Ref. No. CS/BSE/2026-27/JULY/06 28th July 2026

To
BSE Limited
Listing Department
Wholesale Debt Market,
Phiroze Jeejeebhoy Tower,
Dalal Street, Mumbai - 400 001

Scrip Code	**975858**	**ISIN**	**INE635M08015**
Scrip Code	**976951**	**ISIN**	**INE635M08023**

Dear Sir/Madam,

Sub: Outcome of the Board Meeting held on July 28, 2026, and Submission of Unaudited Financial Results along with Limited Review Report for the Quarter ended June 30, 2026

Ref: Disclosure under Regulation 51, 52, 54 and other Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Pursuant to Regulation 51 & 52 read with Part B of Schedule III and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, ("Listing Regulations"), we wish to inform that the Board of Directors of the Company at its meeting held today i.e. July 28, 2026, has, *inter-alia,* considered and approved the following items which are annexed hereto:

1. Unaudited Financial Results of the Company for the quarter ended June 30, 2026, along with the Limited Review Report on the Unaudited Financial Results by the Joint Statutory Auditors of the Company as per Regulation 52 of the SEBI Listing Regulations.

2. Disclosure in compliance with Regulation 52(4) of the SEBI Listing Regulations for the quarter ended June 30, 2026;

3. Appointment of Mr. Sujay Mallik (DIN: 11833050) as an Additional Nominee Non-Executive Director in place of Mr. Satish Kumar (DIN: 09279548) effective from 1st August 2026.

4. Appointment of Mrs. Asha Anil Agarwal (DIN: 09722160) as an Additional Director (Independent, Non-Executive) effective from 28th July 2026.

5. Cessation of office by Mr. Kelvin John Nathan (DIN: 10040496) as Alternate Director to Mr. Takashi Kurumisawa and Mr. Todd Stephen Corey (DIN: 10809765) as Alternate Director to Mr. Kenneth Reilly effective from 27th July 2026.

   A detailed disclosure of the information required to be disclosed as per Regulation 51(2) of the Listing Regulations read with SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated 13th July 2023, is enclosed as **Annexure I**.

Pursuant to Regulation 52(7), 52(7A), and other applicable provisions of the SEBI Listing Regulations, we confirm that the proceeds of the debt issued have been utilized in accordance with the objects stated in the Information Memorandum for the privately placed Non-Convertible Debentures and there has been no material deviation in the use of proceeds for the quarter ended June 30, 2026. In this regard, we submit 'Nil' statement of deviation or variation for the quarter ended June 30, 2026, as **Annexure II**.

Further, in accordance with Regulation 52(8) of the SEBI Listing Regulations, the Company would be publishing the Unaudited Financial Results for the quarter ended June 30, 2026, in the newspaper.

Further, in accordance with Regulation 56 of SEBI Listing Regulations, we wish to inform you that all the covenants, in respect of listed non-convertible debt securities have been complied with.

Kindly note that since the NCDs are unsecured, compliance with SEBI Circular No. SEBI/HOIMIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19th May, 2022, Master Circular for Debenture Trustees No. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13th August 2025 read with Regulation 54 of the SEBI Listing Regulations with respect to the security cover in case of NCDs are not applicable to the Company.

The Meeting of the Board of Directors commenced at 02:30 P.M. and concluded at 04:30 P.M.

The aforesaid information/documents are also being placed on the website of the Company at www.universalsompo.com.

Kindly take the same on record.

Thanking you,

Yours sincerely,

For **Universal Sompo General Insurance Co. Ltd.**

Aarti Ganesh Kamath
Digitally signed by Aarti Ganesh Kamath
Date: 2026.07.28 16:50:17 +05'30'

Aarti Kamath
Company Secretary & Compliance Officer
Membership Number: F6703

Encl: a/a
CC:
- Axis Trustee Services Limited

S C Bapna & Associates
Chartered Accountants
305, Lodha Supremus
Off Mahakali Caves Road,
Andheri East, Mumbai – 400 069.

