

Name of the Insurer : Universal Sompo General Insurance Company Limited

Registration No. 134 and Date of Registration with the IRDAI 16 November 2007

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FORM NL-1-B-RA

Name of the Insurer : Universal Sompo General Insurance Company Limited

Registration No. 134 and Date of Registration with the IRDAI 16 November 2007

REVENUE ACCOUNT FOR THE YEAR ENDED ON MARCH 31, 2025

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
1 Premiums earned (Net)	NL-4	1,134	2,236	193	4,129	417	1,461	181	515	58,021	2,33,204	48,864	2,16,256	59,572	2,36,901	49,238	2,20,900
2 Profit/Loss on sale/redemption of Investments		(1)	94	23	77	-	15	2	6	(20)	3,152	646	1,976	(21)	3,261	671	2,059
3 Interest, Dividend & Rent – Gross Note 1		352	1,269	138	1,104	29	111	16	62	6,180	23,651	4,137	19,930	6,561	25,031	4,291	21,096
4 Others																	
State Cheque write back		1	2	-	4	-	1	-	1	3	160	1	163	4	163	1	168
Miscellaneous income		-	-	5	6	1	1	3	2	17	37	250	279	18	38	258	287
Foreign Exchange (Gain) / Loss		-	-	-	-	-	-	-	-	1	(2)	9	3	1	(2)	9	3
(b) Contribution from the Shareholders' Account - Towards remuneration of MD/CEO/WTD/Other KMPs		-	1	1	1	1	1	1	1	41	114	60	60	42	116	62	62
TOTAL (A)		1,486	3,602	360	5,321	448	1,590	203	587	64,243	2,60,316	53,967	2,38,667	66,177	2,65,508	54,529	2,44,575
6 Claims Incurred (Net)	NL-5	323	666	(212)	3,799	584	1,686	413	677	45,784	1,80,425	46,117	1,76,092	46,691	1,82,777	46,318	1,80,568
7 Commission	NL-6	(284)	(1,407)	(252)	(234)	(29)	90	(75)	(119)	5,897	18,851	(5,608)	2,369	5,584	17,534	(5,935)	2,016
8 Operating Expenses related to Insurance Business	NL-7	199	520	151	796	65	298	64	240	8,299	40,017	8,352	36,859	8,563	40,835	8,567	37,895
9 Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Contribution to Solatium Fund/Hit and Run Compensation		-	-	-	-	-	-	-	-	86	1,492	25	118	86	1,492	25	118
TOTAL (B)		238	(221)	(313)	4,360	620	2,074	402	798	60,066	2,40,785	48,886	2,15,438	60,924	2,42,638	48,975	2,20,597
10 Operating Profit/(Loss) C= (A - B)		1,248	3,823	672	960	(172)	(484)	(199)	(210)	4,177	19,531	5,081	23,229	5,253	22,870	5,555	23,979
11 APPROPRIATIONS																	
Transfer to Shareholders' Account		1,248	3,823	672	960	(172)	(484)	(199)	(210)	4,177	19,531	5,081	23,229	5,253	22,870	5,555	23,979
Transfer to Catastrophe Reserve																	
Transfer to Other Reserves (to be specified)																	
TOTAL (C)		1,248	3,823	672	960	(172)	(484)	(199)	(210)	4,177	19,531	5,081	23,229	5,253	22,870	5,555	23,979

Note - 1

Pertaining to Policyholder's funds

Particulars	Fire				Marine				Miscellaneous				Total			
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
Interest, Dividend & Rent	188	729	144	824	30	116	18	66	6,415	24,552	4,321	21,011	6,633	25,397	4,483	21,901
Add/Less:-																
Investment Expenses	(2)	(8)	(2)	(8)	-	(1)	(1)	(1)	(58)	(268)	(47)	(191)	(60)	(277)	(50)	(200)
Amortisation of Premium/ Discount on Investments	(5)	(23)	(4)	(35)	(1)	(4)	(1)	(3)	(177)	(770)	(137)	(903)	(183)	(797)	(142)	(941)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from TP Pool & Nuclear Pool	171	571	-	373	-	-	-	-	-	137	-	13	171	708	-	336
Interest, Dividend & Rent – Gross*	352	1,269	138	1,104	29	111	16	62	6,180	23,651	4,137	19,930	6,561	25,031	4,291	21,096

* Term gross implies inclusive of TDS

FORM NL-2-B-PL

Name of the Insurer : Universal Sampo General Insurance Company Limited

Registration No. 134 and Date of Registration with the IRDAI 16 November 2007

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON MARCH 31, 2025

(₹ in Lakhs)						
SI No	Particulars	Schedule Ref. Form No.	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	1,248	3,823	672	960
	(b) Marine Insurance	NL-1	(172)	(484)	(199)	(210)
	(c) Miscellaneous Insurance	NL-1	4,177	19,531	5,081	23,229
						-
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,930	7,989	2,770	6,928
	(b) Profit on sale of investments		183	1,504	408	745
	(c) (Loss on sale/ redemption of investments)		(217)	(478)	(87)	(93)
	(d) Amortization of Premium / Discount on Investments		(52)	(250)	(107)	(298)
3	OTHER INCOME (To be specify)					
	Interest on Income Tax Refund		-	32	-	339
	Foreign Exchange (Gain) / Loss		-	-	(10)	-
	Miscellaneous Income		-	-	-	9
	Profit on Sale / Write off of Fixed Assets (Net)		(8)	3	-	-
	TOTAL (A)		7,089	31,670	8,528	31,609
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(473)	(473)	-	(225)
	(b) For doubtful debts		5,541	5,541	5,683	5,687
	(c) Others - Impairment of Investment Assets		(91)	(258)	258	206
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		364	1,012	-	-
	(d) Expenses towards CSR activities		139	440	23	296
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c Managerial Remuneration		42	116	62	62
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others					
	Director Sitting fees and Board meeting expenses		41	155	15	100
	Loss on Sale / Write off of Fixed Assets (Net)		-	-	2	5
	Debenture Issuance Expenses		11	74	74	74
	TOTAL (B)		5,574	6,607	6,117	6,205
6	Profit/(Loss) Before Tax		1,515	25,063	2,411	25,404
7	Provision for Taxation					
	Current tax		1,716	7,721	2,326	7,905
	Deferred tax		(1,315)	(1,644)	(943)	(666)
8	Profit / (Loss) after tax		1,114	18,986	1,028	18,165
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend		-	-	920	920
	(c) Transfer to any Reserves or Other Accounts					
	Debenture Redemption		150	150	-	-
	(d) Proposed final dividend		-	-	-	-
	Balance of profit/ loss brought forward from last year		1,08,409	90,537	90,429	73,292
	Balance carried forward to Balance Sheet		1,09,373	1,09,373	90,537	90,537

FORM NL-3-B-BS			
Name of the Insurer : Universal Somp General Insurance Company Limited			
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007			
BALANCE SHEET AS AT MARCH 31, 2025			
(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	As at March 31, 2025	As at March 31, 2024
SOURCES OF FUNDS			
Share Capital	NL-8	36,818	36,818
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	1,26,285	1,07,299
Fair Value Change Account			
-Shareholders' Funds		(557)	149
-Policyholders' Funds		(1,770)	472
Borrowings	NL-11	15,000	-
TOTAL		1,75,776	1,44,738
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	1,26,175	1,10,822
Investments-Policyholders	NL-12A	4,01,183	3,50,427
Loans	NL-13	-	-
Fixed Assets	NL-14	7,230	5,818
Deferred Tax Asset (Net)		3,836	2,192
CURRENT ASSETS			
Cash and Bank Balances	NL-15	2,978	9,376
Advances and Other Assets	NL-16	1,24,695	86,042
Sub-Total (A)		1,27,673	95,418
Deferred Tax Liability (Net)			
Current Liabilities	NL-17	3,97,446	3,38,939
Provisions	NL-18	92,875	81,000
Sub-Total (B)		4,90,321	4,19,939
NET CURRENT ASSETS (C) = (A - B)		(3,62,648)	(3,24,521)
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		1,75,776	1,44,738
Note: Previous year figures are regrouped & reclassified wherever necessary.			
CONTINGENT LIABILITIES			
Particulars		As at March 31, 2025	As at March 31, 2024
1. Partly paid-up investments		-	-
2. Claims, other than against policies, not acknowledged as debts by the company		-	-
3. Underwriting commitments outstanding (in respect of shares and securities)		-	-
4. Guarantees given by or on behalf of the Company		-	-
5. Statutory demands/ liabilities in dispute, not provided for (Refer Note 1 a & b)		6,534	6,547
6. Reinsurance obligations to the extent not provided for in accounts		-	-
7. Others (to be specified)			
7a. Claims lodged by policyholders in court under dispute not provided for		4,498	5,157
7b. Others (Refer Note 2)		10,473	10,473
TOTAL		21,505	22,177
Note 1:			
a) The Company has disputed the demand raised by Income Tax Authorities of ₹3,169 lakhs (previous period ₹ 3,169 lakhs), the appeals of which are pending before the Appellate Authorities. The company is taking appropriate action on the same.			
b) The Company is in process of filing an appeal/ rectification for disputed demand (including interest and penalty) of ₹ 3,365 lakhs (previous period ₹ 3,378 lakhs) from Goods & Service Tax authorities. The company is taking appropriate action on the same.			
c) Excludes, payment of ₹ 1,004 Lakhs (Previous Year ₹ 2,004 Lakhs) under protest pursuant to a GST proceeding on account of alleged ineligible input tax credit entitlement on certain marketing expenses and GST liability towards the exemption provided for crop related reinsurance premium. However, the Company has been advised that its tax position on the matters is legally valid and the adopted tax position is legally tenable. Accordingly, the Company has treated the amount paid as deposit under "Advances and Other Assets" as of 31st March 2025.			
d) Excludes demand of ₹ 67,892 lakhs raised by Income Tax Authorities for three financial years towards various industry wide issues including disallowance of expenses such as provision for IBNR, reinsurance premium paid to foreign reinsurance branches, admin fees paid to lead insurers, commission paid to reinsurance companies, certain marketing expenses, denial of exempt income, etc. The company has filed an appeal at Commissioner appeal level for all three financial years. The Company has been advised that its tax position on the matters is legally valid and the adopted tax position is legally tenable.			
e) Show-cause notices issued by various Government Authorities are not considered as an obligation. When any order or notice is raised by the authorities for which the Company is in appeal under adjudication, these are disclosed as contingent liability except in cases where the probability of any financial outflow is remote.			
Note 2:			
The company is informed of imposing penalty ₹ 1,109 Lakhs (previous year ₹ 1,109 Lakhs) from Haryana State and penalty of ₹ 9,364 Lakhs (previous year ₹ 9,364) from Gujarat State for the alleged delay in settlement of crop claims to the farmers. Crop claims of eligible farmers of the Gujarat State have already been settled in March 2024, after receipt of premium subsidy from Central and State Governments in March 2024. The writ petition challenging the imposition of penalty by State Government of Haryana and State Government of Gujarat are sub-judice before respective High Courts. Considering the operational guidelines for PMFBY schemes and defense raised by the Company in Writs, the chance of penalty succeeding against the company is remote.			
Pending Litigation			
The Company's pending litigations comprise of claims against the Company primarily by customers and proceedings pending with tax authorities. The Company has reviewed all its pending litigations and proceedings and has adequately provided for where provisions are required. The Company does not expect the outcome of these proceedings to have a material adverse effect on its financial results as at March 31, 2025.			

FORM NL-4-PREMIUM SCHEDULE
FE in Lakhs

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
	Gross Direct Premium	4,587	26,258	783	4,974	685	3,185	1,468	8,159	26,141	1,02,163	28,740	1,24,840	54,881	2,26,803	11,217	93,483	5,032	13,787	302	1,667	16,551
Add: Premium on reinsurance accepted (a)	122	391	8	61	-	-	8	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded (a)	3,885	26,035	517	3,531	676	3,152	1,393	6,687	11,966	47,077	14,578	65,446	26,544	1,08,523	4,431	21,370	4,420	10,837	30	98	8,871	32,305
Net Written Premium	824	1,164	274	1,503	9	33	283	1,536	14,175	55,086	14,162	63,184	28,337	1,18,280	6,786	72,113	612	2,950	282	1,569	7,680	76,632
Add: Opening balance of LRR	4,474	5,236	788	582	31	30	811	612	28,367	25,736	31,562	29,364	59,929	55,100	32,523	14,337	1,438	1,311	495	408	408	34,416
Less: Closing balance of LRR	4,164	4,164	654	654	33	33	687	687	29,102	26,162	29,791	29,791	58,893	58,893	23,227	23,227	1,420	1,420	324	324	324	25,471
Net Earned Premium	1,124	2,326	408	1,431	9	30	417	1,464	13,440	51,720	15,933	62,767	29,373	1,14,487	15,962	62,723	438	2,841	413	1,653	16,625	67,217
Gross Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- In India	4,587	26,258	783	4,974	685	3,185	1,468	8,159	26,141	1,02,163	28,740	1,24,640	54,881	2,26,803	11,217	93,483	5,032	13,787	302	1,667	16,551	1,08,937
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
	Gross Direct Premium	4,063	24,773	748	3,247	759	2,564	4,205	5,811	22,437	93,720	25,097	1,17,928	47,533	2,11,647	8,788	45,212	2,048	12,692	611	1,513	11,446
Add: Premium on reinsurance accepted (a)	198	1,272	19	72	-	-	19	72	-	-	-	1,17,928	47,533	2,11,647	8,788	45,212	2,048	12,692	611	1,513	11,446	59,527
Less: Premium on reinsurance ceded (a)	4,414	23,238	649	2,413	748	2,534	1,307	4,847	10,813	45,908	12,845	56,333	23,659	1,05,841	1,209	7,480	1,503	14,782	30	71	2,740	22,333
Net Written Premium	(214)	2,718	118	906	10	30	127	936	11,623	49,812	12,251	60,995	23,874	1,10,806	7,579	37,842	546	(2,090)	581	1,442	8,706	37,194
Add: Opening balance of LRR	5,643	6,647	582	582	29	31	666	392	25,918	29,855	31,774	28,348	57,893	58,202	16,056	13,420	1,925	8,358	499	0	408	31,478
Less: Closing balance of LRR	5,238	5,238	582	582	30	30	612	612	25,736	25,736	29,364	29,364	58,100	55,100	14,237	14,237	1,311	1,311	408	408	408	16,057
Net Earned Premium	193	4,129	173	484	8	31	181	916	11,896	53,931	14,462	59,979	26,467	1,13,918	9,298	36,625	1,960	4,957	621	1,034	10,989	42,615
Gross Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- In India	4,062	24,773	748	3,247	759	2,564	4,205	5,811	22,437	93,720	25,097	1,17,928	47,533	2,11,647	8,788	45,212	2,048	12,692	611	1,513	11,446	59,527
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NI-S - CLAIMS SCHEDULE
(₹ in Lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
Claims Paid (Direct)	2,229	6,202	893	2,193	-	893	2,059	19,094	79,143	9,159	36,798	28,253	1,13,941	38,020	79,091	2,253	11,906	-	-	3	46,273	96,900
Add: Re-insurance accepted to direct claims	192	218	1	70	-	70	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	1,839	4,728	383	526	(1)	407	30	1,333	8,760	36,884	2,589	7,869	11,369	38,249	11,964	19,177	1,025	7,305	-	-	11,866	26,462
Net Claim Paid	886	1,692	511	1,337	1	9	512	1,346	10,314	43,259	6,970	27,139	16,884	69,398	26,059	59,854	1,228	4,601	-	3	27,287	64,418
Add: Claims Outstanding at the end of the quarter	3,221	3,221	865	865	3	868	868	7,383	7,383	1,52,673	1,52,673	1,60,056	1,60,056	6,534	6,534	6,027	6,017	42	42	42	11,993	12,993
Less: Claims Outstanding at the beginning of the year	3,484	4,247	793	525	3	796	526	7,639	11,823	1,51,026	1,50,190	1,58,665	1,62,013	5,880	5,880	6,543	5,775	141	77	77	22,310	11,732
Net Incurred Claims	323	666	583	1,677	1	9	584	1,688	10,058	37,818	8,217	29,822	18,275	67,441	16,987	60,468	682	4,843	(99)	(92)	17,970	65,279
Claims Paid (Direct)	2,229	6,202	893	2,076	-	416	893	2,492	10,094	79,143	9,159	34,798	28,253	1,13,941	38,020	78,991	2,253	11,906	-	3	46,273	96,900
-In India	-	-	-	117	-	-	117	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	727	727	138	138	3	3	141	141	3,874	3,874	49,876	49,876	53,750	53,750	4,050	4,050	3,397	3,397	-	-	7,447	7,447
Estimates of IBNR and IBNER at the beginning of the period (net)	744	749	113	102	2	3	115	105	3,429	4,271	51,278	54,936	54,707	59,207	3,995	3,392	3,478	1,499	-	-	7,383	4,801

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
Claims Paid (Direct)	945	16,224	614	1,497	-	614	1,497	19,883	76,879	6,466	30,903	26,549	1,07,792	14,640	40,748	1,621	8,177	4	4	4	16,265	48,929
Add: Re-insurance accepted to direct claims	304	380	7	42	-	7	42	-	-	-	-	-	-	2,601	2,754	-	-	-	-	-	2,901	2,754
Less: Re-insurance Ceded to claims paid	930	12,413	374	1,050	-	374	1,050	8,995	25,540	3,003	3,466	12,089	29,006	3,812	570	3,688	0	0	0	0	3,140	7,000
Net Claim Paid	319	4,191	247	478	-	247	478	10,887	51,339	3,573	27,437	14,460	78,776	14,970	39,691	1,651	4,488	4	4	4	16,025	44,183
Add: Claims Outstanding at the end of the quarter	4,246	4,246	525	525	3	528	528	11,823	1,50,190	1,62,013	1,50,190	1,62,013	1,62,013	5,880	5,880	5,775	5,775	77	77	77	11,732	11,732
Less: Claims Outstanding at the beginning of the year	4,771	4,638	360	327	2	362	329	13,179	13,801	1,43,619	1,38,902	1,56,799	1,52,731	7,339	3,271	9,052	7,571	76	4	4	16,467	10,847
Net Incurred Claims	(525)	3,799	412	676	1	413	677	8,531	40,361	10,144	38,696	19,675	88,056	13,511	42,299	(2,225)	2,692	4	77	77	13,290	45,688
Claims Paid (Direct)	945	16,224	623	1,193	-	623	1,193	19,883	76,879	6,466	30,903	26,549	1,07,792	14,640	40,748	1,621	8,177	4	4	4	16,265	48,929
-In India	-	-	91	-	-	91	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	749	749	102	102	3	3	105	105	4,271	4,271	54,936	54,936	59,207	59,207	3,302	3,302	1,499	1,499	-	-	4,801	4,801
Estimates of IBNR and IBNER at the beginning of the period (net)	753	728	84	91	2	86	93	3,772	3,008	62,405	70,640	64,177	73,646	3,243	1,468	5,005	1,563	-	-	-	8,249	3,049

Notes:
 a) Incurred but not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
 b) Claims includes specific claims settlement cost but not expenses of management.
 c) The turnover, loss, legal and other expenses shall form part of claims cost, wherever applicable.
 d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
 e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.

