Universal Sompo General Insurance
Suraksha, Hamesha Aapke Saath

Rated AA+ by ICRA

Ref. No. CS/BSE/2026-27/OCTOBER/06 28th October 2026

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

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

Dear Sir/Madam,

Sub: **Outcome of the Board Meeting held on October 28, 2026 and Submission of Unaudited Financial Results along with Limited Review Report for the Quarter and Half-Year ended September 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 Regulations, we wish to inform that the Board of Directors of the Company at its meeting held today i.e. on October 28, 2026, has, *inter-alia,* considered and approved/noted the following items which are annexed hereto:

1. Unaudited Financial Results of the Company for the quarter and half-year ended September 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. Statement of Assets and Liabilities and Statement of Cash Flows for the Half Year ended September 30, 2026 as per Regulation 52(2A) of the SEBI Listing Regulations;

3. Disclosure in compliance with Regulation 52(4) of the SEBI Listing Regulations for the quarter and half-year ended September 30, 2026;

4. Cessation of office by Mr. Gopalaswamy Chakravarti Rangan (DIN: 00019185) as Independent Director of the Company w.e.f. close of business hours on 1st November 2026.

5. Appointment of Mr. Bankim Mapara, Chief Financial Officer of the Company to take interim charge as the Chief People Officer w.e.f. 6th January 2027 until the new incumbent joins the Company.

6. Appointment of Ms. Aarti Kamath, Company Secretary & Compliance Officer of the Company to take interim charge as Chief Compliance Officer w.e.f. 10th December 2026 until the new incumbent Mr. Nimit Rajkumar Lohia joins the Company.

7. Appointment of Mr. Nimit Rajkumar Lohia as the Chief Compliance Officer of the Company with effect from the date of actual joining. The date of joining will be intimated immediately on his joining duty.

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 September 30, 2026. In this regard, we submit 'Nil' statement of deviation or variation for the quarter ended September 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 and half-year ended September 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 04:40 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: 2026.10.28 17:01:59 +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 quarter and half year ended 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 and half year ended September 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 October 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 September 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
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Date: 2026.10.28 16:09:11 +05'30'

Jai Prakash Gupta
Partner
Membership No. 088903
UDIN: 26088903WLQHYS4440
Place: Mumbai
Date: October 28, 2026

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

CHAITANYA VINAY JOSHI

Digitally signed by CHAITANYA VINAY JOSHI
Date: 2026.10.28 15:45:50 +05'30'