B. K. Khare & Co.
Chartered Accountants
706/708, Sharda Chambers,
New Marine Lines,
Mumbai – 400 020.

The Board of Directors
Universal Sompo General Insurance Company Limited

Independent Auditor's Limited Review Report on the quarterly unaudited financial results of Universal Sompo General Insurance Company Limited pursuant to Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended read with SEBI Circular reference SEBI/HO/DDHS/DDHS_Divl/P/CIR/2022/0000000103 dated July 29, 2022 as amended

Introduction

We have reviewed the accompanying Statement of unaudited financial results of Universal Sompo General Insurance Company Limited (the "Company") for the quarter ended June 30, 2026 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended read with SEBI Circular reference: SEBI/HO/DDHS/DDHS_Divl/P/CIR/2022/0000000103 dated July 29, 2022 as amended including relevant circulars issued by the SEBI from time to time (the "Listing Regulations").

Management's Responsibility

The Statement, which is the responsibility of the Company's Management and approved by its Board of Directors at the meeting held on July 28, 2026, has been prepared in accordance with the requirements of, the recognition and measurement principles laid down in Accounting Standard (AS) – 25 "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India, to the extent applicable and not inconsistent with the accounting principles as prescribed in the Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015 (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDA Act") and the Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 (the 'Regulations') and orders/ directions / circulars issued by the Insurance Regulatory and Development Authority of India ("IRDA"/ the "Authority"), to the extent applicable and in compliance with Regulation 52 of the Listing Regulations, 2015, as amended. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of Review

We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410 – "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matter, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

S C Bapna & Associates
Chartered Accountants
305, Lodha Supremus
Off Mahakali Caves Road,
Andheri East, Mumbai – 400 069.

B. K. Khare & Co.
Chartered Accountants
706/708, Sharda Chambers,
New Marine Lines,
Mumbai – 400 020.

Review Conclusion

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable accounting standards, accounting and presentation principles as prescribed in the relevant provisions of the Insurance Act, the IRDA Act, the Regulations and orders / directions / circulars issued by IRDAI to the extent applicable and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, as amended including the manner in which it is to be disclosed, or that it contains any material misstatement.

Other Matters

The valuation of Incurred but Not Reported ("IBNR") and Incurred but Not Enough Reported ("IBNER") liabilities for non-life policies is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The outstanding claims reserves that are estimated using statistical methods, Premium Deficiency Reserve (the "PDR"), IBNR and IBNER reserve as at June 30, 2026 have been certified by the Appointed Actuary and in his opinion, the assumptions for such valuation are in accordance with the guidelines and norms issued by the IRDAI and the Institute of Actuaries of India in concurrence with the Authority. We have relied upon the Appointed Actuary's certificate in this regard during our review of the valuation of liabilities for outstanding claims reserve that are estimated using statistical methods, PDR, IBNR and IBNER Reserve, as contained in the Statement.

Our review conclusion is not modified in respect of this matter.

For S C Bapna & Associates
Chartered Accountants
Firm Registration No. 115649W

JAI PRAKASH GUPTA
Digitally signed by JAI PRAKASH GUPTA
Date: 2026.07.28 16:21:46 +05'30'

Jai Prakash Gupta
Partner
Membership No. 088903
UDIN: 26088903JTBPIK1889
Place: Mumbai
Date: July 28, 2026

For B. K. Khare & Co.
Chartered Accountants
Firm Registration No. 105102W

CHAITANYA VINAY JOSHI
Digitally signed by CHAITANYA VINAY JOSHI
Date: 2026.07.28 16:04:00 +05'30'

Chaitanya Vinay Joshi
Partner
Membership No. 111212
UDIN: 26131403HNKCPA4523
Place: Mumbai
Date: July 28, 2026

Universal Sompo General Insurance Company Limited
CIN: U66010MH2007PLC166770
IRDAI Registration No.134 and Date of Registration with the IRDAI November 16, 2007
Registered & Corporate Office: 8th Floor and 9th Floor (South Side), Commerz, International Business park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai- 400063

Statement of Unaudited Financial Results for the Quarter ended June 30, 2026

(Pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended and read with SEBI Circular reference SEBI/HO/DDHS/DDHS_Divl /P/CIR/2022/0000000103 dated July 29, 2022 (as amended)]

(₹ In Lakhs)