FORM NI-S - CLAIMS SCHEDULE
(₹ In Lakhs)

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	
Claims Paid (Direct)	3	64	97	693	37	306	-	-	13,611	82,072	-	-	22	802	2,907	83,080	2,90,965	86,292	2,99,758
Add: Re-insurance accepted to direct claims	-	-	-	-	3	3	-	-	-	-	-	-	-	-	-	3	3	196	201
Less: Re-insurance Ceded to claims paid	1	3	5	30	30	273	-	-	7,838	48,667	-	-	22	470	1,471	32,699	1,21,511	34,954	1,27,572
Net Claim Paid	6	61	92	663	10	36	-	-	5,773	33,385	-	-	332	1,496	50,384	1,69,457	51,482	1,72,495	
Add: Claims Outstanding at the end of the quarter	273	273	319	319	307	307	-	-	34,141	34,141	-	-	-	1,612	1,612	2,09,301	2,09,301	2,13,300	2,13,300
Less: Claims Outstanding at the beginning of the year	251	269	3	391	366	265	-	-	30,796	21,974	-	-	1,520	1,689	2,13,001	1,98,333	2,18,181	2,01,088	2,01,088
Net Incurred Claims	28	65	408	591	(39)	78	-	-	9,118	45,552	-	-	424	1,419	45,784	1,80,425	46,691	1,82,777	
Claims Paid (Direct)	7	64	97	693	37	306	-	-	13,611	82,072	-	-	22	802	2,907	83,080	2,90,965	86,292	2,99,659
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	132
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	131	131	10	10	128	138	-	-	34,097	34,097	-	-	-	733	733	96,296	96,296	97,164	97,164
Estimates of IBNR and IBNER at the beginning of the period (net)	128	129	17	44	121	181	-	-	30,749	20,210	-	-	-	732	671	93,637	85,163	94,696	86,617

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	
Claims Paid (Direct)	19	36	13	183	33	208	-	-	38,679	95,338	112	137	1,066	3,584	82,735	2,56,192	84,203	2,73,693	
Add: Re-insurance accepted to direct claims	-	-	-	-	1	3	-	-	-	-	-	-	-	-	2,902	2,757	3,213	3,179	
Less: Re-insurance Ceded to claims paid	1	2	1	18	28	172	-	-	26,527	67,674	112	136	375	1,100	42,272	1,05,607	43,574	1,10,080	
Net Claim Paid	18	34	11	164	6	39	-	-	12,152	27,664	1	1	691	2,485	43,365	1,53,346	43,930	1,58,014	
Add: Claims Outstanding at the end of the quarter	265	269	391	391	265	265	-	-	21,974	21,974	0	0	1,689	1,689	1,98,334	1,98,334	2,01,038	2,01,038	
Less: Claims Outstanding at the beginning of the year	344	234	391	162	307	237	-	-	19,953	9,333	0	0	1,821	2,341	1,95,362	1,75,589	2,00,721	1,80,564	
Net Incurred Claims	(97)	69	11	394	65	47	-	-	14,972	40,225	1	1	580	2,133	46,117	1,78,092	46,318	1,80,568	
Claims Paid (Direct)	19	36	13	183	33	203	-	-	38,679	95,338	112	137	1,066	3,584	82,735	2,56,192	84,203	2,73,699	
-In India	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-	-	5	5	308
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	129	129	44	44	101	101	-	-	20,210	20,210	-	-	-	671	671	85,163	85,163	86,014	86,014
Estimates of IBNR and IBNER at the beginning of the period (net)	192	76	40	92	93	187	-	-	17,046	9,093	-	-	-	673	770	92,490	86,744	93,329	87,567

FORM NL-6-COMMISSION SCHEDULE
(F in Labels)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
	Commission & Remuneration	507	2,899	72	761	3	39	75	740	7,344	29,028	5,059	25,470	12,403	54,528	746	4,505	1,485	3,061	551	1,762	2,761
Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	507	2,899	72	761	3	39	75	740	7,344	29,028	5,059	25,470	12,403	54,528	746	4,505	1,485	3,061	551	1,762	2,761	9,328
Less: Commission on Re-insurance Accepted	19	146	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	828	4,421	43	381	61	372	104	611	1,064	6,333	5,545	23,020	6,581	32,425	(200)	1,181	2,262	4,961	1	8	2,027	6,330
Net Commission	(280)	(1,497)	29	323	(58)	(233)	(29)	90	6,340	18,725	(486)	3,378	5,864	22,018	944	3,324	(780)	(1,899)	550	1,754	724	3,198

Break up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	13	151	6	79	-	-	6	79	405	1,238	363	2,556	761	3,624	66	324	-	4	-	-	68	328
Corporate Agents-Banks/FII/IFCI	168	921	1	2	-	-	1	2	48	209	76	296	465	1,768	807	1,768	-	-	-	-	1,046	4,272
Corporate Agents-Others	5	37	-	-	-	-	-	-	29	128	128	545	213	863	283	111	-	-	-	124	371	1,582
Insurance Brokers	323	1,734	65	620	3	39	68	659	5,969	24,873	3,601	18,062	9,570	40,930	270	2,626	6	45	180	100	456	2,871
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MSP Broker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	1	1	-	-	-	-	-	-	41	105	46	346	81	483	3	1	-	-	-	-	-	1
Common Service Centers	-	-	-	-	-	-	-	-	34	29	24	37	40	66	-	-	-	-	-	-	-	2
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sale (POS)	-	-	-	-	-	-	-	-	791	2,285	888	5,693	1,679	7,976	35	73	-	-	-	-	-	20
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	507	2,899	72	761	3	39	75	740	7,344	29,028	5,059	25,470	12,403	54,528	746	4,505	1,485	3,061	551	1,762	2,761	9,328
Commission and Remuneration on (Excluding Reinsurance) Business written:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In Trade	507	2,899	72	761	3	39	75	740	7,344	29,028	5,059	25,470	12,403	54,528	746	4,505	1,485	3,061	551	1,762	2,761	9,328
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
	Commission & Remuneration	544	3,392	87	435	2	14	89	449	6,175	30,316	5,563	21,998	11,678	51,914	560	3,832	791	2,181	847	1,438	2,220
Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	544	3,426	87	466	2	15	89	462	6,175	32,166	5,563	21,621	11,678	53,792	560	4,340	791	2,182	847	1,438	2,220	7,962
Less: Commission on Re-insurance Accepted	27	138	2	9	-	-	2	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	824	3,867	66	365	100	365	166	610	2,785	13,522	9,225	21,520	11,928	46,110	463	1,142	1,400	2,374	2	8	1,854	3,352
Net Commission	(282)	(1,284)	23	292	(98)	(250)	(79)	(139)	3,405	18,644	(3,727)	(1,941)	(282)	17,662	136	3,200	(609)	(247)	845	1,430	314	4,442

Break up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	3	66	6	26	-	-	6	26	634	2,305	1,615	3,534	2,230	5,859	87	280	0	1	-	-	67	286
Corporate Agents-Banks/FII/IFCI	331	1,138	0	2	-	-	0	2	52	261	(10)	4	52	264	330	1,881	874	2,138	-	-	1,194	3,314
Corporate Agents-Others	92	138	5	5	-	-	5	220	972	(19)	95	181	1,064	(136)	370	(95)	22	847	-	-	593	1,623
Insurance Brokers	138	2,124	77	434	3	15	78	461	5,560	23,978	1,769	12,790	7,328	35,546	396	3,641	13	27	-	-	408	2,671
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MSP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	(8)	(8)	-	-	-	-	-	-	(6)	(6)	(10)	(10)	(10)	(6)	(1)	(8)	-	-	-	-	-	(11)
Common Service Centers	-	-	-	-	-	-	-	-	3	10	4	9	6	9	0	0	0	0	0	0	0	1
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sale (POS)	-	-	-	-	-	-	-	-	(397)	4,566	2,062	5,165	1,796	9,731	(46)	81	(9)	0	-	-	(46)	61
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	544	3,426	87	466	2	15	89	462	6,175	32,166	5,563	21,621	11,678	53,792	560	4,340	791	2,182	847	1,438	2,220	7,962
Commission and Remuneration on (Excluding Reinsurance) Business written:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In Trade	544	3,426	87	466	2	15	89	462	6,175	32,166	5,563	21,621	11,678	53,792	560	4,340	791	2,182	847	1,438	2,220	7,962
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:
(a) The profit/commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
(b) Separate disclosure to be made for segregated/retrocessure which contributes more than 10 percent of the total gross direct premium.
(c) Commission on Business procured through Company website.

FORM NL-7-OPERATING EXPENSES SCHEDULE
(In Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	
1 Employee's remuneration & welfare benefits	10	31	20	106	-	-	30	136	1,175	1,803	6,252	2,283	6,155	771	9,109	44	278	15	113	60	663	1,317	
2 Travel, conveyance and vehicle running expenses	5	12	1	8	-	-	1	8	58	219	60	251	138	410	31	206	4	16	1	6	38	308	
3 Training expenses	2	2	1	2	-	-	2	2	35	60	69	79	120	19	30	2	5	1	2	5	1	42	61
4 Rents, rates & taxes	9	19	7	11	-	-	7	11	106	299	116	358	222	657	84	395	19	42	3	9	9	106	447
5 Repairs	-	10	2	7	-	-	2	7	15	28	28	28	28	17	27	4	11	1	4	1	1	13	24
6 Printing & stationery	-	3	1	3	-	-	1	3	10	15	6	18	11	20	5	11	2	5	1	2	2	10	16
7 Communication expenses	1	5	-	4	-	-	-	4	19	91	110	104	184	196	161	118	11	11	6	3	3	142	167
8 Legal & professional charges	4	13	1	7	-	-	1	7	50	201	60	207	100	306	65	312	3	1	4	2	5	9	381
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	4	13	4	13	8	28	3	11	-	1	-	-	-	3	18
(a) as auditor	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) of profit expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	4	14	7	7	-	-	7	7	12	100	28	228	94	322	10	20	3	6	6	6	6	10	21
11 Interest & Bank Charges	11	25	4	16	1	1	5	17	136	451	145	451	281	902	99	247	25	51	3	12	12	111	350
12 Depreciation	22	42	11	20	-	-	11	29	306	763	328	862	633	1,615	269	680	21	54	8	22	22	298	1,006
13 Brand/Trade Mark Usage Fees/Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent Network)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	1	1	1	-	-	1	1	6	18	6	20	12	38	4	22	1	1	1	1	1	5	23
17 Information Technology Expenses	19	43	13	31	1	1	15	25	107	307	40	407	317	764	19	49	7	14	1	24	10	691	1,200
18 Goods and Service Tax/Service Tax Expenditure	1	1	-	-	-	-	-	-	9	9	11	10	20	19	19	18	69	87	-	-	-	88	105
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21 Miscellaneous Expenses	2	7	1	1	-	-	1	1	6	25	13	39	21	64	4	34	1	2	1	2	1	5	37
22 Administration Charges - Concessions Rebates	2	11	-	10	-	-	2	10	21	66	1	67	1	68	1	1	1	1	1	1	1	1	1
TOTAL	109	328	63	281	8	8	64	289	2,337	5,822	2,044	5,846	4,341	14,470	1,138	16,979	229	383	44	223	1,488	14,490	
In India	105	311	61	265	2	2	61	262	2,071	5,742	1,974	5,694	4,275	14,316	1,067	16,383	225	401	42	218	1,374	14,274	
Outside India	4	17	2	16	-	-	3	27	66	165	70	172	66	154	71	96	23	82	2	5	42	116	

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
1 Employee's remuneration & welfare benefits	61	331	25	104	-	-	25	104	873	1,488	912	4,273	1,763	7,061	104	2,713	36	104	-	-	630	2,500
2 Travel, conveyance and vehicle running expenses	2	17	1	5	-	-	1	5	36	183	36	224	72	407	23	142	2	6	-	-	25	134
3 Training expenses	2	2	1	1	-	-	1	1	11	17	18	21	29	38	10	13	1	1	-	-	6	24
4 Rents, rates & taxes	6	15	2	6	-	-	2	6	43	111	40	151	80	239	48	209	9	8	-	-	57	254
5 Repairs	1	10	2	6	-	-	2	6	10	20	10	30	18	48	11	33	1	1	-	-	13	24
6 Printing & stationery	-	3	1	3	-	-	1	3	14	19	10	29	12	31	5	15	1	1	-	-	7	17
7 Communication expenses	1	5	-	4	-	-	-	4	19	90	18	108	112	206	16	75	3	3	-	-	18	63
8 Legal & professional charges	4	13	1	7	-	-	1	7	50	201	60	207	100	306	65	312	3	1	4	2	5	381
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	4	13	4	13	8	28	3	11	-	1	-	-	-	3
(a) as auditor	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) of profit expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	7	19	2	7	-	-	2	7	12	107	33	131	170	238	10	20	3	6	6	6	10	21
11 Interest & Bank Charges	5	31	7	16	-	-	7	16	78	329	82	407	189	732	53	256	9	11	-	-	57	243
12 Depreciation	14	48	5	15	-	-	5	15	10	350	64	412	281	1,112	119	389	2	5	-	-	121	368
13 Brand/Trade Mark Usage Fees/Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent Network)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	1	1	1	-	-	1	1	6	18	6	20	12	38	4	22	1	1	1	1	1	5
17 Information Technology Expenses	20	43	13	31	1	1	10	29	107	307	40	407	317	764	19	49	7	14	1	24	10	691
18 Goods and Service Tax/Service Tax Expenditure	10	105	5	18	1	1	6	14	189	1,108	187	2,666	121	1,211	805	1,108	18	18	-	-	139	638
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21 Miscellaneous Expenses	5	18	2	7	-	-	2	7	42	35	62	65	104	80	34	28	1	1	-	-	32	28
22 Administration Charges - Concessions Rebates	2	11	-	10	-	-																

FORM NL-7-OPERATING EXPENSES SCHEDULE
(In Lakhs)

Particulars	Miscellaneous														Grand Total				
	Workmen's Compensation / Employer's Liability		Public / Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments			Total Miscellaneous			
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025		For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025		
1 Employees' remuneration & welfare benefits	-	-	15	15	(1)	(1)	-	-	88	1,993	-	-	19	15	4,222	17,238	6,205	17,207	
2 Travel, conveyance and vehicle running expenses	-	1	1	4	(1)	1	-	-	30	268	-	-	4	9	188	1,051	194	1,081	
3 Training expenses	-	-	-	-	-	-	-	-	30	53	-	-	-	1	147	272	150	277	
4 Rent, rates & taxes	-	1	1	5	-	2	-	-	84	274	-	-	-	6	69	1,462	421	1,612	
5 Repairs	-	-	(1)	-	-	-	-	-	3	169	-	-	-	4	169	79	78	205	
6 Printing & stationery	-	-	-	-	(1)	-	-	-	150	96	-	-	-	2	(86)	274	(157)	200	
7 Communication expenses	-	-	-	2	-	1	-	-	186	83	(1)	-	-	3	(83)	411	(87)	402	
8 Legal & professional charges	-	-	-	3	(1)	-	-	-	1,515	4,526	-	-	-	1	6	1,088	6,992	1,121	6,205
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	3	12	-	-	-	-	-	54	95	15	80
(a) as auditor	(1)	-	-	1	-	-	-	-	3	12	-	-	-	-	-	54	95	15	80
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) of cost of goods	-	-	-	-	-	-	-	-	1	1	-	-	-	-	1	8	3	4	
10 Advertisement and publicity	-	1	-	3	(1)	1	-	-	27	188	-	-	-	7	47	47	488	93	693
11 Interest & Bank Charges	-	2	2	7	(1)	3	-	-	107	385	-	-	-	6	16	511	1,205	327	1,594
12 Depreciation	-	2	5	13	-	5	-	-	249	991	-	-	-	15	31	1,398	3,413	1,231	3,494
13 Brand/Trade Mark Usage Recharges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)	-	(1)	-	
14 Business Development and Sales Promotion Expenses (Agent Interest)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 Membership & Subscription	-	-	-	-	-	-	-	-	3	16	-	-	-	1	1	21	80	27	82
17 Information Technology Expenses	-	-	-	-	-	-	-	-	79	379	-	-	-	7	31	167	3,745	101	3,823
18 Goods and Service Tax/Service Tax Expenditure	1	3	1	14	(5)	6	-	-	117	300	-	-	(56)	(97)	109	327	150	338	
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Miscellaneous Expenses	-	-	-	-	-	2	-	-	4	24	1	-	1	3	32	131	54	139	
Administrative Charges - Concessions Rebates	-	2	1	13	-	14	-	-	6	27	-	-	-	6	27	10	3,032	48	3,144
TOTAL	4	24	27	132	(9)	62	-	-	2,763	11,406	3	-	47	120	6,209	48,822	6,563	48,815	
In India	4	24	26	129	(9)	63	-	-	2,659	11,259	3	-	4	14	214	39,275	6,345	46,094	
Outside India	-	-	1	3	-	1	-	-	94	147	-	-	-	6	214	78	218	711	

Particulars	Miscellaneous														Grand Total				
	Workmen's Compensation / Employer's Liability		Public / Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments			Total Miscellaneous			
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024		For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024		
1 Employees' remuneration & welfare benefits	3	13	11	56	11	20	-	-	86	4,253	-	1	53	13	3,339	14,843	3,425	15,268	
2 Travel, conveyance and vehicle running expenses	1	1	0	3	1	1	-	-	(29)	151	-	1	2	73	707	76	76	729	
3 Training expenses	-	-	-	-	-	-	-	-	15	30	-	-	-	1	54	72	37	74	
4 Rent, rates & taxes	-	4	1	5	-	1	-	-	49	265	-	-	-	6	171	1,198	467	1,665	
5 Repairs	-	-	-	-	-	-	-	-	10	101	-	-	-	1	101	325	151	205	
6 Printing & stationery	-	-	-	-	1	1	-	-	(13)	118	-	-	-	5	(27)	428	(109)	440	
7 Communication expenses	-	-	1	1	1	1	-	-	3	183	-	-	1	5	19	392	29	405	
8 Legal & professional charges	-	-	1	5	1	2	-	-	398	1,871	-	-	-	6	16	929	4,911	939	4,977
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	3	14	-	-	-	1	1	12	40	12	50
(a) as auditor	-	-	-	-	-	-	-	-	3	14	-	-	-	1	1	12	40	12	50
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(f) of cost of goods	-	-	-	-	-	-	-	-	92	131	-	-	-	4	5	107	457	338	470
10 Advertisement and publicity	-	-	2	2	1	1	-	-	92	131	-	-	-	4	5	107	457	338	470
11 Interest & Bank Charges	-	1	1	5	1	2	-	-	75	401	-	-	-	3	16	288	1,400	303	1,414
12 Depreciation	-	1	2	8	3	3	-	-	25	659	-	-	-	18	30	661	3,120	489	3,289
13 Brand/Trade Mark Usage Recharges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses (Agent Interest)	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	4	3	4	
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 Membership & Subscription	-	-	-	-	-	-	-	-	(1)	15	-	-	-	1	1	10	50	(1)	59
17 Information Technology Expenses	1	3	3	15	3	3	-	-	32	1,533	-	-	-	19	96	1,300	4,022	1,326	4,152
18 Goods and Service Tax/Service Tax Expenditure	1	3	1	18	3	6	-	-	22	1,766	-	-	-	24	72	768	5,167	774	5,508
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Miscellaneous Expenses	-	-	1	1	1	1	-	-	11	44	-	-	-	1	1	150	153	157	
Administrative Charges - Concessions Rebates	-	2	1	2	1	1	-	-	10	11	-	-	-	2	2	78	9	111	
TOTAL	6	21	31	126	28	50	-	-	2,835	13,917	1	-	133	461	6,362	36,859	6,567	37,895	
In India	6	21	30	124	28	50	-	-	2,866	12,881	1	-	130	396	6,152	36,384	6,363	37,407	
Outside India	-	-	1	2	-	-	-	-	69	136	-	-	3	5	200	475	204	488	

FORM NL-8-SHARE CAPITAL SCHEDULE**(₹ in Lakhs)**

	Particulars	As at March 31, 2025	As at March 31, 2024
1	Authorised Capital	40,000	40,000
	400,000,000 Equity Shares of Rs.10 each (Previous Period: 400,000,000 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
2	Issued Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
3	Subscribed Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
4	Called-up Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
5	Paid-up Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs. Each		

Notes:

(a) Particulars of the different classes of capital should be separately stated.

(b) The amount capitalised on account of issue of bonus shares should be disclosed.

(c) The company doesn't have any holding company.

