal Sompo - Bharat Griha Raksha	Buy Bharat Griha Raksha Policy | Universal Sompo	0%	nodal-premium/	44,407	172	81	8	1%	0%	60,992	12,566	125	18	1%	0%	62,636	11,849	607	32	1%	0%	28,177	13,047	584	47	3%
5	**Package policies for MSME**																										
	Universal Sompo -Bharat Laghu Udyam Suraksha	Bharat Laghu Udyam Suraksha Policy | Universal Sompo	0%	nodal-premium/	1,549	326	248	251	11%	0%	1,613	293	433	309	18%	0%	1,613	261	215	270	16%	0%	725	251	219	336	24%
	Universal Sompo -Bharat Sookshma Udyam Suraksha	Buy Bharat Sookshma Udyam Suraksha Policy | Universal Sompo	0%	nodal-premium/	191,521	34,112	979	565	9%	0%	169,465	31,378	888	509	9%	0%	167,664	21,486	568	666	12%	0%	94,225	18,316	512	743	21%
	BUSINESS SHIELD POLICY - LAGHU UDYAM	Bharat Laghu Udyam Suraksha Policy | Universal Sompo	0%	nodal-premium/	403	69	92	78	9%	0%	310	90	217	41	7%	0%	154	86	159	4	2%	0%	1	29	43	-	0%

*Only the products contributing 90% of new premium for FY2026 in respective LOBs to be considered for disclosures of all quarters of FY2027.

*price increase are static till product goes for revision so can be updated as and when modified

Disclosure of Grievances for and upto the month of June'2026													
Grievances unresolved as on 01.04.2026 (a)	Grievances received during period up to June 2026 (b)	Grievances resolved during period up to June 2026 (c)	Grievances resolved during period up to June 2026								Grievances outstanding at the end of June 2026 (h)	
			In 15 Days (d)		In 30 Days (e)		In 60 Days (f)		Beyond 60 days (g)			
Count	Count	Count	Count	Proportion	Count	Proportion	Count	Proportion	Count	Proportion	Count	Proportion
0	714	710	710	100%	0	0%	0	0%	0	0%	4	1%

Disclosure of Claim Responsiveness for and upto the month of June'2026

Sr. No.	Line of Business	Claimed settled during June 2026				Claims outstanding as on 30.06.2026
		In 15 Days	In 30 Days	In 60 Days	Beyond 60 days	
1	Motor	54%	2%	5%	1%	38%
2	Health & Personal Accident	50%	20%	13%	1%	16%
3	Homeowners	0%	13%	13%	13%	63%
4	Retail fire for dwellings	3%	0%	14%	10%	72%
5	Package policies for MSME	0%	0%	0%	0%	0%

Claims Reported: Includes claims reopened during the reporting period.

Claims Settled: Includes claims paid (fully/partially), repudiated, rejected, or closed up to the reporting month-end.

Outstanding Claims: Includes claims pending settlement under reinstatement mode.

Health Insurance: Only Reimbursement Claims are considered.

Health Reimbursement Claims: Registration is based on minimum documents (Policy Details, Hospital Name/Location, and Admission Date). TAT

Motor OD Settled Ageing: Calculated from Intimation Date to Settlement Date for reimbursement claims, and from Intimation Date to Delivery Orde

Exclusions: Legal claims, Co-insurance claims, and non-Retail products.

Sr. No.	Line of Business	Claims outstanding as on 01.04.2026	Claims reported during Period 2026	Claimed settled during June 2026	Proportion of claims					Claims outstanding as on 30.06.2026
					Paid in full	Paid in Part	Repudiated	Rejected	Closed	
1	Motor	61264	118930	49124	26%	0	2%	0	0	73%
2	Health & Personal Accident	361	3741	1339	23%	0	10%	0	0	67%
3	Homeowners	0	8	3	25%	0	13%	0	0	63%
4	Retail fire for dwellings	5	24	6	10%	0	10%	0	0	79%
5	Package policies for MSME	0	0	0	0%	0	0%	0	0	0%

Claims Reported: Includes all new claims reported and claims reopened during the reporting period.

Sr. No.	Line of Business	For June'2026			Up to June'2026		
		Total amount of claims paid in Rs.	Total amount Claimed for	Value proportion of Claims	Total amount of claims paid in Rs.	Total amount Claimed for	Value proportion of Claims
1	Motor	1,298,834,475	1,604,269,231	81%	3,241,439,363	3,908,775,162	83%
2	Health & Personal Accident	43,512,440	65,805,347	66%	110,460,448	149,449,481	74%
3	Homeowners	32,400	39,852	81%	32,400	39,852	81%
4	Retail fire for dwellings	1,334,216	1,571,631	85%	1,375,878	1,634,427	84%
5	Package policies for MSME	-	-	0%	-	-	0%

Total Paid Amount: Includes all amounts paid (full or partial) for claims settled during the reporting period; excludes claim-related expenses.