Sr No	Particulars	Quarter Ended			Year Ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		Unaudited	Audited	Unaudited	Audited
Revenue A/c					
1	Premiums Earned (Net)	78,074	85,159	49,723	2,56,481
2	Profit/loss on Sale/Redemption of Investment (Net)	630	979	965	5,047
3	Others income:				
	(a) Investment Income from Terrorism Pool	171	27	142	615
	(b) Miscellaneous Income	133	163	42	451
4	Interest, Dividend and Rent - Gross	9,404	8,465	6,580	29,693
5	**Sub-total (1 to 4)**	**88,412**	**94,793**	57,452	**2,92,287**
6	Claims Incurred (Net)	62,730	68,238	33,479	1,89,793
7	Commission (Net)	9,457	7,531	6,472	30,707
8	Operating Expenses Related to Insurance Business	12,427	10,889	11,664	44,322
9	Premium Deficiency	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation	186	191	95	873
11	**Sub-total (6 to 10)**	**84,800**	**86,849**	51,710	**2,65,695**
12	**Operating Profit/(Loss) (5-11)**	**3,612**	**7,944**	5,742	**26,592**
13	**Appropriations:**				
	(a) Transfer to Shareholders' Account	3,612	7,944	5,742	26,592
	(b) Transfer to Catastrophe Reserve	-	-	-	-
	(c) Transfer to Other Reserves	-	-	-	-
Profit & Loss A/c					
14	**Shareholders' account**				
	(a) Transfer from Policyholders' Fund	3,612	7,944	5,742	26,592
	(b) Interest, Dividend and Rent - Gross	2,205	1,738	1,948	7,339
	(c) Profit on Sale on Investments	308	260	366	1,479
	(d) Loss on sale of Investments	-162	-86	-84	-244
15	Other income	1	-2	-	16
16	**Sub-total (A) (14+15)**	**5,964**	**9,854**	**7,972**	**35,182**
17	**Provisions (other than taxation)**				
	(a) For diminution in the value of investment	-	-	-	-
	(b) For doubtful debts	-	702	-10,928	-10,226
	(c) For Impairment of Investment Assets	-478	805	-	805
18	Bad debts written off	-	-	10,928	10,928
19	Corporate Social Responsibility Expenses	154	53	14	507
20	Remuneration to directors and others	100	172	29	386
21	Director Sitting fees and Board meeting expenses	54	56	49	191
22	Interest on Debentures	629	622	368	2,197
23	Debenture issuance expenses	-	20	5	90
24	Loss on Sale / Write off of Fixed Assets (Net)	-	-	-	-
25	**Sub-total (B) (17 to 24)**	**459**	**2,430**	**465**	**4,878**
26	**Profit/ Loss before tax (16-25)**	**5,505**	**7,424**	**7,507**	**30,304**
27	**Provision for taxation**				
	(a) Current tax	1,430	1,665	1,284	5,877
	(b) Deferred tax	-29	150	610	1,799
28	**Profit / loss after tax (26-27)**	**4,104**	**5,609**	**5,613**	**22,628**
29	**Appropriations**				
	(a) Interim Dividends paid during the year	-	-	-	-
	(b) Final Dividend	-	-	-	920
	(c) Dividend distribution tax	-	-	-	-
	(d) Transfer to any Reserves or Other Accounts	-	-	-	-
	(e) Transfer to Debenture Redemption Reserve	-	265	-	265
	(f) Transfer to Contingency Reserve for Unexpired Risks	-	-	-	-
30	Balance of Profit/(loss) brought forward from previous period	1,30,816	1,25,472	1,09,373	1,09,373
31	**Profit/ (Loss) carried to Balance Sheet (28-29+30)**	**1,34,920**	**1,30,816**	**1,14,986**	**1,30,816**

For and on behalf of the Board of Directors

Sharad Mathur
MD & CEO
DIN No. 08754740
Place: Mumbai
Date: July 28, 2026

UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD. MUMBAI

Universal Sompo General Insurance Company Limited
CIN: U66010MH2007PLC166770
IRDAI Registration No.134 and Date of Registration with the IRDAI November 16, 2007
Registered & Corporate Office: 8th Floor and 9th Floor (South Side), Commerz, International Business park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai- 400063

Segment Reporting for the Quarter ended June 30, 2026

(₹ In Lakhs)