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at March 31, 2025		As at March 31, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	24,07,38,637	65.4%	24,07,38,637	65.4%
· Foreign	12,74,43,183	34.6%	12,74,43,183	34.6%
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	36,81,81,820	100.0%	36,81,81,820	100.0%

*Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015 and as amended from time to time

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE					ANNEXURE A				
DETAILS OF EQUITY HOLDING OF INSURERS									
PART A:									
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LTD INSURANCE COMPANY, AS AT QUARTER ENDED MARCH 31, 2025									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	Dabur Investment Corporation (Partnership Firm)	1	4,71,47,727	12.81	4,715				
iii)	Financial Institutions/ Banks								
	(i) Indian Bank	4	10,50,00,000	28.52	10,500				
	(ii) Indian Overseas Bank	2	6,65,00,000	18.06	6,650				
	(iii) Karnataka Bank Limited	1	2,20,90,910	6.00	2,209				
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
	(i) Sompo Japan Insurance Inc	1	12,74,43,183	34.61	12,744				
iii)	Any other (Please specify)								
B. Non Promoters									
B.1 Public Shareholders									
1.1)	Institutions								
	i) Mutual Funds								
	ii) Foreign Portfolio Investors								
	iii) Financial Institutions/Banks								
	iv) Insurance Companies								
	v) FII belonging to Foreign promoter								
	vi) FII belonging to Foreign Promoter of Indian Promoter								
	vii) Provident Fund/Pension Fund								
	viii) Alternative Investment Fund								
	ix) Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
	i) Individual share capital upto Rs. 2 Lacs								
	ii) Individual share capital in excess of Rs. 2 Lacs								
	iii) NBFCs registered with RBI								
	iv) Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
	v) Any other (Please Specify)								
B.2 Non Public Shareholders									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	9	36,81,81,820	100.00	36,818				
Foot Notes:									
(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.									
(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000									
(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category									

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE									
PART B:									
Name of the Indian Promoter / Indian Investor:									
1. INDIAN BANK									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
	President of India	1	99,45,49,600	73.84	99,454.96				
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B. Non Promoters									
B.1 Public Shareholders									
1.1)	Institutions								
i)	Mutual Funds	32	17,09,08,925	12.69	17,090.89	-			
ii)	Foreign Portfolio Investors	220	6,37,58,961	4.73	6,375.90	-			
iii)	Financial Institutions/Banks	5	2,67,472	0.02	26.75	-			
iv)	Insurance Companies	16	6,36,66,007	4.73	6,366.60	-			
v)	FII belonging to Foreign Promoter #								
vi)	FII belonging to Foreign Promoter of Indian Promoter #								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	16	45,73,199	0.34	457.32	-			
ix)	Any other (Please specify)								
	-Foreign Institutional Investors	2	34,904	-	3.49	-			
1.2)	Central Government/ State Government(s)/ President of India	1	4,021	-	0.40	-			
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	2,90,493	3,49,10,922	2.59	3,491.09	-			
ii)	Individual share capital in excess of Rs. 2 Lacs	63	37,98,950	0.28	379.90	-			
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	23	93,393	0.01	9.34	-			
	- Non Resident Indian (NRI)	4,897	20,31,042	0.15	203.10	-			
	- Clearing Members	6	11,674	0.00	1.17	-			
	- Non Resident Indian Non Repatriable								
	-Foreign Nationals								
	- Bodies Corporate	1,387	24,78,995	0.18	247.90	-			
	- JEPF								
v)	Any other (Please Specify)								
	Associates Company/ Subsidiaries								
	Directors and Relatives (Excluding Nominee and Independent directors)								
	Key Managerial Personal								
	Escrow Account/ Unclaimed Share								
	Unclaimed Shares/Escrow Account SA	2	3,862	0.00	0.39	-			
	Employee	2,421	4,94,413	0.04	49.44	-			
	Directors & Relatives	3	1,745	-	0.17	-			
	HUF	3,240	9,82,783	0.07	98.28	-			
	-ESOP/ESOS/ESPS	14,653	43,93,113	0.33	439.31	-			
B.2 Non Public Shareholders									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		3,17,481	1,34,69,63,981	100.00	1,34,696	-			
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner /foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor:									
2. INDIAN OVERSEAS BANK									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
	President of India	1	18,21,83,26,570	94.61	18,21,832.66				
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B. Non Promoters									
B.1 Public Shareholders									
1.1)	Institutions								
i)	Mutual Funds	14	1,29,48,941	0.07	1,294.89				
ii)	Foreign Portfolio Investors Category - 1	21	4,05,41,599	0.21	4,054.16				
iii)	Foreign Portfolio Investors Category - 2	3	20,43,461	0.01	204.35				
iv)	Banks	13	8,02,30,024	0.42	8,023.00				
v)	Insurance Companies	5	35,52,49,347	1.84	35,524.93				
vi)	FII belonging to Foreign Promoter #								
vii)	FII belonging to Foreign promoter of Indian Promoter (e)								
viii)	Provident Fund/Pension Fund								
ix)	Alternative Investment Fund	1	628	0.00	0.06				
	Any other (Please specify)								
	-Financial Institutions	2	4,94,35,916	0.26	4,943.59				
1.2)	Central Government/ State Government(s)/ President of India	1	1,500	0.00	0.15				
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	9,58,616	30,22,80,390	1.57	30,228.04				
ii)	Individual share capital in excess of Rs. 2 Lacs	1,305	6,76,14,771	0.35	6,761.48				
iii)	NBFCs registered with RBI								
iv)	Others:								
	-Trusts	20	4,39,902	0.00	43.99				
	-Non Resident Indian (NRI)	4,747	89,33,984	0.05	893.40				
	-Clearing Members	10	52,65,953	0.03	526.60				
	-Foreign Companies	1	48,000	0.00	4.80				
	-Foreign Nationals								
	-Directors and their Relatives								
	-Non Resident Indian Non Reparable								
	-Bodies Corporate	1,048	6,61,98,632	0.34	6,619.86				
	-Key Managerial Personnel	1	13,264	0.00	1.33				
	-IEPF								
v)	Any other (Please Specify)								
	Foreign Companies	-	-	-	-				
	Director & their relatives	2	1,530	0.00	0.15				
	-Unclaimed/Suspense/Escrow Account								
	-Hindu Undivided Family	4,183	73,33,161	0.04	733.32				
	-Overseas Corporate Bodies								
	-ESOP/ESOS/ESPS	7,806	3,88,02,240	0.20	3,880.22				
	LLP								
	Trust								
	KMP								
B.2)	Foreign Portfolio Investor (Individual)	1	4,200	0.00	0.42				
	LLP	62	8,75,782	0.00	87.58				
B.3 Non Public Shareholders									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	9,77,863	19,25,65,89,795	100.00	19,25,659	-	-	-	-
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor:									
3. KARNATAKA BANK LTD									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B. Non Promoters									
B.1 Public Shareholders									
1.1)	Institutions								
i)	Mutual Funds	16	3,14,20,155	8.31	3,142				
ii)	Foreign Portfolio Investors	145	4,86,72,851	12.88	4,867				
iii)	Financial Institutions/Banks	3	736	-	-				
iv)	Insurance Companies	9	3,46,62,873	9.17	3,466				
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	5	25,31,151	0.67	253				
ix)	NBFC's registered with RBI	3	33,191	0.01	3				
x)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	3,90,812	13,48,07,360	35.67	13,481				
ii)	Individual share capital in excess of Rs. 2 Lacs	1,077	9,63,20,946	25.49	9,632				
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	10	32,498	0.01	3				
	- Non Resident Indian	6,297	92,91,422	2.46	929				
	- Clearing Members	17	15,286	-	2				
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate	1,170	1,86,94,283	4.95	1,869				
	- IEPF	1	12,53,794	0.33	125				
v)	Any other (Please Specify)								
	Unclaimed Shares/Escrow Account SA	2	1,97,966	0.05	20				
	Directors & Relatives	2	2,150	-	-				
B.2 Non Public Shareholders									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		3,99,569	37,79,36,662	100.00	37,793	-	-	-	-
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor:									
4. DABUR INVESTMENT CORPORATION - A PARTNERSHIP FIRM									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A Promoters & Promoters Group									
A.1 Indian Promoters									
i) Individuals/HUF (Names of major shareholders):									
	(i) Mr. Mohit Burman (Partner)			95.00	6,997				
	(ii) Mr. Vivek Burman (Partner)			5.00	17				
ii) Bodies Corporate:									
	(i)								
	(ii)								
	(iii)								
iii) Financial Institutions/ Banks									
iv) Central Government/ State Government(s) / President of India									
v) Persons acting in concert (Please specify)									
vi) Any other (Please specify)									
A.2 Foreign Promoters									
i) Individuals (Name of major shareholders):									
	(i)								
	(ii)								
	(iii)								
ii) Bodies Corporate:									
	(i)								
	(ii)								
	(iii)								
iii) Any other (Please specify)									
B. Non Promoters									
B.1 Public Shareholders									
1.1) Institutions									
	i) Mutual Funds								
	ii) Foreign Portfolio Investors								
	iii) Financial Institutions/Banks								
	iv) Insurance Companies								
	v) FII belonging to Foreign promoter of Indian Promoter (e)								
	vi) FII belonging to Foreign promoter of Indian Promoter (e)								
	vii) Provident Fund/Pension Fund								
	viii) Alternative Investment Fund								
	ix) Any other (Please specify)								
1.2) Central Government/ State Government(s)/ President of India									
1.3) Non-Institutions									
	i) Individual share capital upto Rs. 2 Lacs								
	ii) Individual share capital in excess of Rs. 2 Lacs								
	iii) NBFCs registered with RBI								
	iv) Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
	v) Any other (Please Specify)								
	Unclaimed Shares/Escrow Account SA								
	Directors & Relatives								
B.2 Non Public Shareholders									
2.1) Custodian/DR Holder									
2.2) Employee Benefit Trust									
2.3) Any other (Please specify)									
Total		-	-	100.00	7,014	-	-	-	-
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**(₹ in Lakhs)**

Sl. No.	Particulars	As at March 31, 2025	As at March 31, 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	16,762	16,762
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves		
	Debenture Redemption Reserve	150	-
7	Balance of Profit in Profit & Loss Account	1,09,373	90,537
	TOTAL	1,26,285	1,07,299

Notes:

(a) Additions to and deductions from the reserves should be disclosed under each of the specified heads.

FORM NL-11-BORROWINGS SCHEDULE**(₹ in Lakhs)**

Sl. No.	Particulars	As at March 31, 2025	As at March 31, 2024
1	Debentures/ Bonds	15,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	15,000	-

Notes:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.
- b) Amounts due within 12 months from the date of Balance Sheet should be shown separately
- c) Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

DISCLOSURE FOR SECURED BORROWINGS**(₹ in Lakhs)**

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1				
2				
3				
4				
5				

FORM NL-12 & 12A - INVESTMENT SCHEDULE

Sl. No.	Particulars	NL -12		NL -12A		(₹ in Lakhs)	
		Shareholders		Policyholders		Total	
		As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
LONG TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	40,153	35,508	1,27,670	1,12,278	1,67,823	1,47,786
2	Other Approved Securities	-	638	-	2,019	-	2,657
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	359	360	1,141	1,140	1,500	1,500
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	20,389	22,999	64,828	72,723	85,217	95,722
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	34,833	29,588	1,10,755	93,558	1,45,588	1,23,146
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	-	-	-	-	-	-
	(b) Debentures/ Bonds	-	-	-	-	-	-
6	Investments in Alternate Investment Fund	758	534	2,410	1,687	3,168	2,221
7	Other Securities	96	-	304	-	400	-
	TOTAL	96,588	89,627	3,07,108	2,83,405	4,03,696	3,73,032
SHORT TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	3,351	2,885	10,652	9,122	14,003	12,007
2	Other Approved Securities	5,396	3,813	17,153	12,058	22,549	15,871
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	6,128	3,785	19,486	11,967	25,614	15,752
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	469	145	1,492	459	1,961	604
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	6,995	4,924	22,242	15,571	29,237	20,495
	(e) Other Securities/bank deposit	2,105	829	6,695	2,621	8,800	3,450
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,333	3,957	7,419	12,514	9,752	16,471
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	2,810	818	8,936	2,587	11,746	3,405
	(b) Mutual Fund	-	39	-	123	-	162
	(c) Debentures/ Bonds	-	-	-	-	-	-
	TOTAL	29,587	21,195	94,075	67,022	1,23,662	88,217
	GRAND TOTAL	1,26,175	1,10,822	4,01,183	3,50,427	5,27,358	4,61,249

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

Particulars	Shareholders		Policyholders		Total	
	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
	Long Term Investments--					
Book Value	95,375	89,093	3,03,254	2,81,717	3,98,629	3,70,810
Market Value	96,112	87,941	3,05,596	2,78,074	4,01,708	3,66,015
Short Term Investments--						
Book Value	20,179	16,409	64,161	51,885	84,340	68,294
Market Value	20,176	16,356	64,153	51,718	84,329	68,074

Notes:

- Aggregate book value of Investments (other than Alternate Investment Fund, Mutual Fund, Listed Equities, Perpetual Bond & InvITs) is ₹ 4,82,969 Lakhs (previous period ₹ 4,39,104 Lakhs).
- Aggregate market value of Investments (other than Alternate Investment Fund, Mutual Fund, Listed Equities, Perpetual Bond & InvITs) is ₹ 4,86,037 Lakhs (previous period ₹ 4,34,089 Lakhs).
- Short Term Other approved securities includes TREPS amounting to ₹ 7,540 Lakhs (previous year ₹ 13,395 Lakhs), Certificate of Deposit ₹ 12,369 Lakhs (previous year ₹ 2,476 Lakhs) & State Government Bond amounting to ₹ 2,639 Lakhs (previous year ₹ NIL).
- Unsettled Investment receivables pertaining to security issued by Infrastructure Leasing and Financial Services Limited (IL&FS) on maturity has been classified to Schedule - 12 Advances & Other Assets along with respective provision amounting to ₹ 3,747 Lakhs provided till FY. 21-22.
- Long Term Equity includes the Perpetual Bond.

FORM NL-13-LOANS SCHEDULE**(₹ in Lakhs)**

Sl. No.	Particulars	As at March 31, 2025	As at March 31, 2024
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Notes:

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (₹ in Lakhs)	Provision (₹ in Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

(₹ in Lakhs)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at March 31, 2025	As at March 31, 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	8,039	3,607	411	11,235	3,753	2,764	260	6,257	4,978	4,286
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	330	757	123	964	321	75	123	273	691	9
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	209	123	80	252	186	21	74	133	119	24
Information Technology Equipment	4,414	681	479	4,616	3,312	588	477	3,423	1,193	1,102
Vehicles	58	-	58	-	56	2	58	-	-	2
Office Equipment	291	116	47	360	239	33	47	225	135	52
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	13,341	5,284	1,198	17,427	7,867	3,483	1,039	10,311	7,116	5,476
Work in progress	342	4,642	4,870	114	-	-	-	-	114	342
Grand Total	13,683	9,926	6,068	17,541	7,867	3,483	1,039	10,311	7,230	5,818
PREVIOUS YEAR	12,028	8,427	6,772	13,684	7,320	2,189	1,643	7,866	5,818	

Note:

(a) Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

FORM NL-15-CASH AND BANK BALANCE SCHEDULE			
(₹ in Lakhs)			
Sl. No.	Particulars	As at March 31, 2025	As at March 31, 2024
1	Cash (including cheques, drafts and stamps)	-	2
2	Bank Balances		-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	782	1,224
	(ab) Others	1	-
	(b) Current Accounts	2,195	8,150
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	2,978	9,376
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES	2,978	9,376
	In India	2,978	9,376
	Outside India	-	-

Note: Previous year figures are regrouped & reclassified wherever necessary.

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ in Lakhs)			
Sl. No.	Particulars	As at March 31, 2025	As at March 31, 2024
ADVANCES			
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	500	-
3	Prepayments	1,737	1,116
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,238	2,882
6	Others		
	Advance to Employees against expenses	10	15
	Advance to Others	63	58
	Surplus in Gratuity fund	-	-
	Surplus in Leave encashment fund	77	39
	TOTAL (A)	5,625	4,110
OTHER ASSETS			
1	Income accrued on investments	12,750	10,683
2	Outstanding Premiums	40,744	25,858
	Less : Provisions for doubtful debts	(466)	-
3	Agents' Balances	485	1,224
	Less : Provisions for doubtful debts	(110)	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	28,588	24,169
	Less : Provisions for doubtful debts	(10,637)	(5,687)
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	2,871	1,612
8	Interest on Unclaimed amount pertaining to Policyholders	461	329
9	Others		
	Deposits for Office Premises	922	549
	Other Deposits	2,347	2,765
	Receivable from Terrorism Pool	6,917	5,799
	Receivable from Nuclear Pool	822	623
	Receivable from Marine Cargo Excluded Territories Pool	19	16
	GST unutilized credit	24,772	12,901
	Contracts for Sales - Investment	8,567	996
	Unsettled Investment Receivables	3,747	4,221
	Less: Provision for diminution in value of investments	(3,747)	(4,221)
	Other Receivables	18	93
	TOTAL (B)	1,19,070	81,932
	TOTAL (A+B)	1,24,695	86,042

Note: Previous year figures are regrouped & reclassified wherever necessary.

FORM NL-17-CURRENT LIABILITIES SCHEDULE**(₹ in Lakhs)**

Sl. No.	Particulars	As at March 31, 2025	As at March 31, 2024
1	Agents' Balances	6,636	7,752
2	Balances due to other insurance companies	1,01,238	70,726
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		-
	(a) For Long term policies ^(a)	35,002	30,044
	(b) for Other Policies	9,558	6,120
5	Unallocated Premium	5,243	8,553
6	Sundry creditors	7,149	7,035
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	2,13,390	2,03,108
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	2,811	1,511
11	Income accrued on Unclaimed amounts	461	329
12	Interest payable on debentures/bonds	1,012	-
13	GST Liabilities	496	413
14	Others		-
	Due to Solatium Fund	898	523
	Due to Environment Relief Fund	1	0
	Due to Statutory Authorities	1,473	1,102
	Book Overdraft	311	27
	Contracts for Purchases - Investment	11,767	1,696
	TOTAL	3,97,446	3,38,939

Note :

(a) Long term policies are policies with more than one year tenure

Details of unclaimed amounts and Investment Income thereon (Annual Disclosure at the end of the Financial Year)			
(₹ in Lakhs)			
Particulars	As at 31st March 2025	As At 31st March 2024	
Opening Balance	1,840	1,077	
Add: Amount transferred to unclaimed amount	2,265	1,725	
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-	
Add: Investment Income	224	162	
Less: Amount paid during the year	1,017	1,109	
Less: Transferred to SCWF	40	15	
Closing Balance of Unclaimed Amount	3,272	1,840	

FORM NL-18-PROVISIONS SCHEDULE

(₹ in Lakhs)			
Sl. No.	Particulars	As at March 31, 2025	As at March 31, 2024
1	Reserve for Unexpired Risk	91,900	79,246
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	968	816
4	For Employee Benefits	-	-
5	Others	-	-
	Leave Encashment	-	-
	Gratuity	7	18
	For proposed dividends	-	920
	TOTAL	92,875	81,000

FORM NL-19 MISC EXPENDITURE SCHEDULE**(To the extent not written off or adjusted)****(₹ in Lakhs)**

Sl. No.	Particulars	As at March 31, 2025	As at March 31, 2024
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Universal Sampo General Insurance Company Limited

Sl. No.	Particular	Calculation	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
1	Gross Direct Premium Growth Rate	$\frac{[GDP(CY)-GDP(PY)]}{GDP(PY)}$	18.19%	9.87%	-6.99%	12.65%
2	Gross Direct Premium to Net worth Ratio	$\frac{GDP / \text{Shareholder's funds}}{\text{Shareholder's funds}/\text{Net Worth}}$ Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.65	3.11	0.62	3.21
3	Growth rate of Net Worth	$\frac{(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY))}{\text{Shareholder's funds}(PY)}$	13.17%	13.17%	13.59%	13.59%
4	Net Retention Ratio	$\frac{\text{Net written premium}}{\text{Net written premium} + \text{Reinsurance Accepted}}$	44.76%	49.00%	47.30%	45.48%
5	Net Commission Ratio	$\frac{\text{Net Commission}}{\text{Net written premium}}$	11.76%	7.03%	-13.93%	0.96%
6	Expense of Management to Gross Direct Premium Ratio	$\frac{\text{Direct Commission}+\text{Operating Expenses}}{\text{Gross direct premium}}$	23.33%	21.66%	26.31%	22.76%
7	Expense of Management to Net Written Premium Ratio	$\frac{\text{Net Commission}+\text{Operating Expenses}}{\text{Net Written Premium}}$	29.80%	23.39%	6.62%	18.99%
8	Net Incurred Claims to Net Earned Premium	$\frac{\text{Net Incurred Claims}}{\text{Net Earned Premium}}$	78.38%	77.15%	94.07%	81.74%
9	Claims paid to claims provisions	$\frac{\text{Claim Paid (pertaining to provisions made previously)}}{\text{claims provision made previously}}$	18.94%	38.37%	15.71%	34.02%
10	Combined Ratio	(7) +(8)	108.17%	100.54%	100.69%	100.73%
11	Investment income ratio	$\frac{\text{Investment income}}{\text{Average Assets under management}}$ Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	1.61%	7.64%	1.92%	7.48%
12	Technical Reserves to net premium ratio	$\frac{[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims(including IBNR and IBNER)}]}{\text{Net premium written}}$	6.43	1.22	6.63	1.34
13	Underwriting balance ratio	$\frac{\text{Underwriting results}}{\text{Net earned premium}}$ Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency	(0.02)	(0.02)	0.00	0.00
14	Operating Profit Ratio	$\frac{\text{Operating profit}}{\text{Net Earned premium}}$	8.82%	9.65%	11.28%	10.86%
15	Liquid Assets to liabilities ratio	$\frac{\text{Liquid Assets}}{\text{Policyholders liabilities}}$ Liquid Assets = Short term investments+Short term loans+Cash & Bank balances Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.32	0.32	0.35	0.35
16	Net earning ratio	$\frac{\text{Profit after tax}}{\text{Net Premium written}}$	2.35%	7.61%	2.41%	8.61%
17	Return on net worth ratio	$\frac{\text{Profit after tax}}{\text{Net Worth}}$	0.68%	11.64%	0.71%	12.60%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.97	1.97	1.80	1.80
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	$\frac{\text{Debt}/\text{Equity}}$ Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0.09	0.09	NA	NA
21	Debt Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due}}{\text{Interest and Principal Instalments Due}}$	5.16	25.77	NA	NA
22	Interest Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax/ Interest due}}{\text{Interest due}}$	5.16	25.77	NA	NA
23	Earnings per share	$\frac{\text{Profit /}(loss) \text{ after tax}}{\text{No. of shares}}$	0.30	5.16	0.28	4.93
24	Book value per share	$\frac{\text{Net worth}}{\text{No. of shares}}$	44.30	44.30	39.14	39.14

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Universal Sompo General Insurance Company Limited