Chaitanya Vinay Joshi
Partner
Membership No. 131403
UDIN: 26131403FGOKGF4309
Place: Mumbai
Date: October 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 Financial Results for the Quarter and Period to date ended September 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			Half Year Ended		Year Ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue A/c							
1	Premiums Earned (Net)	85,044	78,074	54,710	1,63,118	1,04,433	2,56,481
2	Profit/loss on Sale/Redemption of Investment (Net)	525	630	1,634	1,155	2,599	5,047
3	**Others income:**						
	(a) Investment Income from Terrorism Pool	300	171	141	471	283	615
	(b) Miscellaneous Income	-19	133	134	114	176	451
4	Interest, Dividend and Rent - Gross	9,962	9,404	6,808	19,366	13,388	29,693
5	**Sub-total (1 to 4)**	**95,812**	**88,412**	**63,427**	**1,84,224**	**1,20,879**	**2,92,287**
6	Claims Incurred (Net)	88,844	62,730	38,395	1,51,574	71,874	1,89,793
7	Commission (Net)	4,637	9,457	6,688	14,094	13,160	30,707
8	Operating Expenses Related to Insurance Business	10,778	12,427	10,439	23,205	22,103	44,322
9	Premium Deficiency	-	-	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation	149	186	390	335	485	873
11	**Sub-total (6 to 10)**	**1,04,408**	**84,800**	**55,912**	**1,89,208**	**1,07,622**	**2,65,695**
12	**Operating Profit/(Loss) (5-11)**	**-8,596**	**3,612**	**7,515**	**-4,984**	**13,257**	**26,592**
13	**Appropriations:**						
	(a) Transfer to Shareholders' Account	-8,596	3,612	7,515	-4,984	13,257	26,592
	(b) Transfer to Catastrophe Reserve	-	-	-	-	-	-
	(c) Transfer to Other Reserves	-	-	-	-	-	-
Profit & Loss A/c							
14	**Shareholders' account**						
	(a) Transfer from Policyholders' Fund	-8,596	3,612	7,515	-4,984	13,257	26,592
	(b) Interest, Dividend and Rent - Gross	1,535	2,205	1,994	3,740	3,942	7,339
	(c) Profit on Sale on Investments	160	308	489	468	855	1,479
	(d) Loss on sale of Investments	-86	-162	-16	-248	-100	-244
15	Other income	-	1	15	1	15	16
16	**Sub-total (A) (14+15)**	**-6,987**	**5,964**	**9,997**	**-1,023**	**17,969**	**35,182**
17	**Provisions (other than taxation)**						
	(a) For diminution in the value of investment	-	-	-	-	-	-
	(b) For doubtful debts	-	-	-	-	-10,028	-10,226
	(c) For Impairment of Investment Assets	1,357	-478	-	879	-	805
18	Bad debts written off	-	-	-	-	10,028	10,028
19	Corporate Social Responsibility Expenses	252	154	205	406	219	507
20	Remuneration to directors and others	-11	100	102	89	131	386
21	Director Sitting fees and Board meeting expenses	50	54	49	104	98	191
22	Interest on Debentures	636	629	571	1,265	939	2,197
23	Debenture Issuance expenses	3	-	45	3	50	90
24	Loss on Sale / Write off of Fixed Assets (Net)	-	-	-	-	-	-
25	**Sub-total (B) (17 to 24)**	**2,287**	**459**	**972**	**2,746**	**1,437**	**4,878**
26	**Profit/ Loss before tax (16-25)**	**-9,274**	**5,505**	**9,025**	**-3,769**	**16,532**	**30,304**
27	**Provision for taxation**						
	(a) Current tax	-1,430	1,430	1,611	-	2,895	5,877
	(b) Deferred tax	-901	-29	677	-930	1,287	1,799
28	**Profit / loss after tax (26-27)**	**-6,943**	**4,104**	**6,737**	**-2,839**	**12,350**	**22,628**
29	**Appropriations**						
	(a) Interim Dividends paid during the year	-	-	-	-	-	-
	(b) Proposed final Dividend	1,289	-	920	1,289	920	920
	(c) Dividend distribution tax	-	-	-	-	-	-
	(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-
	(e) Transfer to Debenture Redemption Reserve	-	-	-	-	-	265
	(f) Transfer to Contingency Reserve for Unexpired Risks	-	-	-	-	-	-
30	Balance of Profit/(loss) brought forward from previous period	1,34,920	1,30,816	1,14,986	1,30,816	1,09,373	1,09,373
31	**Profit/ (Loss) carried to Balance Sheet (28-29+30)**	**1,26,688**	**1,34,920**	**1,20,803**	**1,26,688**	**1,20,803**	**1,30,816**

For and on behalf of the Board of Directors

SUJAY MALLIK Digitally signed by SUJAY MALLIK Date: 2026.10.28 16:38:27 +05'30'

Sujay Mallik
Non-Executive Director
DIN No. 11833050
Place: Mumbai
Date: October 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

Segment Reporting for the Quarter and Period to date ended September 30, 2026

(₹ In Lakhs)