Sr No	Particulars	Quarter Ended			Year Ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		Unaudited	Audited	Unaudited	Audited
Segmental Results					
	Fire -				
1	Premiums Earned (Net)	188	1,624	1,030	4,612
2	Profit/loss on Sale/Redemption of Investment (Net)	10	8	25	99
3	**Others income:**				
	(a) Investment Income from Terrorism Pool	125	27	118	569
	(b) Miscellaneous Income	1	3	1	7
4	Interest, Dividend and Rent - Gross	148	107	167	584
5	**Sub-total (1 to 4)**	**472**	**1,769**	**1,341**	**5,871**
6	Claims Incurred (Net)	-455	-441	773	1,640
7	Commission (Net)	-660	1,833	-983	927
8	Operating Expenses Related to Insurance Business	165	225	314	723
9	Premium Deficiency	-	-	-	-
10	**Sub-total (6 to 9)**	**-950**	**1,617**	**104**	**3,290**
11	**Operating Profit/(Loss) (5-10)**	**1,422**	**152**	**1,237**	**2,581**
	Marine -				
1	Premiums Earned (Net)	589	-610	347	614
2	Profit/loss on Sale/Redemption of Investment (Net)	4	5	5	28
3	**Others income:**				
	(a) Investment Income from Terrorism Pool	-	-	-	-
	(b) Miscellaneous Income	2	1	-	3
4	Interest, Dividend and Rent - Gross	67	45	38	164
5	**Sub-total (1 to 4)**	**662**	**-559**	**390**	**809**
6	Claims Incurred (Net)	661	508	484	1,995
7	Commission (Net)	-243	13	37	-15
8	Operating Expenses Related to Insurance Business	168	29	141	245
9	Premium Deficiency	-	-	-	-
10	**Sub-total (6 to 9)**	**586**	**550**	**662**	**2,225**
11	**Operating Profit/(Loss) (5-10)**	**76**	**-1,109**	**-272**	**-1,416**
	Miscellaneous -				
1	Premiums Earned (Net)	77,297	84,145	48,346	2,51,255
2	Profit/loss on Sale/Redemption of Investment (Net)	616	966	935	4,920
3	**Others income:**				
	(a) Investment Income from Terrorism Pool	46	-	24	46
	(b) Miscellaneous Income	130	159	41	441
4	Interest, Dividend and Rent - Gross	9,189	8,313	6,375	28,945
5	**Sub-total (1 to 4)**	**87,278**	**93,583**	**55,721**	**2,85,607**
6	Claims Incurred (Net)	62,524	68,171	32,222	1,86,158
7	Commission (Net)	10,360	5,685	7,418	29,795
8	Operating Expenses Related to Insurance Business	12,094	10,635	11,209	43,354
9	Premium Deficiency	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation	186	191	95	873
11	**Sub-total (6 to 10)**	**85,164**	**84,682**	**50,944**	**2,60,180**
12	**Operating Profit/(Loss) (5-11)**	**2,114**	**8,901**	**4,777**	**25,427**
Segmental Technical Liabilities:					
	Claim Outstanding				
1	Fire	2,112	2,689	3,628	2,689
2	Marine	1,756	1,502	1,021	1,502
3	Miscellaneous	2,16,963	2,05,805	1,94,853	2,05,805
	Reserves for unexpired Risk				
1	Fire	3,945	3,025	4,436	3,025
2	Marine	1,399	628	853	628
3	Miscellaneous	1,58,626	1,47,103	95,594	1,47,103
	Premium Received in Advance				
1	Fire	3,459	3,180	1,870	3,180
2	Marine	61	6,819	54	6,819
3	Miscellaneous	88,701	87,013	42,878	87,013
	Outstanding Premium				
1	Fire	-	-	-	-
2	Marine	-	-	-	-
3	Miscellaneous	13,857	14,788	19,994	14,788

For and on behalf of the Board of Directors

Sharad Mathur
MD & CEO
DIN No. 08754740
Place: Mumbai
Date: July 28, 2026

UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD.
MUMBAI

Notes forming part of Financials Results

1 The above Financial Results of the company for the quarter ended June 30, 2026 have been prepared on the basis of unaudited financial statements. The same were subjected to limited review by Joint Auditors of the company, were reviewed by Audit committee of Directors and subsequently approved by the Board of Directors at its meeting held on July 28, 2026.

2 The Company has total borrowings by way of Non-Convertible Debentures (NCDs) amounting ₹ 26,500 Lakhs details of which are as under:

a). 10 years, 15,000 nos. of 9.85% Unsecured, rated, listed, redeemable, fully paid up, non-cumulative, subordinated, Non-Convertible Debentures (NCDs) having face value of ₹ 1 lakh each, issued on July 25, 2024 for cash at par under issue name 9.85% UNIVERSAL SOMPO 2034 with a call option after a period of 5 years from the date of issue.

b). 10 years, 11,500 nos. of 9.10% Unsecured, rated, listed, redeemable, fully paid up, non-cumulative, subordinated, Non-Convertible Debentures (NCDs) having face value of ₹ 1 lakh each, issued on July 24, 2025 for cash at par under issue name 9.10% UNIVERSAL SOMPO 2035 with a call option after a period of 5 years from the date of issue.