**** Segmental Reporting up to the quarter**

Segments Upto the quarter ended March 31, 2025	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	6.00%	4.28%	-120.88%	12.87%	-76.20%	29.79%	30.09%	-46.42%	6.34	1.10
Previous Period	11.15%	10.44%	-8.61%	17.26%	20.80%	92.02%	71.51%	112.82%	3.49	-0.06
Marine Cargo										
Current Period	53.18%	29.83%	21.49%	19.94%	40.85%	117.19%	80.87%	158.04%	1.01	-0.60
Previous Period	33.29%	27.29%	23.22%	21.52%	48.90%	139.50%	46.40%	188.41%	1.22	-1.31
Marine Hull										
Current Period	24.20%	1.04%	-706.06%	1.44%	-684.85%	30.00%	291.99%	-654.85%	1.09	8.23
Previous Period	15.89%	1.18%	-1085.96%	0.91%	-1059.14%	3.04%	0.00%	-1056.10%	1.10	11.48
Total Marine										
Current Period	40.39%	18.68%	5.86%	12.72%	25.26%	115.40%	82.09%	140.66%	1.01	-0.42
Previous Period	25.01%	15.91%	-12.74%	12.43%	12.98%	131.40%	46.10%	144.38%	1.22	-0.55
Motor OD										
Current Period	9.01%	53.92%	35.81%	36.10%	50.01%	73.12%	73.20%	123.13%	0.66	-0.26
Previous Period	-0.07%	53.15%	39.44%	43.00%	55.77%	91.53%	78.54%	147.30%	0.75	-0.43
Motor TP										
Current Period	5.69%	50.70%	3.76%	27.53%	17.76%	47.19%	17.99%	64.96%	2.89	0.35
Previous Period	33.82%	51.72%	-3.22%	26.23%	12.04%	64.52%	18.10%	76.56%	2.94	0.23
Total Motor										
Current Period	7.16%	52.15%	18.69%	31.39%	32.78%	58.91%	22.02%	91.69%	1.85	0.07
Previous Period	16.35%	52.35%	15.96%	33.65%	31.70%	77.30%	23.56%	109.00%	1.96	-0.08
Health										
Current Period	106.27%	77.14%	4.61%	16.13%	19.27%	96.40%	123.76%	115.68%	0.42	-0.19
Previous Period	60.01%	83.50%	8.46%	22.50%	23.93%	115.49%	123.71%	139.42%	0.53	-0.40
Personal Accident										
Current Period	8.63%	21.40%	-63.73%	27.30%	-39.90%	170.47%	63.69%	130.57%	2.52	-0.29
Previous Period	-38.28%	-16.47%	8.94%	15.81%	17.58%	54.31%	40.14%	71.89%	-3.39	0.53
Travel Insurance										
Current Period	10.16%	94.12%	111.79%	119.08%	126.00%	-1.94%	0.00%	124.07%	0.00	-0.18
Previous Period	71673.62%	95.30%	99.13%	109.62%	114.61%	7.44%	8.81%	122.05%	0.00	-0.67
Total Health										
Current Period	83.01%	70.35%	4.17%	19.12%	19.18%	97.12%	94.19%	116.30%	0.50	-0.19
Previous Period	21.76%	62.48%	11.94%	23.29%	27.80%	105.75%	65.33%	133.56%	0.75	-0.30
Workmen's Compensation/ Employer's liability										
Current Period	18.89%	95.51%	24.12%	37.64%	38.24%	39.88%	18.33%	78.11%	2.01	0.20
Previous Period	97.29%	95.99%	20.58%	35.17%	36.01%	62.82%	4.79%	98.82%	2.30	-0.10
Public/ Product Liability										
Current Period	1.08%	10.45%	61.67%	23.98%	135.00%	603.06%	169.58%	738.06%	3.71	-7.51
Previous Period	4.12%	-24.25%	-37.10%	21.54%	-67.87%	-88.52%	99.56%	-156.40%	-1.59	2.52
Engineering										
Current Period	37.06%	14.36%	23.82%	18.71%	43.26%	61.90%	10.49%	105.16%	2.15	-0.71
Previous Period	30.45%	15.90%	34.45%	23.61%	55.17%	32.88%	8.73%	88.05%	1.85	-0.27
Aviation										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Crop Insurance										
Current Period	-15.95%	38.95%	-12.91%	9.02%	10.25%	92.59%	127.83%	102.84%	0.69	-0.03
Previous Period	4.25%	38.32%	-35.29%	8.68%	-12.64%	69.94%	146.89%	57.30%	0.38	0.43
Other Miscellaneous										
Current Period	10.03%	26.80%	-15.79%	17.43%	-4.70%	74.10%	39.98%	69.40%	1.71	0.31
Previous Period	23.44%	24.06%	19.63%	19.15%	44.17%	93.99%	49.31%	138.15%	2.07	-0.26
Total Miscellaneous										
Current Period	9.68%	52.10%	7.64%	22.30%	23.85%	77.37%	38.43%	101.21%	1.20	-0.03
Previous Period	12.59%	48.00%	1.14%	23.21%	19.00%	81.43%	33.01%	100.42%	1.31	0.00
Total-Current Period	9.87%	49.00%	7.03%	21.66%	23.39%	77.15%	38.37%	100.54%	1.22	-0.02
Total-Previous Period	12.65%	45.48%	0.96%	22.76%	18.99%	81.74%	34.02%	100.73%	1.34	0.00

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: Universal Sompo General Insurance Company Limited

Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
1	Indian Bank	Joint Venture	Premium Income (rendering of services)	8.87	37.89	8.66	197.29
2	Indian Bank	Joint Venture	Claim Payments	2.29	8.26	2.72	8.50
3	Indian Bank	Joint Venture	Commission payout	523.18	2,010.02	(222.24)	2,028.53
4	Indian Bank	Joint Venture	Other Expenditure/Reimbursement	(14.02)	41.16	38.56	244.46
5	Indian Bank	Joint Venture	Dividend	-	262.50	-	262.50
6	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Premium	2,983.32	11,430.65	593.82	8,459.27
7	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Commission	450.78	1,543.12	171.40	1,020.21
8	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Claim	752.91	2,300.19	980.28	2,667.59
9	Sompo Japan Insurance Inc.	Joint Venture	Other Expenditure	9.00	33.75	0.36	19.00
10	Sompo Japan Insurance Inc.	Joint Venture	Dividend	-	318.61	-	318.61
11	Sharad Mathur	Key Management Personnel	Premium Income (rendering of services)	-	-	0.04	0.04
12	Sharad Mathur	Key Management Personnel	Remuneration	141.63	515.92	86.90	461.62
13	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	2.89	155.79	5.95	140.42
14	Dabur Investment Corporation	Joint Venture	Claim Payments	58.81	59.02	48.98	103.20
15	Dabur Investment Corporation	Joint Venture	Dividend	-	117.87	-	117.87
16	Indian Overseas Bank	Joint Venture	Premium Income (rendering of services)	0.67	2.40	3.80	4.32
17	Indian Overseas Bank	Joint Venture	Claim Payments	-	1.07	0.05	0.35
18	Indian Overseas Bank	Joint Venture	Commission payout	301.92	1,595.92	313.27	1,436.69
19	Indian Overseas Bank	Joint Venture	Dividend	-	166.25	-	166.25
20	Indian Overseas Bank	Joint Venture	Other Expenditure	3.25	53.90	58.77	113.00
21	Karnataka Bank	Joint Venture	Premium Income (rendering of services)	0.70	198.14	11.62	417.95
22	Karnataka Bank	Joint Venture	Claim Payments	3.36	20.62	6.47	287.48
23	Karnataka Bank	Joint Venture	Commission payout	1,282.97	1,972.75	842.39	1,629.24
24	Karnataka Bank	Joint Venture	Other Expenditure	(11.30)	9.00	1.79	2.34
25	Karnataka Bank	Joint Venture	Dividend	-	55.23	-	55.23
26	Indbank Merchant Banking Services Ltd	Related party of Indian Bank	Other Expenditure	0.96	4.54	0.85	2.12
27	Sompo Insurance Singapore Pte. Ltd.	Sompo Group Company	Other Expenditure	0.79	0.91	9.41	16.93
28	Sompo Sigorta A.S.	Sompo Group Company	Reimbursement of Training Expenses	26.57	26.57	-	-
29	Sompo Holding Inc.	Sompo Group Company	Reimbursement of Training Expenses	-	4.61	-	-

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

PART-B Related Party Transaction Balances - As at the end of the Quarter March 31, 2025								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (₹. in Lakhs)	Nature of Balance	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (₹ in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (₹ in Lakhs)
1	Indian Bank	Joint Venture	0.19	Claim Payable	No	-	-	-
2	Indian Bank	Joint Venture	194.02	Commission Payable	No	-	-	-
3	Dabur Investment Corporation	Joint Venture	7.76	Claim Payable	No	-	-	-
4	Indian Overseas Bank	Joint Venture	110.29	Commission Payable	No	-	-	-
5	Indian Overseas Bank	Joint Venture	-	Claim Payable	No	-	-	-
6	Karnataka Bank Limited	Joint Venture	73.15	Claim Payable	No	-	-	-
7	Karnataka Bank Limited	Joint Venture	75.64	Commission Payable	No	-	-	-
8	Sompo Japan Insurance Inc	Joint Venture	3,707.43	Reinsurance Claim Recoverable	No	-	-	-
9	Sompo Japan Insurance Inc	Joint Venture	1,859.07	Reinsurance Commission Recoverable	No	-	-	-
10	Sompo Japan Insurance Inc	Joint Venture	8,112.97	Reinsurance Premium Payable	No	-	-	-
11	Indian Bank	Joint Venture	10,500.00	Capital	No	-	-	-
12	Indian Overseas Bank	Joint Venture	6,650.00	Capital	No	-	-	-
13	Karnataka Bank Limited	Joint Venture	2,209.09	Capital	No	-	-	-
14	Dabur Investment Corporation	Joint Venture	4,714.77	Capital	No	-	-	-
15	Dabur Investment Corporation	Joint Venture	2,045.45	Share Premium	No	-	-	-
16	Sompo Japan Insurance Inc	Joint Venture	12,744.32	Capital	No	-	-	-
17	Sompo Japan Insurance Inc	Joint Venture	14,716.36	Share Premium	No	-	-	-
18	Indian Bank	Joint Venture	146.76	Bank Balance	No	-	-	-
19	Indian Overseas Bank	Joint Venture	219.80	Bank Balance	No	-	-	-
20	Karnataka Bank Limited	Joint Venture	119.51	Bank Balance	No	-	-	-

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)**Format of Receipts and Payments A/c**

	(₹ in Lakhs)	
	FY 2024-25	FY 2023-24
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	4,97,407	5,07,811
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	(54,500)	(1,06,619)
Payments to co-insurers, net of claims recovery	13,118	(5,541)
Payments of claims	(2,73,778)	(2,67,850)
Payments of commission and brokerage	(79,296)	(64,586)
Payments of other operating expenses	(64,446)	(57,904)
Deposits, advances and staff loans	64	455
Income taxes paid (Net)	(6,991)	(7,650)
Good & Service tax paid	(15,664)	(10,943)
Expenditure on CSR activities	(440)	(295)
Other payments	-	-
Cash flows before extraordinary items	15,474	(13,122)
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	15,474	(13,122)
Cash flows from investing activities:		
Purchase of fixed assets	(4,918)	(3,311)
Proceeds from sale of fixed assets	25	7
Purchases of investments	(2,95,044)	(2,10,443)
Sales of investments	2,39,418	1,78,121
Rents/Interests/ Dividends received	32,029	27,464
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	(7,461)	13,486
Expenses related to investments	(1)	(1)
Time Deposits placed with Scheduled Banks (Net)	-	-
Net cash flow from investing activities	(35,952)	5,323
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	15,000	-
Repayments of borrowing	-	-
Interest/dividends paid	(920)	(920)
Net cash flow from financing activities	14,080	(920)
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	(6,398)	(8,719)
Cash and cash equivalents at the beginning of the year	9,376	18,095
Cash and cash equivalents at the end of the year	2,978	9,376

Notes: -

(a) Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

(b) The above items are minimum which are to be reported. Insurers may include any which they deem fit

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

STATEMENT OF ADMISSIBLE ASSETS : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED

As at March 31, 2025

Name of Insurer: Universal Somp General Insurance Company Limited

Registration Number: 134

Date of Registration: November 16, 2007

Classification: Business within India / Total Business

(₹ in Lakhs)				
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	1,26,174	1,26,174
	Policyholders as per NL-12 A of BS	4,01,184	-	4,01,184
(A)	Total Investments as per BS	4,01,184	1,26,174	5,27,358
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	7,229	7,229
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	810	810
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	2,978	2,978
(F)	Advances and Other assets as per BS	82,066	43,194	1,25,260
(G)	Total Current Assets as per BS...(E)+(F)	82,066	46,172	1,28,238
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	9,180	6,169	15,349
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	-	-
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	4,83,250	1,79,576	6,62,825
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	9,180	6,979	16,159
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	4,74,069	1,72,597	6,46,666

(₹ in Lakhs)				
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Furniture, Fixtures, dead stock and Stationery	-	119	119
	(b) Leasehold Improvements	-	691	691
	(c) Computer Equipments	-	-	-
	Inadmissible current assets			
	(a) Re-insurer bal o/s for more than 365 days having Indian Branch	4,206	-	4,206
	(b) Re-insurer bal o/s for more than 180 days not having Indian Branch	1,646	-	1,646
	(c) Outstanding Premiums for more than 365 days	612	-	612
	(d) Prepayments	-	-	-
	(e) Advance to Employees 100% disallowed	-	-	-
	(f) Advance to Others greater than 90 days	-	-	-
	(g) Other Deposits	-	-	-
	(h) GST tax utilized Credit O/S for more than 120 days	-	2,902	2,902
	(i) Agents' Balances greater than 30 days	-	82	82
	(j) Co-insurer bal o/s for more than 90 days	2,654	-	2,654
	(k) Fair Value Change account subject to minimum of zero	-	-	-
	(l) Deferred Tax Asset (Net)	-	2,877	2,877
	(m) Advance commission to Agents	-	309	309
	(n) GST Receivable from Reinsurers for greater than 365 days	61	-	61
	Total	9,180	6,979	16,159

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)**STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED****As at March 31, 2025**

		(₹ in Lakhs)	
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,79,476	91,900
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,79,476	91,900
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,01,820	1,16,227
(e)	IBNR reserve	2,46,206	97,163
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	6,27,502	3,05,290

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**Name of Insurer: Universal Sampo General Insurance Company Limited****Registration Number: 134****Date of Registration: November 16, 2007****Classification: Business within India / Total Business****TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON
MARCH 31, 2025****(₹ in Lakhs)**

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	27,198	1,164	6,145	2,654	2,720	922	2,720
2	Marine Cargo	5,038	1,502	3,294	1,676	605	593	605
3	Marine - Other than Marine Cargo	3,185	33	415	9	319	62	319
4	Motor	2,26,804	1,18,280	1,64,955	90,522	34,021	37,115	37,115
5	Engineering	2,221	319	(127)	95	222	29	222
6	Aviation	-	-	-	-	-	-	-
7	Liability	1,722	180	485	592	258	178	258
8	Health	1,08,937	76,631	96,501	65,280	16,340	21,713	21,713
9	Miscellaneous	7,714	2,191	3,036	1,483	1,080	638	1,080
10	Crop	1,26,445	49,256	1,13,839	45,552	12,645	17,076	17,076
	Total	5,09,264	2,49,556	3,88,544	2,07,863	68,209	78,324	81,107

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)		
Name of Insurer: Universal Sompo General Insurance Company Limited		
Registration Number: 134		
Date of Registration: November 16, 2007		
Classification: Business within India / Total Business		
TABLE IB: AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO AS AT MARCH 31, 2025		
(₹ in Lakhs)		
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's Funds	
	Available assets(as per Form IRDAI-GI-TA)	4,74,069
	Deduct:	
(B)	Current Liabilities as per BS	3,05,290
(C)	Provisions as per BS	1,51,940
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	16,839
	Shareholder's Funds	
(F)	Available Assets	1,72,597
	Deduct:	
(G)	Other Liabilities	29,819
(H)	Excess in Shareholder's funds (F-G)	1,42,777
(I)	Total ASM (E+H)	1,59,617
(J)	Total RSM	81,107
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.97
Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.		

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: March 31, 2025

Products Information						
List below the products and/or add-ons introduced during the quarter						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1	Group Health Insurance Policy	134	UNIHLGP25038V042425	Health	Group	20-Feb-25
2	Motor Two Wheeler - 5 Years	134	IRDAN134RPMT0002V01202425	Motor	Retail	11-Mar-25

Note: -

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer: Universal Sampo General Insurance Company Limited

Registration Number: 134

Statement as on: March 31, 2025

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

Periodicity of Submission: Quarterly

Section I			
(₹ in Lakhs)			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	1,26,174
	Investments (Policyholders)	8A	4,01,184
2	Loans	9	-
3	Fixed Assets	10	7,229
4	Deferred Tax Assets		3,836
5	Current Assets		-
	a. Cash & Bank Balance	11	2,978
	b. Advances & Other Assets	12	1,24,696
6	Current Liabilities		-
	a. Current Liabilities	13	3,97,446
	b. Provisions	14	92,875
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		1,75,776
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,229
3	Deferred Tax Assets		3,836
4	Cash & Bank Balance (if any)	11	2,978
5	Advances & Other Assets (if any)	12	1,24,696
6	Current Liabilities	13	3,97,446
7	Provisions	14	92,875
8	Misc. Exp not Written Off	15	-
9	Investments held outside India		-
10	Debit Balance of P&L A/c		-
	Total (B)		(3,51,582)
	'Investment Assets'	(A-B)	5,27,358

Section II										
(₹ in Lakhs)										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%	-	33,748	1,07,152	1,40,900	26.58	-	1,40,900	1,41,613
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	44,182	1,40,282	1,84,464	34.79	-	1,84,464	1,85,783
3	Investment subject to Exposure Norms		-	82,806	2,62,915	3,45,721	65.21	(2,327)	3,43,394	3,45,187
	a. Housing / Infra & Loans to SG for Housing and FFE		-	-	-	-	-	-	-	-
	1. Approved Investments	Not less than 15%	-	37,614	1,19,427	1,57,041	29.62	(14)	1,57,027	1,57,660
	2. Other Investments		-	323	1,027	1,350	0.25	49	1,400	1,400
	b. Approved Investments		-	41,162	1,30,692	1,71,854	32.41	(801)	1,71,053	1,71,713
	c. Other Investments	Not exceeding 55%	-	3,707	11,769	15,475	2.92	(1,561)	13,915	14,415
	Investment Assets	100%		1,26,987	4,03,197	5,30,185	100.00	(2,327)	5,27,858	5,30,970

Certification:

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed

Note:

- (+) FRSM refers 'Funds representing Solvency Margin'
- Other Investments' are as permitted under 27A(2)
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
- SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
- Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer: Universal Sampo General Insurance Company Limited

Registration Number: 134

Statement as on: March 31, 2025

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		1,33,930	26.89	6,970	21.75	1,40,900	26.58
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,77,785	35.69	6,679	20.84	1,84,464	34.79
3	Investment subject to Exposure Norms				-			
	a. Housing & Loans to SG for Housing and FFE				-			
	1. Approved Investments		60,801	12.21	(2,529)	-7.89	58,272	10.99
	2. Other Investments		900	0.18	50	0.16	950	0.18
	b. Infrastructure Investments				-			
	1. Approved Investments		92,331	18.54	6,438	20.09	98,769	18.63
	2. Other Investments		-	0.00	400	1.25	400	0.08
	c. Approved Investments		1,51,828	30.48	20,026	62.49	1,71,854	32.41
	d. Other Investments (not exceeding 15%)		14,492	2.91	983	3.07	15,475	2.92
	Total		4,98,137	100.00	32,048	100.00	5,30,185	100.00

Note:

1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
2. Investment Regulations, as amended from time to time, to be referred

FORM NL-29-DETAIL REGARDING DEBT SECURITIES
Name of the Insurer: Universal Sampo General Insurance Company Limited
Date: As on March 31, 2025
(₹ in Lakhs)
Detail Regarding debt securities

PARTICULARS	MARKET VALUE				BOOK VALUE			
	As at March 31, 2025	As % of total for this class	As at March 31, 2024	As % of total for this class	As at March 31, 2025	As % of total for this class	As at March 31, 2024	As % of total for this class
Break down by credit rating								
AAA rated	2,58,626	54.02	2,37,215	55.28	2,57,149	54.06	2,39,333	55.13
AA or better	26,832	5.60	18,910	4.41	26,516	5.57	18,977	4.37
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	1,85,783	38.80	1,59,594	37.19	1,84,464	38.78	1,62,450	37.42
Any other (Treps)	7,540	1.57	13,395	3.12	7,540	1.59	13,395	3.09
Total (A)	4,78,780	100.00	4,29,113	100.00	4,75,668	100.00	4,34,154	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	75,529	15.78	64,623	15.06	75,540	15.88	64,844	14.94
more than 1 year and upto 3years	99,448	20.77	95,629	22.29	99,495	20.92	96,771	22.29
More than 3years and up to 7years	1,79,492	37.49	1,80,898	42.16	1,78,837	37.60	1,83,996	42.38
More than 7 years and up to 10 years	82,203	17.17	76,435	17.81	80,500	16.92	77,097	17.76
above 10 years	42,109	8.80	11,528	2.69	41,297	8.68	11,446	2.64
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (B)	4,78,780	100.00	4,29,113	100.00	4,75,668	100.00	4,34,154	100.00
Breakdown by type of the issuer								
a. Central Government	1,41,613	29.58	1,15,775	26.98	1,40,900	29.62	1,18,113	27.21
b. State Government	44,170	9.23	43,819	10.21	43,564	9.16	44,336	10.21
c. Corporate Securities	2,85,458	59.62	2,56,125	59.69	2,83,665	59.63	2,58,310	59.50
Any other (Treps)	7,540	1.57	13,395	3.12	7,540	1.59	13,395	3.09
Total (C)	4,78,780	100.00	4,29,113	100.00	4,75,668	100.00	4,34,154	100.00