Sr No	Particulars	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Segmental Results							
	Fire -						
1	Premiums Earned (Net)	804	188	1,026	992	2,056	4,612
2	Profit/loss on Sale/Redemption of Investment (Net)	9	10	37	19	62	99
3	**Others income:**			-		-	
	(a) Investment Income from Terrorism Pool	301	125	121	426	239	569
	(b) Miscellaneous Income	-	1	3	1	4	7
4	Interest, Dividend and Rent - Gross	174	148	152	322	319	584
5	**Sub-total (1 to 4)**	**1,288**	**472**	**1,339**	**1,760**	**2,680**	**5,871**
6	Claims Incurred (Net)	1,386	-455	1,116	931	1,889	1,640
7	Commission (Net)	224	-660	39	-436	-944	927
8	Operating Expenses Related to Insurance Business	143	165	94	308	400	723
9	Premium Deficiency	-	-	-	-	-	-
10	**Sub-total (6 to 9)**	**1,753**	**-950**	**1,249**	**803**	**1,353**	**3,290**
11	**Operating Profit/(Loss) (5-10)**	**-465**	**1,422**	**90**	**957**	**1,327**	**2,581**
						-	
	Marine -					-	
1	Premiums Earned (Net)	663	589	476	1,252	825	614
2	Profit/loss on Sale/Redemption of Investment (Net)	4	4	9	8	14	28
3	**Others income:**		-			-	
	(a) Investment Income from Terrorism Pool	-	-	-	-	-	-
	(b) Miscellaneous Income	-1	2	1	1	1	3
4	Interest, Dividend and Rent - Gross	65	67	33	132	71	164
5	**Sub-total (1 to 4)**	**731**	**662**	**521**	**1,393**	**911**	**809**
6	Claims Incurred (Net)	554	661	412	1,215	896	1,995
7	Commission (Net)	217	-243	-57	-26	-20	-15
8	Operating Expenses Related to Insurance Business	88	168	37	256	178	245
9	Premium Deficiency	-	-	-	-	-	-
10	**Sub-total (6 to 9)**	**859**	**586**	**392**	**1,445**	**1,054**	**2,225**
11	**Operating Profit/(Loss) (5-10)**	**-128**	**76**	**129**	**-52**	**-143**	**-1,416**
						-	
	Miscellaneous -					-	
1	Premiums Earned (Net)	83,577	77,297	53,206	1,60,874	1,01,552	2,51,255
2	Profit/loss on Sale/Redemption of Investment (Net)	512	616	1,588	1,128	2,523	4,920
3	**Others income:**						
	(a) Investment Income from Terrorism Pool	-1	46	20	45	44	46
	(b) Miscellaneous Income	-18	130	130	112	171	441
4	Interest, Dividend and Rent - Gross	9,723	9,189	6,623	18,912	12,998	28,945
5	**Sub-total (1 to 4)**	**93,793**	**87,278**	**61,567**	**1,81,071**	**1,17,288**	**2,85,607**
6	Claims Incurred (Net)	86,904	62,524	36,867	1,49,428	69,089	1,86,158
7	Commission (Net)	4,196	10,360	6,706	14,556	14,124	29,795
8	Operating Expenses Related to Insurance Business	10,547	12,094	10,308	22,641	21,517	43,354
9	Premium Deficiency	-	-	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation	149	186	390	335	485	873
11	**Sub-total (6 to 10)**	**1,01,796**	**85,164**	**54,271**	**1,86,960**	**1,05,215**	**2,60,180**
12	**Operating Profit/(Loss) (5-11)**	**-8,003**	**2,114**	**7,296**	**-5,889**	**12,073**	**25,427**
Segmental Technical Liabilities:							
	Claim Outstanding						
1	Fire	3,048	2,112	3,407	3,048	3,407	2,689
2	Marine	1,682	1,756	982	1,682	982	1,502
3	Miscellaneous	2,28,885	2,16,963	1,91,030	2,28,885	1,91,030	2,05,805
	Reserves for unexpired Risk						
1	Fire	3,728	3,945	4,027	3,728	4,027	3,025
2	Marine	1,312	1,399	759	1,312	759	628
3	Miscellaneous	1,50,232	1,58,626	1,15,662	1,50,232	1,15,662	1,47,103
	Premium Received in Advance						
1	Fire	3,826	3,459	2,502	3,826	2,502	3,180
2	Marine	-	61	7	-	7	6,819
3	Miscellaneous	1,00,066	88,701	48,986	1,00,066	48,986	87,013
	Outstanding Premium						
1	Fire	-	-	-	-	-	-
2	Marine	-	-	-	-	-	-
3	Miscellaneous	18,903	13,857	20,080	18,903	20,080	14,788

For and on behalf of the Board of Directors

SUJAY MALLIK

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Date: 2026.10.28 16:39:16 +05'30'

Sujay Mallik
Non-Executive Director
DIN No. 11833050
Place: Mumbai
Date: October 28, 2026

Notes forming part of Financials Results

1 The above Financial Results of the company for the quarter and period ended September 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 October 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 company has paid final Dividend amounting to ₹ 1,289 Lakhs for financial year 2025-26 as approved by shareholders in the 19th Annual General Meeting dated August 7, 2026. The company has complied with statutory provisions of the Companies Act 2013.