3 The Board of Directors of the company, at their meeting held on May 13, 2026, have proposed a final dividend of ₹ 0.35 per equity share (Previous year: ₹ 0.25) aggregating ₹ 1,289 Lakhs (Previous year: ₹ 920 Lakhs) for FY 2025-26. The proposed dividend is subject to the approval of shareholders at the ensuing Annual General Meeting.

4 The Financial Results have been presented in accordance with the presentation & disclosure framework prescribed in Circular SEBI/HO/DDHS/DDHS_Divl/P/CIR/2022/0000000103 dated July 29, 2022 (as amended) and the requirements of the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations, 2015'), to the extent applicable.

5 In case of General insurance business, based on the primary segments identified under Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 read with AS 17 on "Segment Reporting" specified under Section 133 of the Companies Act, 2013, the Company has classified and disclosed segment information for Fire, Marine and Miscellaneous lines of business. There are no reportable geographical segments since all business is written in India.

6 Pursuant to the IRDAI (Actuarial, Finance and Investment Functions of Insurers) (Amendment) Regulations, 2026, effective April 1, 2026, insurance companies are required to prepare their financial statements in accordance with the relevant Ind AS.

In view of the technical complexities involved in the transition and system-readiness requirements, the Company had sought a one-year forbearance from IRDAI under the amended Regulations, which has been approved by IRDAI. Accordingly, for the current period, the Company's primary financial statements continue to be prepared under the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024, as amended, on the basis of IGAAP. Concurrently, the Company is submitting parallel Ind AS-compliant financial information to IRDAI for monitoring purposes, in line with the regulatory requirement.

Full compliance with the aforesaid Regulations, including preparation of financial statements under Ind AS, is now scheduled to take effect from April 1, 2027.

7 The company has recognized ₹ 225 Lakhs towards Cash Linked Stock Appreciation Rights (CSAR) scheme for its employees for the quarter ended June 30, 2026.

8 Previous period's figures have been regrouped wherever necessary, to conform to current period's classification.

For and on behalf of the Board of Directors

Sharad Mathur
MD & CEO
DIN No. 08754740
Place: Mumbai
Date: July 28, 2026

UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD. MUMBAI

Universal Sompo General Insurance Company Limited

CIN: U66010MH2007PLC166770

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

Registered & Corporate Office: 8th Floor and 9th Floor (South Side),Commerz ,International Business park,Oberoi Garden City,Off Western Express Highway, Goregaon East, Mumbai- 400063

Statement of Quarterly and Year ended disclosure as per Regulation 52(4) of the SEBI {Listing Obligations and Disclosure Requirements} Regulations, 2015 as amended