Note

(a) In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

(b) Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

(c) Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on March 31, 2025

Registration No: 134

Name of the Fund UNIVERSAL SOMPO

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
		(₹ in Lakhs)									
1	Investments Assets	2,83,665	2,59,810	-	-	1,84,464	1,62,450	62,056	38,624	5,30,185	4,60,884
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,83,665	2,59,810	-	-	1,84,464	1,62,450	62,056	38,624	5,30,185	4,60,884
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Note:

- a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- b) Total Investment Assets should reconcile with figures shown in other relevant forms
- c) Gross NPA is investments classified as NPA, before any provisions
- d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- e) Net Investment assets is net of 'provisions'
- f) Net NPA is gross NPAs less provisions
- g) Write off as approved by the Board
- f) Investment Regulations,as amended from time to time, to be referred

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Name of the Insurer: Universal Sampo General Insurance Company Limited

Registration Number: 134

Statement as on: March 31, 2025

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category Code	For the Quarter Ended March 31, 2025				Up to the Quarter Ended March 31, 2025				Up to the Quarter Ended March 31, 2024			
			Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²
1	CENTRAL GOVERNMENT SECURITIES	CGSB	1,36,306	2,195	6.53	4.89	1,26,452	8,396	6.64	4.97	1,12,268	7,240	6.45	4.83
		CSGB	1,007	1	4.50	3.37	1,007	-	4.50	3.37	-	-	-	-
		CTRB	6,463	3	3.73	2.79	3,613	34	5.94	4.44	3,648	21	5.28	3.95
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
		SGOA	2,641	45	6.88	5.15	2,648	179	6.78	5.07	3,000	198	6.60	4.94
		SGGB	42,081	749	7.22	5.40	43,667	3,123	7.15	5.35	38,896	2,742	7.05	5.27
3	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	47,713	889	7.56	5.65	47,212	3,477	7.37	5.51	34,576	2,379	6.88	5.15
		HTHD	10,429	178	6.91	5.17	10,469	720	6.88	5.15	12,156	836	6.88	5.15
		HTLN	-	-	-	-	-	-	-	-	4,059	51	7.77	5.82
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS	ITPE	-	-	-	-	-	-	-	-	108	23	41.33	30.93
		ITCE	1,701	-	-	-	1,482	31	2.11	1.58	-	-	-	-
		IPTD	66,965	1,164	7.05	5.28	65,680	4,724	7.19	5.38	63,911	4,482	7.01	5.25
		IDDF	14,948	291	7.88	5.90	13,557	1,066	7.86	5.88	9,916	783	7.89	5.91
		ICTD	2,516	46	7.48	5.60	2,518	188	7.47	5.59	2,760	191	7.71	5.77
		IPCP	-	-	-	-	-	-	-	-	-	-	-	-
		ICCP	-	-	-	-	-	-	-	-	3,652	10	7.46	5.59
		IPFD	-	-	-	-	-	-	-	-	-	-	-	-
		ILBI	10,294	214	8.41	6.29	10,318	817	7.92	5.93	6,781	522	7.70	5.76
		EAQE	2,103	-	-	-	1,488	90	6.04	4.52	737	307	41.61	31.14
		EACE	21,161	379	7.26	5.43	17,828	2,627	14.74	11.03	10,434	1,650	15.81	11.83
		EPBT	1,000	14	5.60	4.19	1,123	63	5.62	4.20	3,500	203	5.79	4.33
		ECOS	1,15,974	2,075	7.26	5.43	1,10,177	8,412	7.64	5.71	93,712	7,155	7.63	5.71
		ECCP	4,371	3	7.23	5.41	4,331	12	6.99	5.23	2,498	10	7.27	5.44
		EDCD	6,148	68	7.48	5.60	5,330	231	7.15	5.35	5,631	196	7.20	5.39
		EADB	1,087	23	8.50	6.36	2,291	140	6.09	4.56	2,445	101	5.86	4.39
		EAPS	1,500	31	8.34	6.24	1,500	125	8.32	6.23	1,500	25	8.23	6.16
EGMF	-	-	-	-	-	-	-	-	-	-	-	-	-	
EAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	
ECBO	5,497	88	6.50	4.86	6,304	397	6.38	4.78	6,109	395	6.89	5.16		
EETF	3,682	(107)	(11.81)	(11.81)	2,121	63	2.99	2.23	1,119	224	20.01	14.98		
ECAM	500	-	-	-	500	-	-	-	-	-	-	-	-	
6	OTHER INVESTMENTS	OESH	11,810	(146)	(5.02)	(5.02)	10,648	1,306	12.26	9.18	2,148	278	12.93	9.67
		OMGS	-	-	-	-	-	-	-	-	-	-	-	-
		OLDB	-	473	-	-	-	473	-	-	-	-	-	-
		OBPT	-	-	-	-	-	-	-	-	-	-	-	-
		IODS	-	-	-	-	-	-	-	-	4,770	10	6.74	5.04
		IOEQ	-	-	-	-	354	(76)	(78.96)	(78.96)	134	95	150.03	112.26
		HOEQ	926	-	-	-	762	120	17.84	13.35	-	-	-	-
		OEPU	487	-	-	-	487	-	-	-	155	20	30.29	22.67
		OETF	715	(24)	(18.98)	(18.98)	505	72	15.30	11.45	222	21	9.32	6.97
		OACP	-	-	-	-	-	-	-	-	-	-	-	-
		OAIT	400	-	-	-	400	-	-	-	-	-	-	-
		OAFB	2,783	97	14.18	10.61	2,542	287	11.30	8.46	1,404	137	9.76	7.30
		TOTAL			5,08,103	8,748	6.98	5.23	4,85,205	37,099	7.65	5.72	4,09,358	30,301

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM shall be prepared in respect of each fund.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

6 Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**Registration Number: 134****Statement as on: March 31, 2025****Statement of Down Graded Investments****Periodicity of Submission: Quarterly****(₹ in Lakhs)**

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
1	NIL								
B.	<u>As on Date</u> ²								
1	NIL								

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**Name of the Insurer: Universal Sompo General Insurance Company Ltd.****Registration No: 134****Date: As on March 31, 2025**

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers /
			Proportional	Non-Proportional	Facultative	
	Outside India					(₹ in Lakhs)
1	No. of Reinsurers with rating of AAA and above	2	898	27	217	0.44%
2	No. of Reinsurers with rating AA but less than AAA	47	30,409	1,003	10,948	16.31%
3	No. of Reinsurers with rating A but less than AA	27	20,641	1,659	2,055	9.38%
4	No. of Reinsurers with rating BBB but less than A	23	2,540	715	596	1.48%
5	No. of Reinsurers with rating less than BBB	10	0	7	8	0.01%
	Total (A)	109	54,489	3,412	13,824	27.62%
	With In India					
1	Indian Insurance Companies	13	-	-	6,992	2.69%
2	FRBs	8	86,886	580	190	33.75%
3	GIC Re	1	89,751	2,871	713	35.94%
4	Other (to be Specified)	-	-	-	-	0.00%
	Total (B)	22	1,76,637	3,450	7,895	72.38%
	Grand Total (C)= (A)+(B)	131	2,31,127	6,862	21,719	100.00%

Note:-

(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative) is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

(b) Figures are to be provided upto the quarter

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous	
		For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
		STATES*																					
1	Andhra Pradesh	88	219	-	-	-	-	0	0	319	1,069	225	834	544	1,902	59	188	38	125	-	-	97	343
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	46	132	-	-	-	-	0	0	352	1,643	883	3,963	5,696	26	74	1	1	-	-	-	26	75
4	Bihar	89	304	-	-	-	-	0	0	74	396	85	381	169	686	22	8	0	0	-	-	27	82
5	Chhattisgarh	26	81	-	-	-	-	0	0	1,925	6,281	2,227	8,122	4,212	14,404	10	30	-	0	-	-	10	30
6	Goa	6	17	-	-	-	-	0	0	80	392	84	400	124	292	9	70	-	-	-	-	9	71
7	Gujarat	185	555	-	-	9	43	9	43	1,538	5,900	863	3,538	2,401	9,439	586	1,961	0	14	-	-	588	1,975
8	Haryana	963	8,991	-	-	445	3,369	445	3,369	2,373	10,144	2,102	11,257	4,425	21,981	1,182	10,680	150	269	0	0	1,333	10,950
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	42	137	-	-	3	18	3	18	167	766	190	869	357	1,736	21	236	-	0	-	-	21	236
11	Karnataka	242	891	-	-	19	86	19	86	1,808	6,274	2,665	10,194	4,473	16,468	437	4,238	2,910	3,742	-	1	3,346	7,980
12	Kerala	36	162	-	-	-	-	-	-	1,764	6,951	1,132	5,086	2,897	12,037	854	2,081	0	0	-	-	854	2,081
13	Madhya Pradesh	45	229	-	-	-	7	-	7	1,485	5,978	1,998	8,790	3,483	14,768	50	188	0	2	-	-	50	190
14	Maharashtra	691	3,071	685	3,185	162	694	847	3,789	1,967	8,143	2,442	9,545	4,410	17,688	2,622	51,333	20	1,372	302	1,666	2,843	54,371
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	77	253	-	-	0	0	0	0	721	2,870	741	2,669	1,463	5,539	100	366	347	632	-	-	447	998
20	Punjab	39	144	-	-	-	0	-	0	424	2,219	319	1,513	743	3,732	65	208	0	1	0	0	65	209
21	Rajasthan	44	187	-	-	0	1	0	1	3,406	13,610	3,543	15,958	6,049	29,568	45	203	0	4	0	0	45	207
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	717	6,684	-	-	109	676	109	676	7,329	8,382	2,666	12,631	4,956	21,013	1,148	4,604	295	3,928	0	0	1,443	8,532
24	Telangana	182	612	-	-	0	18	0	18	493	1,650	785	2,646	1,278	4,296	1,366	5,622	54	257	-	0	1,420	5,879
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	37	131	-	-	0	1	0	1	432	1,850	390	1,717	822	3,567	69	254	0	11	-	-	69	264
27	Uttar Pradesh	442	1,406	-	-	4	12	4	12	2,945	11,825	3,804	17,086	6,749	28,911	255	1,064	0	5	-	-	255	1,069
28	West Bengal	485	1,702	-	-	21	63	21	63	352	1,373	490	2,079	892	3,452	357	1,212	3,397	-	0	-	1,574	5,518
TOTAL (A)		4,502	25,909	685	3,185	774	4,897	1,458	8,082	24,975	97,627	27,655	1,19,880	52,630	2,17,506	9,191	90,129	5,032	13,771	302	1,667	14,524	1,05,567
UNION TERRITORIES*																							
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	84	343	-	-	9	77	9	77	537	3,662	846	3,958	1,793	7,625	295	1,486	0	16	-	0	295	1,502
6	Jammu & Kashmir	1	6	-	-	-	240	-	240	228	869	240	1,672	803	469	3	10	0	0	-	-	3	10
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		85	349	-	-	9	77	9	77	1,165	4,537	1,086	4,761	2,251	9,297	2,026	3,354	0	16	-	0	2,026	3,370
Outside India																							
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		4,587	26,258	685	3,185	783	4,974	1,467	8,159	26,141	1,02,163	28,740	1,24,640	54,881	2,26,804	11,217	93,483	5,032	13,787	302	1,667	16,550	1,08,937

Sl.No.	State / Union Territory	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Total Miscellaneous		Total	
		For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
		STATES*															
1	Andhra Pradesh	-	0	-	-	-	1	-	-	-	8,020	8	29	649	10,294	737	10,514
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	0	0	1	2	-	-	-	-	14	47	1,225	5,729	1,321	5,663
4	Bihar	-	0	-	0	0	3	-	-	-	-	27	104	223	873	312	1,108
5	Chhattisgarh	0	1	-	-	0	3	-	-	-	-	6	15	4,228	14,951	4,254	14,532
6	Goa	1	2	0	0	-	-	-	-	-	-	-	2	184	867	190	885
7	Gujarat	10	67	0	1	36	111	-	-	-	-	123	589	3,159	12,191	3,353	12,789
8	Haryana	3	13	55	583	299	810	-	-	-	-	1,165	2,102	7,240	36,357	8,667	48,717
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	0	-	-	3	7	-	-	-	-	10	40	392	2,018	437	2,173
11	Karnataka	2	8	49	109	5	64	-	-	1,129	12,157	50	378	9,053	37,465	9,315	38,142
12	Kerala	0	0	-	0	-	0	-	-	-	-	2	11	3,753	14,129	3,789	14,291
13	Madhya Pradesh	0	3	0	0	-	1	-	-	-	-	28	92	3,562	15,054	3,607	15,290
14	Maharashtra	10	42	74	848	65	440	-	-	14,250	81,276	478	1,515	22,132	1,56,680	23,669	1,63,540
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	4,508	-	4,508
19	Odisha	0	1	0	0	34	38	-	-	-	-	27	102	1,871	6,678	2,049	6,931
20	Punjab	-	0	0	0	0	0	-	-	-	-	13	46	821	3,987	860	4,131
21	Rajasthan	0	7	0	0	21	36	-	-	-	(1,545)	17	56	7,032	28,329	7,077	28,517
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	1	5	28	99	17	66	-	-	7,064	7,289	169	942	8,717	32,947	9,543	40,307
24	Telangana	0	6	39	43	18	66	-	-	-	-	14	43	2,769	10,334	2,952	10,963
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	0	1	0	0	3	6	-	-	-	-	13	45	908	3,883	945	4,015
27	Uttar Pradesh	1	5	12	13	3	40	-	-	7,842	23,750	185	665	15,047	54,453	15,493	55,870
28	West Bengal	3	9	10	12	29	117	-	-	-	-	147	461	2,566	9,569	3,072	11,334
	TOTAL (A)	32	171	269	1,710	445	1,809	-	-	25,285	1,26,445	2,496	7,290	99,682	4,60,498	1,01,643	4,94,499
UNION TERRITORIES*																	
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	1,729	1,857	1,729	1,857
5	Govt. of NCT of Delhi	1	5	0	12	5	11	-	-	-	-	53	225	2,136	9,383	2,229	9,803
6	Jammu & Kashmir	1	2	-	-	0	-	-	-	-	-	2	4	474	1,688	475	1,695
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)	2	6	0	12	5	14	-	-	-	-	54	230	4,339	12,929	4,432	13,355
Outside India																	
	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	34	178	269	1,722	451	1,823	-	-	25,285	1,26,445	2,550	7,520	1,00,021	4,73,428	1,06,076	5,07,845

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on March 31, 2025

(₹ in Lakhs)

Sl.No.	Line of Business	For the Quarter Ended March 31, 2025		For the Quarter Ended March 31, 2024		Upto the Quarter Ended March 31, 2025		Upto the Quarter Ended March 31, 2024	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	4,587	74,112	4,002	79,917	26,258	2,48,044	24,773	2,43,722
2	Marine Cargo	783	317	748	331	4,974	1,638	3,247	1,040
3	Marine Other than Cargo	685	41	758	38	3,185	100	2,564	70
4	Motor OD	26,141	5,47,411	22,437	4,48,442	1,02,163	21,84,101	93,720	20,04,876
5	Motor TP	28,740	-	25,097	-	1,24,640	-	1,17,928	-
6	Health	11,217	59,084	8,788	76,004	93,483	2,24,468	45,322	2,04,234
7	Personal Accident	5,032	8,602	2,048	6,174	13,787	17,575	12,692	21,286
8	Travel	302	16	611	12	1,667	84	1,513	108
9	Workmen's Compensation/ Employer's liability	34	238	42	380	178	1,190	150	926
10	Public/ Product Liability	269	418	253	185	1,722	933	1,704	2,224
11	Engineering	451	450	336	459	1,823	1,903	1,330	1,285
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	25,285	9	22,495	3	1,26,445	34	1,50,443	108
14	Other segments	2,551	43,180	2,139	38,751	7,520	1,47,245	6,834	1,36,521
	Miscellaneous - Total	1,00,021	6,59,408	84,244	5,70,410	4,73,428	25,77,533	4,31,635	23,71,568
	Grand Total	1,06,076	7,33,878	89,752	6,50,696	5,07,845	28,27,315	4,62,219	26,16,400

Notes:

(a) Premium stands for amount of gross direct premium written in India

(b) The line of business which are not applicable for any company should be filled up with NA.

(c) Figure '0' in those fields will imply no business in the segment.

(d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: As on March 31,2025

(₹ in Lakhs)

Sl.No.	Channels	For the Quarter Ended March 31, 2025		Upto the Quarter Ended March 31, 2025		For the Quarter Ended March 31, 2024		Upto the Quarter Ended March 31, 2024	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	29,841	3,858	1,32,545	16,822	20,345	2,753	1,31,443	14,946
2	Corporate Agents-Banks	1,76,240	11,127	5,62,072	35,150	1,58,641	8,556	5,34,149	35,071
3	Corporate Agents -Others	19,104	1,068	67,345	4,896	12,466	1,146	61,242	5,401
4	Brokers	4,23,141	52,165	17,63,390	2,32,474	3,85,500	44,370	15,58,296	2,05,035
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,462	30,498	8,248	1,88,474	15,911	27,177	27,173	1,69,241
	Officers/Employees	-	-	-	-	-	-	-	-
	Online (Through Company Website)	-	-	-	-	-	-	-	-
	Others	1,462	30,498	8,248	1,88,474	15,911	27,177	27,173	1,69,241
7	Common Service Centres(CSC)	7,904	381	24,122	741	9,538	150	36,720	504
8	Insurance Marketing Firm	7,343	336	28,598	1,468	2,642	233	11,043	911
9	Point of sales person (Direct)	68,815	6,558	2,40,888	27,702	45,595	5,340	2,55,813	31,043
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	28	85	107	119	58	27	521	68
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specify)	-	-	-	-	-	-	-	-
	Total (A)	7,33,878	1,06,076	28,27,315	5,07,845	6,50,696	89,752	26,16,400	4,62,219
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	7,33,878	1,06,076	28,27,315	5,07,845	6,50,696	89,752	26,16,400	4,62,219

Note:

(a) Premium means amount of premium received from business acquired by the source

(b) No of Policies stand for no. of policies sold

(c) Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA

Name of the Insurer: UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD

Up to the Quarter ending March 31, 2025

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	No. of claims only	
																					Total
1	Claims O/S at the beginning of the year	356	646	-	1,002	22,214	21,554	43,768	2,585	4,584	670	7,839	48	30	54	-	1,11,793	-	528	1,65,062	
2	Claims reported during the Year	887	16,091	3	16,981	2,97,001	12,713	3,09,714	1,20,472	3,314	1,377	1,25,163	114	28	422	-	12,10,447	-	3,197	16,66,066	
	(a) Booked During the Year	791	16,070	3	16,864	2,95,906	12,135	3,08,041	1,18,883	2,540	1,377	1,22,800	107	28	419	-	12,10,395	-	3,011	16,61,665	
	(b) Reopened during the Year	96	21	-	117	1,095	578	1,673	1,589	774	-	2,363	7	-	3	-	52	-	186	4,401	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the Year	519	13,419	2	13,940	2,77,749	6,583	2,84,332	1,06,979	2,040	15	1,09,034	45	6	53	-	12,62,360	-	2,474	16,72,244	
	(a) paid during the Year	519	13,419	2	13,940	2,77,749	6,583	2,84,332	1,06,979	2,040	15	1,09,034	45	6	53	-	12,62,360	-	2,474	16,72,244	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the Year	263	375	-	638	17,123	709	17,832	9,304	2,056	1,821	13,181	58	25	43	-	-	-	462	32,239	
	Other Adjustment (Closed Claims)	96	797	-	893	3,889	3,418	7,307	-	895	-	895	19	1	18	-	59,042	-	127	68,302	
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory Year as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Claims O/S at End of the Year	365	2,146	1	2,512	20,454	23,557	44,011	6,774	2,907	211	9,892	40	26	362	-	838	-	662	58,343	
	Less than 3months	114	1,663	1	1,778	16,829	3,263	20,092	3,744	590	60	4,394	11	5	151	-	62	-	303	26,796	
	3 months to 6 months	40	220	-	260	1,756	2,472	4,228	854	229	22	1,105	4	5	179	-	44	-	23	5,848	
	6months to 1 year	41	206	-	247	821	4,406	5,227	1,582	476	120	2,178	5	7	21	-	337	-	51	8,073	
	1year and above	170	57	-	227	1,048	13,416	14,464	594	1,612	9	2,215	20	9	11	-	395	-	285	17,626	

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Up to the Quarter ending March 31, 2025