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 ₹ 206 Lakhs towards Cash Linked Stock Appreciation Rights (CSAR) scheme for its employees for the half year ended September 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

SUJAY MALLIK

Digitally signed by SUJAY MALLIK
Date: 2026.10.28 16:39:38 +05'30'

Sujay Mallik
Non-Executive Director
DIN No. 11833050
Place: Mumbai
Date: October 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

Balance Sheet As at September 30, 2026

(₹ In Lakhs)

Particulars	As at September 30, 2026 Unaudited	As at March 31, 2026 Audited
Sources of Funds		
Share Capital	36,818	36,818
Share application money pending allotment	-	-
Reserves and Surplus	1,43,865	1,47,993
Head office account*	-	-
Fair Value Change Account		
- Shareholders' Funds	(1,222)	(2,032)
- Policyholders' Funds	(6,400)	(8,309)
Borrowings	26,500	26,500
Total	**1,99,561**	**2,00,970**
Application of Funds		
Investments-Shareholders	1,08,323	1,30,193
Investments-Policyholders	5,67,565	5,32,411
Loans	-	-
Fixed Assets	6,879	7,305
Deferred Tax Asset (Net)	2,966	2,037
Current Assets		
Cash and Bank Balances	16,133	20,703
Advances and Other Assets	1,44,778	1,13,124
Sub-Total (A)	**1,60,911**	**1,33,827**
Deferred Tax Liability (Net)	-	-
Current Liabilities	4,89,281	4,51,333
Provisions	1,57,802	1,53,470
Sub-Total (B)	**6,47,083**	**6,04,803**
Net Current Assets (C) = (A - B)	(4,86,172)	(4,70,976)
Miscellaneous Expenditure (to the extent not written off or adjusted)		
Debit Balance in Profit and Loss Account		
Total	**1,99,561**	**2,00,970**

For and on behalf of the Board of Directors

SUJAY MALLIK

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Date: 2026.10.28 16:40:00 +05'30'

Sujay Mallik
Non-Executive Director
DIN No. 11833050
Place: Mumbai
Date: October 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 Cash Flow for the Half Year Ended September 30, 2026

Direct Method

(₹ In Lakhs)

Particulars	Half Year Ended September 30, 2026 Unaudited	Half Year Ended September 30, 2025 Unaudited
CASH FLOW FROM OPERATING ACTIVITIES		
Premium received from policyholders, including advance receipts	3,38,765	3,15,637
Other receipts	-	-
Payments to re-insurers, net of commissions and claims	(23,761)	(32,329)
Payments to the Co-insurers, net of claims recovery	(21,653)	(23,912)
Payments of claims	(1,90,855)	(1,66,188)
Payments of commission and brokerage	(82,924)	(44,546)
Payments of other operating expenses	(23,389)	(25,372)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	67	(12,668)
Income tax paid (net)	(3,800)	(1,995)
Good & Service tax paid	(4,934)	(8,870)
Other payments	-	-
Expenditure on CSR activities	(406)	(219)
Cash flows before extraordinary items	**(13,088)**	**-463**
Cash flows from extraordinary operations	-	-
Net cash flow from Operating activities	**(13,088)**	**-463**
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of fixed assets	(1,360)	(1,439)
Proceeds from sale of fixed assets	8	18
Purchases of investments	(1,40,494)	(1,47,412)
Loans disbursed	-	-
Sales of investments	1,22,522	1,20,263
Repayments received	-	-
Rents / Interests / Dividends received	23,838	16,885
Investments in money market instruments and in liquid mutual funds (net)	7,818	8,076
Expenses related to investments	(1)	(1)
Net cash flow from Investing activities	**12,331**	**(3,611)**
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of share capital	-	-
Proceeds from borrowing	-	11,500
Repayments of borrowing	-	-
Interest on NCD	(2,524)	(1,477)
Dividends paid	(1,289)	(920)
Net cash flow from Financing activities	**(3,813)**	**9,102**
Effect of foreign exchange rates on cash and cash equivalents, net	**-**	-
Net increase in cash and cash equivalents	**(4,570)**	**5,029**
Cash and cash equivalents at the beginning of year	20,703	2,978
Cash and cash equivalents at the end of year	**16,133**	**8,007**
Reconciliation of Cash and cash equivalents with the Balance Sheet:		
Cash and Bank balances	**16,133**	**8,007**
Less: Deposit Accounts not considered as Cash and cash equivalents as defined in AS-3 "Cash Flow Statements"	-	-
Cash and cash equivalents at the end of the year	**16,133**	**8,007**