Sr No	Particulars	Quarter Ended			Year Ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		Unaudited	Audited	Unaudited	Audited
1	Asset Cover Available Ratio (Note 1)	NA	NA	NA	NA
2	Debt-equity ratio (No. of times) (Note 2)	0.14	0.14	0.09	0.14
3	Debt service coverage ratio (No. of times) (Note 3)	9.75	12.94	21.40	14.79
4	Interest service coverage ratio (No. of times) (Note 4)	9.75	12.94	21.40	14.79
5	Total Borrowings	26,500	26,500	15,000	26,500
6	Outstanding redeemable preference shares (quantity and value)	NA	NA	NA	NA
7	Debenture redemption reserve (Note 5)	415	415	150	415
8	Net Worth	1,88,915	1,84,811	1,68,716	1,84,811
9	Net Profit after tax	4,104	5,609	5,613	22,628
10	Earnings. per share (of Rs 10/- each)				
	Basic (In ₹)	1.11	1.52	1.52	6.15
	Diluted (In ₹)	1.11	1.52	1.52	6.15
11	Current ratio (Note 6)	NA	NA	NA	NA
12	Long term debt to working capital (Note 6)	NA	NA	NA	NA
13	Bad debts to account receivable ratio (Note 6)	0.00%	15.48%	16.68%	15.48%
14	Current liability ratio (Note 6)	NA	NA	NA	NA
15	Total debts to total assets (No. of times) (Note 7)	0.03	0.03	0.02	0.03
16	Debtors turnover (Note 6)	NA	NA	NA	NA
17	Inventory turnover (Note 6)	NA	NA	NA	NA
18	Operating margin ratio (Note 6)	NA	NA	NA	NA
19	Net profit margin ratio (Note 6)	NA	NA	NA	NA
	Sector specific ratios (Note 8)				
20	Gross Direct premium growth rate	33.49%	48.23%	16.69%	18.31%
21	Gross Direct Premium to Net Worth ratio (No. of times)	0.93	0.85	0.78	3.25
22	Growth rate of Net Worth	11.97%	13.31%	14.25%	13.31%
23	Net retention ratio	52.11%	60.94%	44.71%	52.41%
24	Net commission ratio	10.36%	7.84%	11.02%	9.74%
25	Expenses of Management to gross direct Premium ratio	28.71%	26.73%	24.90%	25.18%
26	Expenses of Management to Net written Premium ratio	23.97%	19.33%	30.89%	23.79%
27	Net Incurred Claims to Net Earned Premium	80.35%	80.13%	67.33%	74.00%
28	Claims paid to claims provisions	20.14%	18.20%	17.40%	40.45%
29	Combined ratio	104.32%	99.14%	98.22%	97.79%
30	Investment income ratio	1.81%	1.83%	1.96%	7.86%
31	Technical reserves to net Premium ratio (No. of times)	4.22	3.76	5.12	1.14
32	Undewriting balance ratio (No. of times)	-0.08	-0.02	-0.04	-0.03
33	Operating profit ratio	4.63%	9.33%	11.55%	10.37%
34	Liquid assets to liabilities ratio (No. of times)	0.22	0.27	0.26	0.27
35	Net earnings ratio	4.50%	5.84%	9.56%	7.18%
36	Return on net worth ratio	2.17%	3.03%	3.33%	12.24%
37	Solvency Margin (No. of times)	1.71	1.83	2.04	1.83
38	Gross NPA ratio (Note 9)	0.00%	0.00%	0.00%	0.00%
	Net NPA ratio (Note 9)	0.00%	0.00%	0.00%	0.00%

Notes:

1	The debentures of the Company are unsecured.
2	Debt Equity ratio is calculated as total borrowings divided by Equity. Net Worth defined by IRDAI is considered as Equity.
3	Debt Service Coverage ratio is calculated as Profit before interest and tax divided by Interest expenses together with principal payments of long term debt (net) during the period.
4	Interest Service Coverage ratio is calculated as Profit before interest and tax divided by Interest expenses of long term debt during the period.
5	In terms of Rule 18(7)(b)(iv)(B) of the Companies (Share Capitaland Debentures) Rules, 2014, as amended, the Company is required to create Debenture Redemption Reserve out of the profits available for payment of dividend. Debenture Redemption Reserve as on June 30, 2026 is ₹ 415 Lakhs (previous year: ₹ 150 Lakhs).
6	Not applicable to insurance companies considering the specific nature of business.
7	Total debt to total assets is computed as borrowings divided by total assets.
8	Sector specific ratios (Point 20 to 38) have been computed in accordance with and as per definition given in the IRDAI Circular No. IRDAI/F&A/CIR/MISC/256/09/2021 read with Master Circular on Actuarial, Finance and Investment Functions of Insurers, 2024 dated May 17, 2024.
9	Gross/ Net NPA ratio pertains to Non-Performing Investments.

For and on behalf of the Board of Directors

Sharad Mathur
MD & CEO
DIN No. 08754740
Place: Mumbai
Date: July 28, 2026

UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD. MUMBAI

Annexure-I

The Information required under the Regulation 51(2) of the Listing Regulations read with SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated 13th July, 2023 are as follows:

Particulars	**Details**	**Details**	**Details**	**Details**
Name	**Mr. Sujay Mallik (DIN: 11833050)**	**Mrs. Asha Anil Agarwal (DIN: 09722160)**	**Mr. Kelvin John Nathan (DIN: 10040496)**	**Mr. Todd Corey (DIN: 10809765)**
Reason for Change viz. appointment, resignation, removal, death or otherwise	Appointment as an Additional Nominee Non-Executive Director in place of Mr. Satish Kumar (DIN: 09279548)	Appointment as an Additional Independent Non-Executive Director	Cessation as an Alternate Director to Mr. Takashi Kurumisawa (DIN: 09662704)	Cessation as an Alternate Director to Mr. Kenneth Reilly (DIN: 10724030)
Date of appointment/ cessation (as applicable) & term of appointment	Appointment w.e.f 1st August 2026 To hold office for a period upto the date of ensuing Annual General Meeting	Appointment w.e.f 28th July 2026 To hold office for a period upto the date of ensuing Annual General Meeting	Cessation w.e.f. 27th July 2026	Cessation w.e.f. 27th July 2026
Brief Profile (in case of appointment)	Sujay Mallik is an accomplished banking professional with over three decades of experience in the banking sector, currently serving as Chief General Manager – International Banking, MSME, and Retail Assets at Indian Bank. He joined the bank on 31st March 1992 and has built extensive expertise across corporate credit, retail banking, MSME business, risk management, business administration, and customer relationship management. He holds an MBA in Finance and has	Former Principal Chief Commissioner of the Income Tax Department hailing from the Indian Revenue Service, Ministry of Finance, Central Government India, bringing around four decades of rich experience in the field of Taxation, Accountancy, Law, Finance and General Management which is strongly backed by rich professional experience. After joining as an officer of Indian Revenue Service in 1983, served at several places like Mumbai,	Seventeen Years of experience in Corporate Planning & Strategy, Product Development, Distribution, Project Management and Strategic roles in the Insuranceindustry.	With over 26 years of legal experience across Asia, Europe, and the U.S., the director has spent more than 16 years at Sompo, specializing in legal and compliance matters related to M&A, corporate governance, and board advisory. His expertise will be a valuable asset to the USGI Board.

	successfully led banking operations at various levels, including Branch Head, Zonal Manager, Field General Manager, and General Manager in Corporate Credit. His leadership experience includes heading major banking zones such as Kolkata and Bhopal, overseeing large geographical regions, and driving business growth, operational excellence, and governance initiatives.	Ahmedabad, Vadodara, New Delhi, Nagpur, Jodhpur etc. in different positions. Also have undertaken the study of tax regime of USA at the Syracuse University in New York. Among other positions like Quasi-Judicial authority and administrative authority, also worked as Principal Chief Commissioner of Income Tax, Vidarbha, Nagpur and Principal Director General of Income Tax (National Academy of Direct Taxes), Nagpur. Have also set-up National Faceless Appeal Centre during tenure at New Delhi. Several new ventures and schemes were initiated during her tenure for augmenting tax collection and a tax friendly regime. Appointed by NCLT several times, as the chairperson of the meetings of unsecured creditors pursuant to a scheme of amalgamation u/s.232 r.w.s 230 of the Companies Act, 2013. Also, had been on the appointment and promotion panel of UPSC.		

Disclosure of Relationships between Directors (in case of Appointment of a Director)	Not Applicable
Information as required pursuant to Circular No. LIST/COMP/14/2018-19 issued by BSE Limited	The above Directors are not debarred from holding the said office by virtue of any SEBI order or any other such authority.

Universal Sompo General Insurance Company Limited
Registered & Corporate Office: 8th Floor and 9th Floor (South Side), Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai - 400063, Maharashtra, India. Tel.: 022 41659800 / 69639900 I Toll Free No.: 1-800-22-4030/ 1-800-200-4030 I Website: www.universalsompo.com Email: contactus@universalsompo.com | CIN: U66010MH2007PLC166770 I IRDAI Regd. No.: 134

Universal Sompo General Insurance
Suraksha, Hamesha Aapke Saath
Rated AA+ by ICRA

A. Statement of utilization of issue proceeds (Annex - IV - A):

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (in Rs. Crore)	Funds utilized (in Rs. Crore)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Universal Sompo General Insurance Co. Ltd.	INE635M08015	Private Placement	Non-convertible Debt Securities	25-07-24	150	150	NO	NA	NA
	INE635M08023	Private Placement	Non-convertible Debt Securities	24-07-25	115	115	NO	NA	NA

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	Universal Sompo General Insurance Co. Ltd.
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debt Securities
Date of raising funds	25-07-2024 & 24-07-2025 respectively
Amount raised (in Rs. crore)	265
Report filed for quarter ended	June 30, 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the	No
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation/	NA

Original object	Modified object, if any	Original Allocation	Modified Allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (in Rs. crore	Remarks, if any
NA	NA	NA	NA	NA	NA	NA

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.

b. Deviation in the amount of funds actually utilized as against what was originally disclosed.