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	(₹ in Lakhs)	
																					Total
1	Claims O/S at the beginning of the year	27,122	875	-	875	10,162	1,24,796	1,34,948	2,858	23,118	80	26,056	149	1,025	1,105	-	6,544	-	2,209	2,00,032	
2	Claims reported during the Year	4,157	3,520	417	3,837	78,484	70,905	1,49,399	1,00,721	20,145	56	1,20,923	130	358	389	-	91,460	-	4,337	3,75,090	
	(a) Booked During the Year	720	3,363	417	3,779	76,816	66,780	1,43,596	98,678	17,416	56	1,16,151	80	358	386	-	91,427	-	3,997	3,60,495	
	(b) Reopened during the Year	3,437	157	-	157	1,678	4,124	5,802	2,042	2,729	-	4,771	50	-	3	-	33	-	340	14,595	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the Year	6,202	2,193	416	2,609	79,143	34,798	1,13,940	78,977	11,906	17	90,900	64	693	306	-	82,072	-	2,989	2,99,776	
	(a) paid during the Year	6,202	2,193	416	2,609	79,143	34,798	1,13,940	78,977	11,906	17	90,900	64	693	306	-	82,072	-	2,989	2,99,776	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the Year	2,066	233	-	233	3,732	2,293	6,024	21,789	10,144	76	32,008	41	6	550	-	-	-	943	41,872	
	Other Adjustment (Closed Claims)	536	116	-	116	774	8,897	9,671	-	5,050	-	5,050	23	0	102	-	15,773	-	370	31,641	
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory Year as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Claims O/S at End of the Year	22,474	1,854	0	1,854	5,007	1,49,704	1,54,711	2,813	16,164	44	19,021	151	684	536	-	159	-	2,243	2,01,832	
	Less than 3months	4,318	568	0	568	2,152	20,991	23,144	1,852	2,801	8	4,661	38	1	47	-	3	-	635	33,405	
	3 months to 6 months	739	351	-	351	777	15,059	15,836	301	1,697	6	2,004	3	351	168	-	11	-	79	19,544	
	6months to 1 year	891	481	-	481	690	35,238	35,927	229	3,262	28	3,519	29	189	90	-	79	-	311	41,517	
	1year and above	16,526	453	-	453	1,389	78,416	79,805	431	8,404	2	8,836	91	143	230	-	66	-	1,217	1,07,367	

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Particulars	Accident Year Cohort										
	31st Mar 2015	31st Mar 2016	31st Mar 2017	31st Mar 2018	31st Mar 2019	31st Mar 2020	31st Mar 2021	31st Mar 2022	31st Mar 2023	31st Mar 2024	31st Mar 2025
A] Ultimate Net loss Cost - Original Estimate	35,309	40,809	51,404	66,472	95,815	98,595	1,31,220	1,31,672	1,81,715	1,77,290	1,85,047
B] Net Claims Provisions²	17,477	17,261	26,108	36,771	46,121	55,679	75,703	53,924	69,312	80,696	90,492
C] Cumulative Payment as of											
one year later - 1st Diagonal	24,286	30,562	38,668	38,397	67,794	56,779	79,528	1,05,832	1,42,072	1,42,325	
two year later - 2nd Diagonal	26,372	32,027	41,064	41,697	70,532	61,985	86,726	1,10,488	1,50,548		
three year later - 3rd Diagonal	27,890	33,318	40,861	42,940	73,799	68,819	93,232	1,16,659			
four year later - 4th Diagonal	28,806	34,563	41,738	45,005	78,436	76,915	98,654				
five year later - 5th Diagonal	29,746	35,175	43,432	48,055	82,948	81,371					
six year later - 6th Diagonal	30,104	36,296	44,882	50,397	86,228						
seven year later - 7th Diagonal	30,367	37,299	46,293	51,339							
eight year later - 8th Diagonal	30,751	38,363	47,086								
nine year later - 9th Diagonal	31,339	38,839									
ten year later - 10th Diagonal	31,810										
eleven year later - 11th Diagonal											
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	33,504	38,271	49,641	55,020	93,622	1,00,571	1,21,645	1,30,336	1,76,999	1,81,649	
two year later - 2nd Diagonal	32,034	38,232	50,130	55,852	94,469	95,686	1,15,946	1,32,777	1,81,937		
three year later - 3rd Diagonal	32,306	38,600	48,376	56,136	94,618	92,354	1,16,495	1,32,289			
four year later - 4th Diagonal	32,840	38,924	48,352	56,284	91,863	95,177	1,12,529				
five year later - 5th Diagonal	32,942	38,836	48,772	54,729	91,421	91,395					
six year later - 6th Diagonal	32,851	39,335	48,187	54,781	89,931						
seven year later - 7th Diagonal	32,859	39,377	48,675	53,372							
eight year later - 8th Diagonal	32,312	39,908	48,494								
nine year later - 9th Diagonal	32,475	39,937									
ten year later - 10th Diagonal	32,605										
eleven year later - 11th Diagonal											
Favourable / (unfavorable) development³ Amount (A-D)	2,704	871	2,910	13,100	5,884	7,200	18,691	(617)	(222)	(4,359)	
In % [(A-D)/A]	8%	2%	6%	20%	6%	7%	14%	0%	0%	-2%	

Note:-

(a) Should Include all other prior years

(b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

(d) Separate Formats to be disclosed for Motor-TP, Long Tail , Short tail Business and Gross Company basis

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: **UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD**

For the Quarter ending on **March 31, 2025**

Ageing of Claims (Claims paid)																	(₹ in Lakhs)	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid	
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years			
1	Fire	67	15	19	9	4	-	-	1,753	72	170	191	42	-	-	114	2,228	
2	Marine Cargo	1,505	2,247	470	142	6	-	-	372	160	157	197	7	-	-	4,370	893	
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Motor OD	52,824	11,504	2,271	496	84	1	1	9,886	5,776	2,320	938	171	2	0	67,181	19,094	
5	Motor TP	529	32	106	227	757	138	25	1,730	169	682	1,194	4,340	855	190	1,814	9,159	
6	Health	26,796	5,077	1,201	282	8	-	-	18,945	18,022	809	219	12	-	-	33,364	38,007	
7	Personal Accident	216	77	78	34	72	12	-	866	333	431	232	360	32	-	489	2,253	
8	Travel	1	-	-	-	-	-	-	13	-	-	-	-	-	-	1	13	
9	Workmen's Compensation/ Employer's liability	1	1	5	1	-	-	-	1	1	4	1	-	-	-	8	7	
10	Public/ Product Liability	2	-	-	-	-	-	-	97	-	-	-	-	-	-	2	97	
11	Engineering	15	4	1	3	1	-	-	13	4	0	16	5	-	-	24	38	
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	Crop Insurance	1,93,974	-	-	-	-	-	-	13,611	-	-	-	-	-	-	1,93,974	13,611	
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Miscellaneous	461	235	27	19	3	-	-	376	111	50	256	9	-	-	745	802	

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Up to the Quarter ending on **March 31, 2025**

Ageing of Claims (Claims paid)																	(₹ in Lakhs)	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid	
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years			
1	Fire	236	128	83	53	18	1	-	3,695	333	622	725	794	32	-	519	6,202	
2	Marine Cargo	4,773	7,019	1,366	247	14	-	-	981	523	318	333	38	-	-	13,419	2,193	
3	Marine Other than Cargo	-	1	1	-	-	-	-	-	263	154	-	-	-	-	2	416	
4	Motor OD	2,12,418	51,543	10,552	2,774	454	5	3	38,908	23,775	11,043	4,540	837	39	0	2,77,749	79,143	
5	Motor TP	1,747	163	770	964	2,211	506	222	6,143	1,067	2,773	4,736	12,883	4,884	2,311	6,583	34,798	
6	Health	83,537	20,240	2,805	373	23	1	-	46,572	29,867	2,180	317	41	1	-	1,06,979	78,977	
7	Personal Accident	613	330	380	318	385	14	-	3,347	1,253	2,121	2,747	2,402	36	-	2,040	11,906	
8	Travel	3	6	5	1	-	-	-	13	2	1	0	-	-	-	15	17	
9	Workmen's Compensation/ Employer's liability	8	14	17	5	-	1	-	48	2	8	4	-	2	-	45	64	
10	Public/ Product Liability	4	-	-	1	1	-	-	118	-	-	574	1	-	-	6	693	
11	Engineering	27	6	10	5	2	2	1	48	28	58	16	5	146	6	53	306	
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	Crop Insurance	11,86,006	7,907	536	67,891	20	-	-	79,136	793	21	2,120	1	-	-	12,62,360	82,072	
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Miscellaneous	1,450	814	146	45	11	5	3	1,487	435	299	640	57	33	40	2,474	2,989	

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-41 OFFICES INFORMATION		As at: March 31, 2025	
Name of the Insurer: Universal Sompo General Insurance Company Limited		Date: March 31, 2025	
Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	152	
2	No. of branches approved during the year	35	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	35
5	No. of branches closed during the year	24	
6	No of branches at the end of the year	163	
7	No. of branches approved but not opened	0	
8	No. of rural branches	66	
9	No. of urban branches	97	
10	No. of Directors:-		
	(a) Independent Director	3	
	(b) Executive Director/ Whole time director	1	
	(c) Non-executive Director	12(Including 3 Independent Directors)	
	(d) Women Director	1(Including Independent Director)	
	(e) Whole time director	1(Including Executive Director)	
11	No. of Employees		
	(a) On-roll:	1,944	
	(b) Off-roll:	155	
	(c) Total	2,099	
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,	4,642	
	(b) Corporate Agents-Banks	14	
	(c)Corporate Agents-Others	19	
	(d) Insurance Brokers	424	
	(e) Web Aggregators	11	
	(f) Insurance Marketing Firm	19	
	(g) Motor Insurance Service Providers (DIRECT)	7	
	(h) Point of Sales persons (DIRECT)	13,998	
	(i) Other as allowed by IRDAI (To be specified)	-	
Employees and Insurance Agents and Intermediaries -Movement			
	Particulars	Employees	Insurance Agents and Intermediaries
	Number at the beginning of the quarter	1,926	16,400
	Recruitments during the quarter	137	2,766
	Attrition during the quarter	119	32
	Number at the end of the quarter	1,944	19,134

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: March 31, 2025

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. Sharad Mathur	Managing Director & CEO	Executive-Director	No change
2	Mr. Mahesh Kumar Bajaj	Non-Executive Director	Nominee Director	No change
3	Mr. Satish Kumar	Non-Executive Director	Nominee Director	No change
4	Mr. Ajay Kumar Srivastava	Non-Executive Director	Nominee Director	No change
5	Mr. Gopal Sarvesan	Non-Executive Director	Nominee Director	No change
6	Mr. Mohit Burman	Non-Executive Director	Nominee Director	No change
7	Mr. Sekhar Rao	Non-Executive Director	Nominee Director	No change
8	Mr. Kenneth Reilly	Additional Director	Nominee Director	No change
9	Mr. Takashi Kurumisawa	Non-Executive Director	Nominee Director	No change
10	Mr. Aditya Vardhan Tibrewala	Non-Executive Director	Nominee Director	No change
11	Ms. Chhaya Palrecha	Independent Director	Non-Executive Director	No change
12	Mr. Gopalaswamy Chakravarty	Independent Director	Non-Executive Director	No change
13	Mr. Bhaskar Jyoti Sarma	Independent Director	Non-Executive Director	No change
14	Mr. Mudit Gupta	Alternate Director	Non-Executive Director	No change
15	Mr. Kelvin John Nathan	Alternate Director	Non-Executive Director	Appointed to be the Alternate Director to Mr. Takashi Kurumisawa w.e.f 11.02.2025
16	Mr. Todd Stephen Correy	Alternate Director	Non-Executive Director	No change
17	Mr. Kuniaki Takahashi	Deputy CEO	Executive	No change
18	Mr. Nilesh Mehari	Chief Financial Officer	Executive	No change
19	Mr. Sameer Patwardhan	Chief Compliance Officer	Executive	No change
20	Ms. Aarti Ganesh Kamath	Company Secretary	Executive	No change
21	Mr. Vikas Garg	Appointed Actuary	Executive	No change
22	Mr. Hareshwar Karekar	Chief Investment Officer	Executive	No change
23	Mr. Rishin Rai	Chief Risk Officer	Executive	No change
24	Ms. Arti Mulik	Chief Technical Officer	Executive	No change
25	Ms. Varsha Gujarathi	Chief Customer Officer	Executive	No change
26	Mr. Prasanna Indi	Head Internal Audit	Executive	No change
27	Mr. Rajesh Keny	Head Reinsurance	Executive	No change
28	Mr. Vikram Jain	Chief Technology Officer & Business	Executive	No change
29	Ms. Priti Singh	Chief People Officer	Executive	No change

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

Insurer:	Universal Sampo General Insurance Company Limited	Upto the Quarter ending on March 31, 2025
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(₹ in Lakhs)

Rural & Social Obligations (Quarterly Returns)

SI.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	27	1	562
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	50	4	1,701
		Social	-	-	-
5	MOTOR TP (Note d)	Rural	-	2	-
		Social	-	-	-
6	HEALTH (Note e)	Rural	2	0	30
		Social	3	1,857	2,98,910
7	PERSONAL ACCIDENT	Rural	13	0	50
		Social	5	1,817	1,90,25,722
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment (CROP)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	92	7	2,343
		Social	8	3,674	1,93,24,632

Notes:

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.

(b) Premium Collected means gross direct written premium.

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time.

(d) The policy count for Motor TP is recorded as "0" because the policy count is combined with motor OD and the same count being submitted to the IRDAI.

(e) The policy count for Health Government business is recorded as "0" because it represents an endorsement of a master policy issued in previous Financial year.

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)		
(i) Name of the Insurer: Universal Sompo General Insurance Company Limited		
(ii) Registration No.134 and Date of Registration with the IRDAI: 16 November 2007		
(iii) Gross Direct Premium Income during immediate preceding FY: ₹ 4,62,219 Lakhs		
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: ₹ 1,17,928 Lakhs		
(v) Obligation of the Insurer to be met in a financial year*		
Statement Period: Upto the quarter ending March 31, 2025		
	(₹ in Lakhs)	
Items	For the Quarter Ended March 31, 2025	Upto the Quarter Ended March 31, 2025
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	1,281	4,728
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	27,460	1,19,913
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	28,740	1,24,640
Total Gross Direct Motor Own damage Insurance Business Premium	26,141	1,02,163
Total Gross Direct Premium Income	1,06,076	5,07,845
*As per IRDAI (Rural, Social Sector and Motor Third Party Obligations) Regulations, 2024, Motor Third Party obligation is now based on Number of vehicles."		
Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time.		

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: As on March 31, 2025

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claims Related	2	231	27	1	205	-	1,086
c)	Policy Related	-	25	7	1	17	-	84
d)	Premium Related	-	19	-	-	19	-	33
e)	Refund Related	-	1	-	-	1	-	7
f)	Coverage Related	-	-	-	-	-	-	4
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	-	1	-	-	1	-	1
i)	Others (to be specified)	-	3	-	-	3	-	22
	(i) CKYC Related							
	(ii) NCB Related							
	(iii) Parivahan Portal							
	2		280	34	2	246	-	1,237
	Total							
2	Total No. of policies during previous year: Q4 2023-24	26,16,400						
3	Total No. of claims during previous year : Q4 2023-24	23,93,342						
4	Total No. of policies during current quarter: Q4 2024-25	28,27,315						
5	Total No. of claims during current year : Q4 2024-25	16,66,066						
6	Total No. of Policy Complaints (current quarter) per 10,000 policies (current quarter):	0.30						
7	Total No. of Claim Complaints (current quarter) per 10,000 claims registered (current quarter):	6.52						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	-	0%	-	-	-	0%	
b)	15 - 30 days	-	-	-	-	-	-	
c)	30 - 90 days	-	-	-	-	-	-	
d)	90 days & Beyond	-	-	-	-	-	-	
	Total Number of Complaints	-	-	-	-	-	-	

- Note :- (a) Opening balance should tally with the closing balance of the previous quarter.
 (b) Complaints reported should be net of duplicate complaints
 (c) No. of policies should be new policies (both individual and group) net of cancellations
 (d) Claims should be no. of claims reported during the period
 (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: Universal Sampo General Insurance Company Limited

For the Quarter ending: 31st March 2025

Date: 31st March 2025

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
11-Jan-25	HDFC Bank Limited	PB	Management	Appointment of Mr. Santhosh Iyengar Keshavan (DIN: 08466631) as an Independent Director of the Bank and to hold office for a period of three (3) years with effect from November 18, 2024 to November 17, 2027 (both days inclusive) not liable to retire by rotation.	FOR	FOR	Appointment Compliant with law. No concern on merit of appointee.
15-Jan-25	Aeroflex Industries Limited	EGM	Management	To approve raising of funds by way of issuance of equity shares and/or equity linked securities by way of Qualified Institutions Placement (QIP), for an aggregate amount of up to Rs. 4,000 million.	FOR	ABSTAIN	We abstain from voting.
22-Jan-25	Hyundai Motor India Ltd	PB	Management	Approval of the re-appointment of Mr. Unsoo Kim (DIN: 09470874) as Managing Director (Non- Independent, Executive Director) of the Company for a period of 3 (Three) years effective from 25th January, 2025, liable to retire by rotation and including remuneration.	FOR	FOR	Reappointment is compliant with law. No concern identified.
26-Jan-25	Bharti Airtel Limited	PB	Management	Appointment of Mr. Rajan Bharti Mittal (DIN: 00028016) as a Non-Executive Director of the Company, liable to retire by rotation.	FOR	FOR	Appointment Compliant with law.
10-Mar-25	Larsen & Toubro Limited	PB	Management	Entering into material related party transactions with L and T- MHI Power Boilers Private Limited aggregating upto an amount not exceeding Rs. 6,800 crores.	FOR	FOR	Compliant with Law. No concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
Name of the Insurer: Universal Sampo General Insurance Company Limited
For the Quarter ending: 31st March 2025
Date: 31st March 2025