The above Receipts & payments account has been prepared as prescribed by Insurance Regulatory & Development Authority (Preparation of financial statement and auditor's report of insurance companies) Regulations 2002 under the "Direct method" in accordance with Accounting Standard-3 Cash Flow Statements.

For and on behalf of the Board of Directors

SUJAY MALLIK

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Date: 2026.10.28 16:40:19 +05'30'

Sujay Mallik
Non-Executive Director
DIN No. 11833050.
Place: Mumbai
Date: October 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 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	Three Months Ended			Half Year Ended		Year Ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Asset Cover Available Ratio (Note 1)	NA	NA	NA	NA	NA	NA
2	Debt-equity ratio (No. of times) (Note 2)	0.15	0.14	0.15	0.15	0.15	0.14
3	Debt service coverage ratio (No. of times) (Note 3)	-13.58	9.75	16.81	-1.98	18.61	14.79
4	Interest service coverage ratio (No. of times) (Note 4)	-13.58	9.75	16.81	-1.98	18.61	14.79
5	Total Borrowings	26,500	26,500	26,500	26,500	26,500	26,500
6	Outstanding redeemable preference shares (quantity and value)	NA	NA	NA	NA	NA	NA
7	Debenture redemption reserve (Note 5)	415	415	150	415	150	415
8	Net Worth	1,80,683	1,88,915	1,74,533	1,80,683	1,74,533	1,84,811
9	Net Profit after tax	-6,943	4,104	6,737	-2,839	12,350	22,020
10	Earnings per share (of Rs 10/- each)						
	Basic (In ₹)	-1.89	1.11	1.83	-0.77	3.35	6.15
	Diluted (In ₹)	-1.89	1.11	1.83	-0.77	3.35	6.15
11	Current ratio (Note 6)	NA	NA	NA	NA	NA	NA
12	Long term debt to working capital (Note 6)	NA	NA	NA	NA	NA	NA
13	Bad debts to account receivable ratio (Note 6)	0.00%	0.00%	12.99%	0.00%	12.99%	15.48%
14	Current liability ratio (Note 6)	NA	NA	NA	NA	NA	NA
15	Total debts to total assets (No. of times) (Note 7)	0.03	0.03	0.04	0.03	0.04	0.03
16	Debtors turnover (Note 6)	NA	NA	NA	NA	NA	NA
17	Inventory turnover (Note 6)	NA	NA	NA	NA	NA	NA
18	Operating margin ratio (Note 6)	NA	NA	NA	NA	NA	NA
19	Net profit margin ratio (Note 6)	NA	NA	NA	NA	NA	NA
	Sector specific ratios (Note 8)						
20	Gross Direct premium growth rate	-6.11%	33.49%	-3.03%	12.20%	5.18%	18.31%
21	Gross Direct Premium to Net Worth ratio (No. of times)	0.79	0.93	0.87	1.76	1.63	3.25
22	Growth rate of Net Worth	3.52%	11.97%	11.91%	3.52%	11.91%	13.31%
23	Net retention ratio	53.21%	52.11%	48.57%	52.61%	46.79%	52.41%
24	Net commission ratio	6.07%	10.36%	9.00%	8.41%	9.90%	9.74%
25	Expenses of Management to gross direct Premium ratio	25.09%	28.71%	21.51%	27.08%	23.08%	25.18%
26	Expenses of Management to Net written Premium ratio	20.19%	23.97%	23.06%	22.25%	26.52%	23.79%
27	Net Incurred Claims to Net Earned Premium	104.47%	80.35%	70.18%	92.92%	68.02%	74.00%
28	Claims paid to claims provisions	28.58%	20.14%	15.80%	36.04%	14.77%	40.45%
29	Combined ratio	124.66%	104.32%	93.24%	115.17%	95.34%	97.79%
30	Investment income ratio	1.74%	1.01%	2.10%	3.55%	4.00%	7.86%
31	Technical reserves to net Premium ratio (No. of times)	5.09	4.22	4.25	2.32	2.38	1.14
32	Underwriting balance ratio (No. of times)	-0.23	-0.08	-0.01	-0.16	-0.03	0.03
33	Operating profit ratio	-10.11%	4.63%	13.74%	-3.06%	12.69%	10.37%
34	Liquid assets to liabilities ratio (No. of times)	0.22	0.22	0.41	0.22	0.41	0.27
35	Net earnings ratio	-9.09%	4.50%	9.07%	-1.69%	9.29%	7.18%
36	Return on net worth ratio	-3.84%	2.17%	3.86%	-1.57%	7.08%	12.24%
37	Solvency Margin (No. of times)	1.65	1.71	2.01	1.65	2.01	1.83
38	Gross NPA ratio (Note 9)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net NPA ratio (Note 9)	0.00%	0.00%	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 September 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