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
10-Mar-25	Larsen & Toubro Limited	PB	Management	Entering into material related party transactions with L and T- MHI Power Turbine Generators Private Limited aggregating upto an amount not exceeding Rs. 2,600 crores.	FOR	FOR	Compliant with Law. No concern identified.
13-Mar-25	Hyundai Motor India Ltd	PB	Management	Approval of material related party transactions between Hyundai Motor India Limited (Company) and Mobis India Limited (Mobis), for an aggregate value not exceeding INR 12,525 crores for availing/ rendering of services, Purchase/ sale of goods, purchase of fixed	FOR	ABSTAIN	We abstain from voting.
13-Mar-25	Hyundai Motor India Ltd	PB	Management	Approval of material related party transactions between Hyundai Motor India Limited (Company) and Hyundai Motor Company (HMC), for an aggregate value not exceeding INR 4,607 crores for availing/rendering of services, Purchase/sale of goods, purchase of fixed assets, Other Operating Revenue/Other Income/Recovery of Expenses/ Services received/ other expenses, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company.	FOR	FOR	Compliant with Law. No concern identified.
13-Mar-25	Hyundai Motor India Ltd	PB	Management	Approval of material related party transactions between Hyundai Motor India Limited (Company) and Hyundai Transys Lear Automotive India Private Limited (HTLA IPL), for an aggregate value not exceeding INR 2,556 crores for availing/ rendering of services, Purchase/ sale of goods, purchase of fixed assets, Other Operating Revenue/ Other Income/ Recovery of Expenses/ Services received/other expenses, to be entered during FY 2025- 26, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company.	FOR	ABSTAIN	We abstain from voting.
13-Mar-25	Hyundai Motor India Ltd	PB	Management	Approval of material related party transactions between Hyundai Motor India Limited (Company) and Kia India Private Limited (Kia), for an aggregate value not exceeding INR 5,824 crores for availing/rendering of services, Purchase/sale of goods, Other Operating Revenue/Other Income/Recovery of Expenses/ Services received/other expenses, to be entered during FY 2025- 26, subject	FOR	ABSTAIN	We abstain from voting.
13-Mar-25	Hyundai Motor India Ltd	PB	Management	Approval of material related party transactions between Hyundai Motor India Limited (Company) and HEC India LLP (HEC), for an aggregate value not exceeding INR 3,000 crores for transactions that are capital in nature (Construction related contracts) during FY 2025-26, subject to such contract(s)/ arrangement(s)/ transaction(s) being	FOR	ABSTAIN	We abstain from voting.
13-Mar-25	Hyundai Motor India Ltd	PB	Management	Approval of material related party transactions between Hyundai Motor India Limited (Company) and Hyundai Motor De Mexico S DE RL DE CV, for an aggregate value not exceeding INR 1,852 crores for	FOR	ABSTAIN	We abstain from voting.
13-Mar-25	Hyundai Motor India Ltd	PB	Management	Approval of material related party transactions between Hyundai Motor India Limited (Company) and PT Hyundai Motor Manufacturing Indonesia, for an aggregate value not exceeding INR 1,164 crores for	FOR	ABSTAIN	We abstain from voting.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sampo General Insurance Company Limited			For the Quarter ending: 31st March 2025			Date: 31st March 2025	
Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
15-Mar-25	Hindalco Industries Limited	PB	Management	Re-appointment of Mr. Praveen Kumar Maheshwari [DIN : 00174361] as a Whole- time Director of the Company, for a term of 1 [One] year commencing from April 1, 2025 until March 31, 2026 [both days	FOR	FOR	Re-appointment complaint with Law. No major concern identified.
16-Mar-25	Bharti Airtel Limited	PB	Management	To approve material related party transaction for sale/ transfer of Passive Infrastructure Business Undertaking comprising mobile/ wireless communication towers and related infrastructure, by the Company to Indus Towers Limited, a subsidiary company, upto INR 21,746 Mn. as determined on the basis of fair valuation conducted by an Independent Valuer namely, Grant Thornton Bharat LLP.	FOR	FOR	Compliant with Law. No major governance concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To re-appoint Mr. Hisashi Takeuchi (DIN: 07806180) as Managing Director and Chief Executive Officer, for a period of three years with	FOR	FOR	Compliant with Law. No concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To re-appoint Mr. Maheswar Sahu (DIN: 00034051), as Independent Director, not to retire by rotation, for a period of five years with effect from 14th May, 2025 to 13th May, 2030.	FOR	FOR	Compliant with Law. No concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions with Suzuki Motor Corporation, for a period of 3 (three) years commencing from the financial year 2025- 26 to financial year 2027- 28 and for an	FOR	FOR	Compliant with Law. No concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions with Suzuki Motor Corporation, for a period of 3 (three) years commencing from the financial year 2025- 26 to financial year 2027- 28 and for an	FOR	FOR	Compliant with Law. No major concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions with FMI Automotive Components Private Limited, for a period of 3 (three) years commencing from the financial year 2025- 26 to financial year 2027- 28 and for an aggregate value not exceeding INR 2,100 Crores.	FOR	FOR	Compliant with Law. No major concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions with SKH Metals Limited, for a period of 3 (three) years commencing from the financial year 2025- 26 to financial year 2027- 28 and for an aggregate value not exceeding INR 2,600 Crores.	FOR	FOR	Compliant with Law. No major concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions with Jay Bharat Maruti Limited, for a period of 3 (three) years commencing from the financial year 2025- 26 to financial year 2027- 28 and for an aggregate value not exceeding INR 2,400 Crores.	FOR	FOR	Compliant with Law. No major concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
Name of the Insurer: Universal Sampo General Insurance Company Limited			For the Quarter ending: 31st March 2025			Date: 31st March 2025	
Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions with Krishna Maruti Limited, for a period of 3 (three) years commencing from the financial year 2025- 26 to financial year 2027-28 and for an aggregate value not exceeding INR 4,000 Crores.	FOR	FOR	No major concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions with Bharat Seats Limited, for a period of 3 (three) years commencing from the financial year 2025- 26 to financial year 2027- 28 and for an aggregate value not exceeding INR 2,400 Crores.	FOR	FOR	No major concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions with TDS Lithium-Ion Battery Gujarat Private Limited, for a period of 3 (three) years commencing from the financial year 2025- 26 to financial year 2027-28 and for an aggregate value not exceeding INR 2,650 crores.	FOR	FOR	No major concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions with Suzuki Motorcycle India Private Limited, for a period of 3 (three) years commencing from the financial year 2025- 26 to financial year 2027-28 and for an aggregate value not exceeding INR 3,000 Crores.	FOR	FOR	No major concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions with Bellsonica Auto Component India Private Limited, for a period of 3 (three) years commencing from the financial year 2025- 26 to financial year 2027-28 and for an aggregate value not exceeding INR 1,400 Crores.	FOR	FOR	No major concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions with Mark Exhaust Systems Limited, for a period of 3 (three) years commencing from the financial year 2025- 26 to financial year 2027- 28 and for an aggregate value not exceeding INR 1,100 Crores.	FOR	FOR	No major concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions with Marelli Powertrain India Private Limited, for a period of 3 (three) years commencing from the financial year 2025- 26 to financial year 2027-28 and for an aggregate value not exceeding INR 1,300 Crores.	FOR	FOR	No major concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions between Suzuki Motor Gujarat Private Limited and Suzuki Motor Corporation, for a period of 3 (three) years commencing from the financial year 2025-26 to financial year 2027- 28 and for an aggregate value not exceeding INR 29,500 Crores.	FOR	FOR	No major concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions between Suzuki Motor Gujarat Private Limited and Krishna Maruti Limited, for a period of 3 (three) years commencing from the financial year 2025- 26 to financial year 2027- 28 and for an aggregate value not exceeding INR 3,250 Crores.	FOR	FOR	No major concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions between Suzuki Motor Gujarat Private Limited and Jay Bharat Maruti Limited, for a period of 3 (three) years commencing from the financial year 2025-26 to financial year 2027- 28 and for an aggregate value not exceeding INR 1,250 Crores.	FOR	FOR	No major concern identified.
21-Mar-25	Maruti Suzuki India Limited	PB	Management	To approve the Material Related Party Transactions between Suzuki Motor Gujarat Private Limited and TDS Lithium- Ion Battery Gujarat Private Limited, for a period of 3 (three) years commencing from the financial year 2025- 26 to financial year 2027- 28 and for an aggregate value not exceeding INR 1,200 Crores.	FOR	FOR	No major concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
Name of the Insurer: Universal Sampo General Insurance Company Limited
For the Quarter ending: 31st March 2025
Date: 31st March 2025

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
22-Mar-25	Bajaj Finance Limited	PB	Management	Appointment of Ajay Kumar Choudhary (DIN: 09498080) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a term of five consecutive years, with effect from 1 February 2025 up to 31 January 2030.	FOR	FOR	Appointment compliant with law. No concern on the appointee.
26-Mar-25	HDFC Bank Limited	PB	Management	To approve Material Related Party Transactions with HDB Financial Services Limited during a financial year, exceed(s) Rs. 1,000 crores or 10 percent of the annual consolidated turnover as per the last audited financial statements of the Bank, whichever is lower.	FOR	FOR	Compliant with Law. No major governance concern identified.
26-Mar-25	HDFC Bank Limited	PB	Management	To approve Material Related Party Transactions with HDFC Securities Limited during a financial year, exceed(s) Rs. 1,000 crores, or 10 percent of the annual consolidated turnover as per the last audited financial statements of the Bank whichever is lower.	FOR	FOR	Compliant with Law. No major governance concern identified.
26-Mar-25	HDFC Bank Limited	PB	Management	To approve Material Related Party Transactions with HDFC Life Insurance Company Limited during a financial year, exceed(s) Rs. 1,000 crores, or 10 percent of the annual consolidated turnover as per the last audited financial statements of the Bank whichever is lower.	FOR	FOR	Compliant with Law. No major governance concern identified.
26-Mar-25	HDFC Bank Limited	PB	Management	To approve Material Related Party Transactions with HDFC ERGO General Insurance Company Limited during a financial year, exceed(s) Rs. 1,000 crores, or 10 percent of the annual consolidated turnover as per the last audited financial statements of the Bank whichever is lower.	FOR	FOR	Compliant with Law. No major governance concern identified.
26-Mar-25	HDFC Bank Limited	PB	Management	To approve Material Related Party Transactions with PayU Payments Private Limited during a financial year, exceed(s) Rs. 1,000 crores, or 10 percent of the annual consolidated turnover as per the last audited financial statements of the Bank whichever is lower.	FOR	FOR	Compliant with Law. No major governance concern identified.
26-Mar-25	HDFC Bank Limited	PB	Management	To approve Material Related Party Transactions with HCL Technologies Limited during a financial year, exceed(s) Rs.1,000 crores, or 10 percent of the annual consolidated turnover as per the last audited financial statements of the Bank whichever is lower.	FOR	FOR	Compliant with Law. No major governance concern identified.

FROM NL-47

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2024-25.

(Note: details of all Health, PA & Travel Insurance products approved by end of the FY to be provided)

S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)	No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed more than 3 years not But less than 5 Years	No of Policies completed 5 years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years	Total No. of Policies
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s
1	UNIPAGP25G37W042425	Group Personal Accident Insurance	59,88,899	12-02-2008	70.5%	15.5%	26.54%	22.97%	44	44	100.00	3,351	3,351	-	-	-	-	6,702
2	IRDA/NL-HLT/USG/P-FV/JA09/13-14	Individual Accident Policy	90,91,326	19-03-2008	-45.0%	-98.3%	0.00%	33.33%	8	8	100.00	35,829	35,829	35,829	-	-	-	1,07,487
3	UNIHLP25015V042425	IDB Health Care Plus Policy	72,812	16-10-2008	160.5%	188.8%	85.07%	11.19%	46	46	0.02	24,289	4	-	44	-	-	24,307
4	UNITOP21251V032021	Travel Insurance Policy	98	18-12-2008	0.0%	0.0%	0.00%	0.00%	0	0	-	74	-	-	-	-	-	74
5	IRDA/NL-HLT/USG/P-FV/J86/13-14	Janata Personal Accident Insurance	5,18,138	31-03-2009	303.0%	42.1%	8.36%	33.66%	4	4	51.76	34,534	66,724	24,338	115	-	-	1,25,711
6	UNIHMP19099V011819	Saral Suraksha Bima (Micro Insurance)	41,370	13-04-2011	8.0%	35.9%	2.86%	22.86%	0	0	-	2,453	-	-	-	-	-	2,453
7	UNIHLP21412V022021	Senior Citizen Health Insurance Policy	8	26-04-2013	152.9%	176.4%	100.00%	0.00%	0	0	16.67	6	1	-	-	-	-	7
8	UNIHG025038V042425	Group Health Insurance Policy	23,29,801	30-09-2013	83.8%	103.8%	88.47%	5.84%	111	111	100.00	424	424	424	-	-	-	1,272
9	UNIHLP22138V032122	Loan Secure Insurance Policy	1,654	03-10-2013	-22.7%	6.0%	5.26%	31.58%	3	3	6.54	680	104	802	-	-	-	1,586
10	UNIHLP14004V011314	Critical Illness Insurance Policy	101	21-03-2014	0.4%	25.2%	0.00%	100.00%	0	0	10.20	49	5	1	-	-	-	55
11	IRDA/NL-HLT/USG/P-HV.1/25/13-14	Hospital Cash Insurance Policy	66	27-04-2014	299.0%	322.8%	46.67%	43.33%	0	0	-	51	-	2	-	-	-	53
12	IRDA/NL-HLT/USG/P-TV/JA78/13-14	Domestic Travel Insurance	-	30-05-2014	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-	-
13	UNIHLP25016V042425	Indian Bank Health Care Plus	34,768	23-06-2014	182.3%	211.8%	84.13%	12.38%	13	13	-	11,713	-	-	-	-	-	11,713
14	UNIHLP25015V032425	K Bank Health Care Plus	33,310	23-06-2014	219.0%	248.3%	82.47%	13.95%	15	15	-	9,643	-	-	-	-	-	9,643
15	MA/HLT/USG/GOVT SCHEME-PMSBY/36/2015	Pradhan Mantri Suraksha Bima Yojana	-	14-09-2015	127.0%	155.7%	50.44%	21.37%	0	0	-	-	-	-	-	-	-	-
16	UNIHLP20171V011920	Arogya Sanjeevani Policy, Universal Somp General Insurance C	3,289	31-03-2020	179.3%	207.0%	83.73%	12.97%	4	4	-	1,476	-	-	-	-	-	1,476
17	UNHLP21057V012021	Covid 19 Group Health Policy	-	01-07-2020	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-	-
18	UNIHLP21104V012021	Corona Rakshak Policy	-	10-07-2020	NA	NA	21.59%	2.27%	2	2	-	-	-	-	-	-	-	-
19	UNIHLP21102V012021	Corona Kavach Policy	-	10-07-2020	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-	-
20	UNIPAP21630V012021	Saral Suraksha Bima, Universal Somp General Insurance Comp	-	30-09-2021	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-	-
21	UNIHLP21643V012021	Universal Somp General Insurance Company, Group Mashak R	-	30-09-2021	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-	-
22	UNHLP21413V022021	Super Healthcare Insurance	4,287	01-10-2021	36.3%	66.3%	46.48%	47.89%	0	0	0.43	1,618	7	7	-	-	-	1,632
23	UNHLP22074V012122	Group Credit Protection Policy	63,145	01-12-2021	10.2%	16.3%	6.90%	37.93%	2	2	81.01	19,341	15,669	9,354	16,802	-	-	61,166
24	UNIHLP22161V012122	Group Hospital Cash Policy	11,004	28-01-2022	0.1%	22.9%	0.00%	0.00%	0	0	2.06	46,851	961	-	-	-	-	47,811
25	UNIHLP25036V042425	Complete Healthcare Insurance	73,635	25-04-2022	142.5%	171.1%	88.08%	8.33%	248	248	66.51	20,817	913	381	-	-	-	21,511
26	UNIHLP2125V012223	A Plus Health Insurance	9,843	23-11-2022	73.5%	109.4%	47.29%	47.73%	15	15	0.84	4,167	35	43	-	-	-	4,245
27	UNHLP23200V012223	Saksham Bima, USGI	-	12-04-2023	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-	-
28	UNIHLP24014V012324	Labour Wage Compensation Insurance Policy	-	04-05-2023	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-	-
29	UNITG024062V012324	Group Domestic Travel Insurance	-	13-07-2023	-	33520.6%	0.64%	89.05%	0	0	-	-	-	-	-	-	-	-
30	UNIHLP24104V012324	Muskaan	20	01-11-2023	58.7%	-12693.7%	0.00%	0.00%	0	0	-	20	-	-	-	-	-	20
31	UNIHLP24155V012324	Shakti Care Policy	-	25-01-2024	NA	NA	0.00%	0.00%	0	0	-	-	-	-	-	-	-	-
32	UNITG024164V012324	Complete Travelcare Insurance	-	10-02-2024	NA	NA	100.00%	0.00%	0	0	-	-	-	-	-	-	-	-
33	UNIHLP25030V012425	Supreme Healthcare Policy	3,813	24-06-2024	0.2%	65.6%	0.00%	0.00%	0	0	0	2673	15	8	0	0	0	2,696

FORM NO. NL-48									
DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
Name of the Insurance Company: Universal Sompo General Insurance Co Ltd									
Information as at : 31/03/25									
a. Specify whether in-house Claim Settlement or Services rendered by TPA									
Name of the TPA - Universal Sompo General Insurance Co Ltd- Inhouse Health Claims Management									
Validity of agreement with the TPA: Not applicable									
b. Number of policies and lives services in respect of which public disclosures are made:									
Description		Individual		Group		Government			
Number of policies serviced		88498		134902		0			
Number of lives serviced		236052		327911		0			
c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer									
Name of the State		Name of the Districts							
PAN INDIA		PAN INDIA							
d. Data of number of claims processed:									
i.		Outstanding number of claims at the beginning of the year							1382
ii.		Number of claims received during the year							41808
iii.		Number of claims paid during the year (specify % also in brackets)							36338 / 84%
iv.		Number of claims repudiated during the year (specify % also in brackets)							5390 / 12%
v.		Number of claims outstanding at the end of the year							1462
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
S. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**		TAT for discharge***			
1		Within <1 hour		75%		28%		74%	
2		Within 1-2 hours		11%		34%		12%	
3		Within 2-6 hours		14%		38%		13%	
4		Within 6-12 hours		1%		0%		1%	
5		Within 12-24 hours		0%		0%		0%	
6		>24 hours		0%		0%		0%	
Total				100%		100%		100%	
Percentage to be calculated on total of the respective column.									
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals									
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time in case of payment / repudiation of claims:									
Description (to be reckoned from the date of receipt of last		Individual		Group		Government		Total	
		No. of Claims		No. of Claims		No. of Claims		No. of Claims	
		Percentage		Percentage		Percentage		Percentage	
Within 1 month		21188		11933		0		33121	
Between 1-3 months		4885		2951		0		7836	
Between 3 to 6 months		480		261		0		741	
More than 6 months		25		5		0		30	
Total		26578		15150		0		41728	
Percentage shall be calculated on total of the respective column									
g. Data of grievances received against the TPA:									
S. No.		Description							Number of Grievances
1		Grievances outstanding at the beginning of year							0
2		Grievances received during the year							289
3		Grievances resolved during the year							289
4		Grievances outstanding at the end of the year							0
Refer Health TPA Regulations, as amended from time to time									

FORM NO. NL-48									
DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
Name of the Insurance Company: Universal Sompo General Insurance Co Ltd									
Information as at : 31/03/25									
a. Specify whether in-house Claim Settlement or Services rendered by TPA									
Name of the TPA - Ericson Insurance TPA Pvt. Ltd									
Validity of agreement with the TPA: 01-Apr-22 to 31-Mar-25									
b. Number of policies and lives services in respect of which public disclosures are made:									
Description		Individual		Group		Government			
Number of policies serviced		0		4		0			
Number of lives serviced		0		3659		0			
c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer									
Name of the State		Name of the Districts							
HARYANA		GURUGRAM							
KARNATAKA		BENGALURU							
MAHARASHTRA		MUMBAI							
MAHARASHTRA		PALGHAR							
MAHARASHTRA		SATARA							
TAMIL NADU		TIRUNELVELI							
TELANGANA		RANGAREDDY							
d. Data of number of claims processed:									
i.		Outstanding number of claims at the beginning of the year							10
ii.		Number of claims received during the year							430
iii.		Number of claims paid during the year (specify % also in brackets)							413 / 94%
iv.		Number of claims repudiated during the year (specify % also in brackets)							22 / 5%
v.		Number of claims outstanding at the end of the year							5
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
S. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***		
1		Within <1 hour		0%		0%		99%	
2		Within 1-2 hours		0%		0%		1%	
3		Within 2-6 hours		0%		0%		0%	
4		Within 6-12 hours		0%		0%		0%	
5		Within 12-24 hours		0%		0%		0%	
6		>24 hours		0%		0%		0%	
Total				0%		0%		100%	
Percentage to be calculated on total of the respective column.									
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals									
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time in case of payment / repudiation of claims:									
Description (to be reckoned from the date of receipt of last		Individual		Group		Government		Total	
		No. of Claims		No. of Claims		No. of Claims		No. of Claims	
		Percentage		Percentage		Percentage		Percentage	
Within 1 month		0		356		0		356	
Between 1-3 months		0		57		0		57	
Between 3 to 6 months		0		16		0		16	
More than 6 months		0		6		0		6	
Total		0		435		0		435	
Percentage shall be calculated on total of the respective column									
g. Data of grievances received against the TPA:									
S. No.		Description							Number of Grievances
1		Grievances outstanding at the beginning of year							0
2		Grievances received during the year							8
3		Grievances resolved during the year							8
4		Grievances outstanding at the end of the year							0
Refer Health TPA Regulations, as amended from time to time									

FORM NO. NL-48											
DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)											
Name of the Insurance Company: Universal Sompo General Insurance Co Ltd											
Information as at : 31/03/25											
a. Specify whether in-house Claim Settlement or Services rendered by TPA											
Name of the TPA - Vidal Health Insurance TPA											
Validity of agreement with the TPA: 01-Oct-22 to 30-Sept-25											
b. Number of policies and lives services in respect of which public disclosures are made:											
Description		Individual		Group		Government					
Number of policies serviced		0		13		0					
Number of lives serviced		0		17228		0					
c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer											
Name of the State		Name of the Districts									
ANDHRA PRADESH		WEST GODAVARI									
HARYANA		GURUGRAM									
KARNATAKA		BENGALURU									
KERALA		KOCHI									
PUNJAB		RUPNAGAR									
TAMIL NADU		CHENNAI									
TELANGANA		RANGAREDDY									
UTTAR PRADESH		GAUTAM BUDDHA NAGAR									
d. Data of number of claims processed:											
i.		Outstanding number of claims at the beginning of the year						76			
ii.		Number of claims received during the year						3418			
iii.		Number of claims paid during the year (specify % also in brackets)						3293 / 94%			
iv.		Number of claims repudiated during the year (specify % also in brackets)						89 / 3%			
v.		Number of claims outstanding at the end of the year						112			
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):											
S. No.		Description		Individual Policies (in %)		Group Policies (in %)					
				TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***				
1		Within <1 hour		0%		0%		86%		45%	
2		Within 1-2 hours		0%		0%		8%		30%	
3		Within 2-6 hours		0%		0%		5%		24%	
4		Within 6-12 hours		0%		0%		1%		1%	
5		Within 12-24 hours		0%		0%		0%		0%	
6		>24 hours		0%		0%		0%		0%	
Total				0%		0%		100%		100%	
Percentage to be calculated on total of the respective column.											
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals											
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA											
f. Turn Around Time in case of payment / repudiation of claims:											
Description (to be reckoned from the date of receipt of last		Individual		Group		Government		Total			
		No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage		
Within 1 month		0		2501		0		2501		74%	
Between 1-3 months		0		704		0		704		21%	
Between 3 to 6 months		0		143		0		143		4%	
More than 6 months		0		34		0		34		1%	
Total		0		3382		0		3382		100%	
Percentage shall be calculated on total of the respective column											
g. Data of grievances received against the TPA:											
S. No.		Description						Number of Grievances			
1		Grievances outstanding at the beginning of year						0			
2		Grievances received during the year						2			
3		Grievances resolved during the year						2			
4		Grievances outstanding at the end of the year						0			
Refer Health TPA Regulations, as amended from time to time											

FORM NO. NL-48									
DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
Name of the Insurance Company: Universal Sampo General Insurance Co Ltd									
Information as at : 31/03/25									
a. Specify whether in-house Claim Settlement or Services rendered by TPA									
Name of the TPA - Healthindia Insurance TPA Services Pvt. Ltd.									
Validity of agreement with the TPA: 01-Oct-22 to 30-Sept-25									
b. Number of policies and lives services in respect of which public disclosures are made:									
Description		Individual		Group		Government			
Number of policies serviced		570		37		0			
Number of lives serviced		1554		55074		0			
c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer									
Name of the State		Name of the Districts							
ANDHRA PRADESH		KRISHNA							
BIHAR		ROHTAS							
DELHI		DELHI							
GUJARAT		AHMEDABAD							
GUJARAT		AMRELI							
GUJARAT		ANAND							
GUJARAT		BARDOLI							
GUJARAT		BHARUCH							
GUJARAT		BHAVNAGAR							
GUJARAT		BHUV							
GUJARAT		GANDHINAGAR							
GUJARAT		KHEDA							
GUJARAT		KUTCH							
GUJARAT		MEHSANA							
GUJARAT		NAVSARI							
GUJARAT		PANCHMAHAL							
GUJARAT		PATAN							
GUJARAT		RAJKOT							
GUJARAT		SURAT							
GUJARAT		SURENDRANAGAR							
GUJARAT		VADODARA							
GUJARAT		VALSAD							
HARYANA		BADSHAHPUR							
HARYANA		FARIDABAD							
HARYANA		GURGAON							
HARYANA		REWARI							
KARNATAKA		BENGALURU							
KARNATAKA		MYSURU							
MAHARASHTRA		MUMBAI							
MAHARASHTRA		PALGHAR							
MAHARASHTRA		PUNE							
MAHARASHTRA		SOLAPUR							
MAHARASHTRA		THANE							
NAGALAND		DIMAPUR							
RAJASTHAN		ALWAR							
TAMIL NADU		CHENNAI							
TELANGANA		HYDERABAD							
TELANGANA		NALGONDA							
UTTAR PRADESH		AMETHI							
UTTAR PRADESH		GAUTAM BUDDHA NAGAR							
UTTAR PRADESH		GHAZIABAD							
d. Data of number of claims processed:									
i.		Outstanding number of claims at the beginning of the year						163	
ii.		Number of claims received during the year						8874	
iii.		Number of claims paid during the year (specify % also in brackets)						8443 / 93%	
iv.		Number of claims repudiated during the year (specify % also in brackets)						378 / 4%	
v.		Number of claims outstanding at the end of the year						216	
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
S. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**		TAT for discharge***		TAT for pre-auth**	
				TAT for discharge***		TAT for discharge***			
1		Within <1 hour		85%		62%		88%	
2		Within 1-2 hours		15%		32%		12%	
3		Within 2-6 hours		0%		6%		0%	
4		Within 6-12 hours		0%		0%		0%	
5		Within 12-24 hours		0%		0%		0%	
6		>24 hours		0%		0%		0%	
Total				100%		100%		100%	
Percentage to be calculated on total of the respective column.									
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals									
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time in case of payment / repudiation of claims:									
Description (to be reckoned from the date of receipt of last		Individual		Group		Government		Total	
		No. of Claims		No. of Claims		No. of Claims		No. of Claims	
		Percentage		Percentage		Percentage		Percentage	
Within 1 month		3920		1930		0		5850	
Between 1-3 months		1513		1053		0		2566	
Between 3 to 6 months		217		101		0		318	
More than 6 months		62		25		0		87	
Total		5712		3109		0		8821	
Percentage shall be calculated on total of the respective column									
g. Data of grievances received against the TPA:									
S. No.		Description						Number of Grievances	
1		Grievances outstanding at the beginning of year						0	
2		Grievances received during the year						131	
3		Grievances resolved during the year						131	
4		Grievances outstanding at the end of the year						0	
Refer Health TPA Regulations , as amended from time to time									

FORM NO. NL-48									
DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
Name of the Insurance Company: Universal Sampo General Insurance Co Ltd									
Information as at : 31/03/25									
a. Specify whether In-house Claim Settlement or Services rendered by TPA									
Name of the TPA - Medi Assist Insurance TPA Pvt. Ltd.									
Validity of agreement with the TPA: 01-Mar-23 to 28-Feb-26									
b. Number of policies and lives services in respect of which public disclosures are made:									
Description		Individual		Group		Government			
Number of policies serviced		0		92		3			
Number of lives serviced		0		175715		59782			
c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer									
Name of the State		Name of the Districts							
ANDHRA PRADESH		ANANTAPUR							
ANDHRA PRADESH		RANGAREDDY							
DADRA AND NAGAR HAVELI		SILVASSA							
DELHI		NEW DELHI							
GUJARAT		AHMEDABAD							
HARYANA		GURUGRAM							
JAMMU AND KASHMIR		REASI							
JHARKHAND		RANCHI							
KARNATAKA		BENGALURU							
KARNATAKA		MYSURU							
KERALA		ERNAKULAM							
KERALA		THIRUVANANTHAPURAM							
MADHYA PRADESH		BHOPAL							
MAHARASHTRA		MUMBAI							
MAHARASHTRA		NAVI MUMBAI							
MAHARASHTRA		PUNE							
MAHARASHTRA		SATARA							
ODISHA		BHUBANESWAR							
RAJASTHAN		JAIPUR							
TAMIL NADU		CHENNAI							
TAMIL NADU		COIMBATORE							
TAMIL NADU		KANCHIPURAM							
TAMIL NADU		TIRUVALLUR							
TELANGANA		HYDERABAD							
TELANGANA		RANGAREDDY							
WEST BENGAL		HOWRAH							
WEST BENGAL		KOLKATA							
d. Data of number of claims processed:									
i.		Outstanding number of claims at the beginning of the year							89
ii.		Number of claims received during the year							39886
iii.		Number of claims paid during the year (specify % also in brackets)							34477 / 86%
iv.		Number of claims repudiated during the year (specify % also in brackets)							2255 / 6%
v.		Number of claims outstanding at the end of the year							3243
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
		Individual Policies (in %)				Group Policies (in %)			
S. No.	Description	TAT for pre-auth**		TAT for discharge***		TAT for pre-auth**		TAT for discharge***	
1	Within <1 hour	0%		0%		96%		77%	
2	Within 1-2 hours	0%		0%		2%		17%	
3	Within 2-6 hours	0%		0%		1%		5%	
4	Within 6-12 hours	0%		0%		0%		1%	
5	Within 12-24 hours	0%		0%		0%		0%	
6	>24 hours	0%		0%		0%		0%	
Total		0%		0%		100%		100%	
Percentage to be calculated on total of the respective column.									
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals									
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time in case of payment / repudiation of claims:									
Description (to be reckoned from the date of receipt of last		Individual		Group		Government		Total	
		No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month		0	0%	9948	63%	8100	39%	18048	49%
Between 1-3 months		0	0%	4960	31%	8235	39%	13195	36%
Between 3 to 6 months		0	0%	879	6%	4007	19%	4886	13%
More than 6 months		0	0%	54	0%	549	3%	603	2%
Total		0	0%	15841	100%	20891	100%	36732	100%
Percentage shall be calculated on total of the respective column									
g. Data of grievances received against the TPA:									
S. No.	Description	Number of Grievances							
1	Grievances outstanding at the beginning of year	0							
2	Grievances received during the year	12							
3	Grievances resolved during the year	12							
4	Grievances outstanding at the end of the year	0							
Refer Health TPA Regulations, as amended from time to time									

FORM NO. NL-48									
DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
Name of the Insurance Company: Universal Sampo General Insurance Co Ltd									
Information as at : 31/03/25									
a. Specify whether in-house Claim Settlement or Services rendered by TPA									
Name of the TPA - Family Health Plan Insurance TPA Limited									
Validity of agreement with the TPA: 01-Oct-22 to 30-Sept-25									
b. Number of policies and lives services in respect of which public disclosures are made:									
Description		Individual		Group		Government			
Number of policies serviced		0		29		0			
Number of lives serviced		0		51291		0			
c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer									
Name of the State		Name of the Districts							
ANDHRA PRADESH		RANGAREDDY							
GUJARAT		BHARUCH							
KARNATAKA		BENGALURU							
KARNATAKA		KOLAR							
KARNATAKA		KOPPAL							
KERALA		THIRUVANANTHAPURAM							
MAHARASHTRA		PUNE							
ODISHA		BHUBANESWAR							
ODISHA		DHENKANAL							
TAMIL NADU		CHENNAI							
TAMIL NADU		COIMBATORE							
TAMIL NADU		KANCHEEPURAM							
TELANGANA		HYDERABAD							
TELANGANA		SECUNDERABAD							
UTTAR PRADESH		GORAKHPUR							
WEST BENGAL		KOLKATA							
d. Data of number of claims processed:									
i.		Outstanding number of claims at the beginning of the year							52
ii.		Number of claims received during the year							4067
iii.		Number of claims paid during the year (specify % also in brackets)							3849 / 93%
iv.		Number of claims repudiated during the year (specify % also in brackets)							164 / 4%
v.		Number of claims outstanding at the end of the year							106
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
S. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**		TAT for discharge***			
1		Within <1 hour		0%		0%		86%	
2		Within 1-2 hours		0%		0%		8%	
3		Within 2-6 hours		0%		0%		5%	
4		Within 6-12 hours		0%		0%		1%	
5		Within 12-24 hours		0%		0%		0%	
6		>24 hours		0%		0%		0%	
Total				0%		0%		100%	
Percentage to be calculated on total of the respective column.									
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals									
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time in case of payment / repudiation of claims:									
Description (to be reckoned from the date of receipt of last		Individual		Group		Government		Total	
		No. of Claims		No. of Claims		No. of Claims		No. of Claims	
		Percentage		Percentage		Percentage		Percentage	
Within 1 month		0		2641		0		2641	
Between 1-3 months		0		1167		0		1167	
Between 3 to 6 months		0		152		0		152	
More than 6 months		0		53		0		53	
Total		0		4013		0		4013	
Percentage shall be calculated on total of the respective column									
g. Data of grievances received against the TPA:									
S. No.		Description						Number of Grievances	
1		Grievances outstanding at the beginning of year						0	
2		Grievances received during the year						6	
3		Grievances resolved during the year						6	
4		Grievances outstanding at the end of the year						0	
Refer Health TPA Regulations , as amended from time to time									

FORM NO. NL-48										
DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)										
Name of the Insurance Company: Universal Sompo General Insurance Co Ltd										
Information as at : 31/03/25										
a. Specify whether in-house Claim Settlement or Services rendered by TPA										
Name of the TPA - Volo Health Insurance TPA Pvt Ltd										
Validity of agreement with the TPA: 01-Apr-23 to 31-Mar-26										
b. Number of policies and lives services in respect of which public disclosures are made:										
Description		Individual		Group		Government				
Number of policies serviced		0		8		0				
Number of lives serviced		0		7475		0				
c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer										
Name of the State		Name of the Districts								
TAMIL NADU		CHENNAI								
TAMIL NADU		COIMBATORE								
TELANGANA		HYDERABAD								
TELANGANA		RANGAREDDY								
d. Data of number of claims processed:										
i.		Outstanding number of claims at the beginning of the year							4	
ii.		Number of claims received during the year							361	
iii.		Number of claims paid during the year (specify % also in brackets)							348 / 95%	
iv.		Number of claims repudiated during the year (specify % also in brackets)							9 / 2%	
v.		Number of claims outstanding at the end of the year							8	
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):										
S. No.		Description		Individual Policies (in %)		Group Policies (in %)				
				TAT for pre-auth**		TAT for discharge***		TAT for pre-auth**		TAT for discharge***
1		Within <1 hour		0%		0%		99%		53%
2		Within 1-2 hours		0%		0%		1%		42%
3		Within 2-6 hours		0%		0%		0%		5%
4		Within 6-12 hours		0%		0%		0%		0%
5		Within 12-24 hours		0%		0%		0%		0%
6		>24 hours		0%		0%		0%		0%
Total				0%		0%		100%		100%
Percentage to be calculated on total of the respective column.										
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals										
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA										
f. Turn Around Time in case of payment / repudiation of claims:										
Description (to be reckoned from the date of receipt of last		Individual		Group		Government		Total		
		No. of Claims Percentage		No. of Claims Percentage		No. of Claims Percentage		No. of Claims Percentage		
Within 1 month		0 0%		205 57%		0 0%		205 57%		
Between 1-3 months		0 0%		109 31%		0 0%		109 31%		
Between 3 to 6 months		0 0%		30 8%		0 0%		30 8%		
More than 6 months		0 0%		13 4%		0 0%		13 4%		
Total		0 0%		357 100%		0 0%		357 100%		
Percentage shall be calculated on total of the respective column										
g. Data of grievances received against the TPA:										
S. No.		Description						Number of Grievances		
1		Grievances outstanding at the beginning of year						0		
2		Grievances received during the year						0		
3		Grievances resolved during the year						0		
4		Grievances outstanding at the end of the year						0		
Refer Health TPA Regulations , as amended from time to time										

FORM NO. NL-48									
DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
Name of the Insurance Company: Universal Sampo General Insurance Co Ltd									
Information as at : 31/03/25									
a. Specify whether in-house Claim Settlement or Services rendered by TPA									
Name of the TPA - Paramount Health Services & Insurance TPA Pvt. Ltd.									
Validity of agreement with the TPA: 01-Oct-22 to 30-Sept-25									
b. Number of policies and lives services in respect of which public disclosures are made:									
Description		Individual		Group		Government			
Number of policies serviced		0		68		0			
Number of lives serviced		0		121620		0			
c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer									
Name of the State		Name of the Districts							
TELANGANA		HYDERABAD							
DELHI		DELHI							
GUJARAT		JAMNAGAR							
GUJARAT		VADODARA							
HARYANA		FARIDABAD							
HARYANA		GURUGRAM							
KARNATAKA		BENGALURU							
KARNATAKA		BIDADI							
KARNATAKA		KOLAR							
KARNATAKA		RAMANAGARA							
MAHARASHTRA		MUMBAI							
MAHARASHTRA		NASHIK							
MAHARASHTRA		NAVI MUMBAI							
MAHARASHTRA		PALGHAR							
MAHARASHTRA		PUNE							
MAHARASHTRA		THANE							
ODISHA		BHUBANESWAR							
PUNJAB		RUPNAGAR							
RAJASTHAN		ALWAR							
RAJASTHAN		JAIPUR							
TAMIL NADU		CHENGALPATTU							
TAMIL NADU		CHENNAI							
TAMIL NADU		KANCHIPURAM							
UTTAR PRADESH		GAUTAM BUDDHA NAGAR							
UTTAR PRADESH		GHAZIABAD							
UTTAR PRADESH		LUCKNOW							
UTTARAKHAND		DEHRADUN							
WEST BENGAL		DARJEELING							
WEST BENGAL		KOLKATA							
d. Data of number of claims processed:									
i.		Outstanding number of claims at the beginning of the year							57
ii.		Number of claims received during the year							14160
iii.		Number of claims paid during the year (specify % also in brackets)							13524 / 95%
iv.		Number of claims repudiated during the year (specify % also in brackets)							321 / 2%
v.		Number of claims outstanding at the end of the year							372
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
S. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***		
1		Within <1 hour		0%		0%		93%	
2		Within 1-2 hours		0%		0%		4%	
3		Within 2-6 hours		0%		0%		1%	
4		Within 6-12 hours		0%		0%		0%	
5		Within 12-24 hours		0%		0%		0%	
6		>24 hours		0%		0%		0%	
Total				0%		0%		100%	
Percentage to be calculated on total of the respective column.									
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals									
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time in case of payment / repudiation of claims:									
Description (to be reckoned from the date of receipt of last		Individual		Group		Government		Total	
		No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month		0		8933		1699		10632	
Between 1-3 months		0		1658		1141		2799	
Between 3 to 6 months		0		317		30		347	
More than 6 months		0		67		0		67	
Total		0		10975		2870		13845	
Percentage shall be calculated on total of the respective column									
g. Data of grievances received against the TPA:									
S. No.		Description				Number of Grievances			
1		Grievances outstanding at the beginning of year				0			
2		Grievances received during the year				3			
3		Grievances resolved during the year				3			
4		Grievances outstanding at the end of the year				0			
Refer Health TPA Regulations , as amended from time to time									

FORM NO. NL-48									
DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
Name of the Insurance Company: Universal Sompo General Insurance Co Ltd									
Information as at : 31/03/25									
a. Specify whether in-house Claim Settlement or Services rendered by TPA									
Name of the TPA - Genins India Insurance TPA Limited									
Validity of agreement with the TPA: 10-Dec-22 to 09-Dec-25									
b. Number of policies and lives services in respect of which public disclosures are made:									
Description		Individual		Group		Government			
Number of policies serviced		0		2		0			
Number of lives serviced		0		4409		0			
c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer									
Name of the State		Name of the Districts							
DELHI		NEW DELHI							
UTTAR PRADESH		GAUTAM BUDDHA NAGAR							
d. Data of number of claims processed:									
i.		Outstanding number of claims at the beginning of the year							10
ii.		Number of claims received during the year							521
iii.		Number of claims paid during the year (specify % also in brackets)							496 / 93%
iv.		Number of claims repudiated during the year (specify % also in brackets)							32 / 6%
v.		Number of claims outstanding at the end of the year							3
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
S. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1		Within <1 hour		0%		84%			
2		Within 1-2 hours		0%		11%			
3		Within 2-6 hours		0%		5%			
4		Within 6-12 hours		0%		0%			
5		Within 12-24 hours		0%		0%			
6		>24 hours		0%		0%			
Total				0%		100%			
Percentage to be calculated on total of the respective column.									
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals									
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time in case of payment / repudiation of claims:									
Description (to be reckoned from the date of receipt of last		Individual		Group		Government		Total	
		No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month		0		227		0		227	
Between 1-3 months		0		230		0		230	
Between 3 to 6 months		0		49		0		49	
More than 6 months		0		22		0		22	
Total		0		528		0		528	
Percentage shall be calculated on total of the respective column									
g. Data of grievances received against the TPA:									
S. No.		Description						Number of Grievances	
1		Grievances outstanding at the beginning of year						0	
2		Grievances received during the year						0	
3		Grievances resolved during the year						0	
4		Grievances outstanding at the end of the year						0	
Refer Health TPA Regulations , as amended from time to time									

FORM NO. NL-48				
DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED				
(ANNUAL DISCLOSURE)				
Name of the Insurance Company: Universal Sampo General Insurance Co Ltd				
Information as at : 31/03/25				
a. Specify whether In-house Claim Settlement or Services rendered by TPA				
Name of the TPA - MDIndia Health Insurance TPA Pvt. Ltd.				
Validity of agreement with the TPA: 24-Jan-23 to 23-Jan-26				
b. Number of policies and lives services in respect of which public disclosures are made:				
Description	Individual	Group	Government	
Number of policies serviced	0	18	0	
Number of lives serviced	0	101430	0	
c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer				
Name of the State	Name of the Districts			
ANDHRA PRADESH	KADAPA			
DELHI	NEW DELHI			
KARNATAKA	BENGALURU			
KARNATAKA	KOLAR			
KERALA	ERNAKULAM			
MAHARASHTRA	AJURANGABAD			
MAHARASHTRA	MUMBAI			
MAHARASHTRA	PUNE			
MAHARASHTRA	SATARA			
RAJASTHAN	ALWAR			
TAMIL NADU	CHENNAI			
TAMIL NADU	TIRUNELVELI			
TELANGANA	HYDERABAD			
UTTAR PRADESH	GAUTAM BUDDHA NAGAR			
WEST BENGAL	KOLKATA			

d. Data of number of claims processed:								
i.	Outstanding number of claims at the beginning of the year						19	
ii.	Number of claims received during the year						5575	
iii.	Number of claims paid during the year (specify % also in brackets)						4967 / 89%	
iv.	Number of claims repudiated during the year (specify % also in brackets)						273 / 5%	
v.	Number of claims outstanding at the end of the year						354	
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):								
S. No.	Description	Individual Policies (in %)		Group Policies (in %)				
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***			
1	Within <1 hour	0%	0%	94%	91%			
2	Within 1-2 hours	0%	0%	6%	8%			
3	Within 2-6 hours	0%	0%	0%	0%			
4	Within 6-12 hours	0%	0%	0%	0%			
5	Within 12-24 hours	0%	0%	0%	0%			
6	>24 hours	0%	0%	0%	0%			
Total		0%	0%	100%	100%			
Percentage to be calculated on total of the respective column.								
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals								
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA								
f. Turn Around Time in case of payment / repudiation of claims:								
Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	4198	80%	0	0%	4198	80%
Between 1-3 months	0	0%	803	15%	0	0%	803	15%
Between 3 to 6 months	0	0%	155	3%	0	0%	155	3%
More than 6 months	0	0%	84	2%	0	0%	84	2%
Total	0	0%	5240	100%	0	0%	5240	100%
Percentage shall be calculated on total of the respective column								
g. Data of grievances received against the TPA:								
S. No.	Description	Number of Grievances						
1	Grievances outstanding at the beginning of year	0						
2	Grievances received during the year	9						
3	Grievances resolved during the year	9						
4	Grievances outstanding at the end of the year	0						
Refer Health TPA Regulations, as amended from time to time								