SUJAY MALLIK

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Date: 2026.10.28 16:40:38 +05'30'

Sujay Mallik
Non-Executive Director
DIN No. 11833050
Place: Mumbai
Date: October 28, 2026

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**			
Name	**Mr. Gopalaswamy Chakravarti Rangan**	**Mr. Bankim Mapara**	**Ms. Aarti Kamath**	**Mr. Nimit Rajkumar Lohia**
Reason for Change viz. appointment, resignation, removal, death or otherwise	Cessation of Office upon completion of his second consecutive term as an Independent Director	Appointment as an Interim Chief People Officer in addition to his current position of Chief Financial Officer of the Company in place of Ms. Priti Singh.	Appointment as an Interim Chief Compliance Officer in addition to her current position of Company Secretary & Compliance Officer of the Company in place of Mr. Sameer Patwardhan.	Appointment as the Chief Compliance Officer of the Company.
Date of appointment/ cessation (as applicable) & term of appointment	Cessation w.e.f. the close of business hours on 1st November 2026	Appointment w.e.f. 6th January 2027. To hold office till the new incumbent joins as the Chief People Officer of the Company	Appointment w.e.f. 10th December 2026 To hold office till the new incumbent joins as the Chief Compliance Officer of the Company	Appointment w.e.f. the date of actual joining. The date of joining will be intimated immediately on his joining duty.
Brief Profile (in case of appointment)	-	He serves as the Chief Financial Officer at Universal Sompo, bringing over two decades of experience in the General Insurance industry. A distinguished Chartered Accountant, he brings deep expertise in Taxation, Financial Planning, Treasury Management, Financial Reporting, and Regulatory Compliance. Prior to his current role, Bankim held senior finance leadership positions across multiple insurance companies, where he successfully led core financial operations and strategic initiatives. He holds a bachelors degree in commerce and is known for his analytical acumen and commitment to financial excellence.	She serves as the Company Secretary & Compliance Officer at Universal Sompo. She is Fellow Company Secretary, Fellow of the Insurance Institute of India and a Law Graduate. She has over 21 years of rich experience, having worked in Life Insurance, General Insurance and Composite Insurance Broking. She has spearheaded legal and compliance in her past assignments and has been instrumental in setting up best governance practices and compliance. Her area of expertise includes Corporate Law, Corporate Governance, Legal & Compliance and Quality Assurance.	13.5 years of rich experience across Secretarial, Compliance and Legal function in financial domain.
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 Director/KMP's 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	September 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 prospectus/ offer document?	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/ variation, in the following table:	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.