



**Universal Sampo
General Insurance**

Suraksha, Hamesha Aapke Saath



Rated AA+ by ICRA

Ref. No. CS/BSE/2026-27/May/02

13th May 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 May 13, 2026 and Submission of Audited Financial Results along with Independent Auditor's Report for the Quarter and Financial Year ended March 31, 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 May 13, 2026, has, *inter-alia*, considered and approved/noted the following items which are annexed hereto:

1. Audited Standalone Financial Results of the Company for the quarter and financial year ended March 31, 2026 along with the Report of the Joint Statutory Auditors thereon.
2. Statement of Assets and Liabilities and Statement of Cash Flows for the financial year ended March 31, 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 financial year ended March 31, 2026;
4. Statement indicating the utilization of issue proceeds of Non-convertible Securities and material deviations, if any, pursuant to Regulation 52(7) and 52(7A) of the SEBI Listing Regulations for the quarter ended March 31, 2026.
5. Appointment of 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 14th May 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(3) of the SEBI Listing Regulations, we hereby confirm that the Joint Statutory Auditors of the Company have issued an audit report with an unmodified opinion on the Audited Standalone Financial Results of the Company for the financial year ended March 31, 2026.



Universal Sampo 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 | Toll Free No.: 1-800-22-4030/ 1-800-200-4030 | Website: www.universalsampo.com Email: contactus@universalsampo.com | CIN: U66010MH2007PLC166770 | IRDAI Regd. No.: 134



Further, in accordance with Regulation 52(8) of the SEBI Listing Regulations, the Company would be publishing the Audited Financial Results for the quarter and financial year ended March 31, 2026, in the newspapers.

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 11:00 A.M. and concluded at 01:30 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 Sampo General Insurance Co. Ltd.**

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.

Independent Statutory Auditor’s Report on the audit of financial results for the quarter and year ended March 31, 2026 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_DivI/P/CIR/2022/0000000103 dated 29 July 2022 as amended

To,
The Board of Directors
Universal Sompo General Insurance Company Limited

Opinion

We have audited the accompanying Annual Financial Results of Universal Sompo General Insurance Company Limited (the “Company”) for the quarter and year ended March 31, 2026 (the “Financial Results”) attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended read with SEBI Circular reference SEBI/HO/DDHS/DDHS_DivI/P/CIR/2022/0000000103 dated 29 July 2022 as amended, including relevant circulars issued by the SEBI from time to time (the “Listing Regulations”) and Insurance Regulatory and Development Authority of India (“IRDAI”) orders/guidelines/circulars. These Financial Results have been prepared on the basis of the annual financial statements as at and for the year ended March 31, 2026, which is a responsibility of the Company’s management and have been approved by the Board of Directors in their meeting held on May 13, 2026.

Our responsibility is to express an opinion on these Financial Results based on our audit of such financial statements, which have been prepared in accordance with the Insurance Act, 1938, as amended by the Insurance Laws (Amendment) Act, 2015 (the “Insurance Act”), the Insurance Regulatory and Development Act, 1999 (the “IRDA Act”), the Insurance Regulatory and Development Authority (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 (the “the IRDAI Financial Statements Regulations”), order / directions, circulars, guidelines issued by the Insurance Regulatory and Development Authority of India (the “IRDAI”) in this regard and the Companies Act, 2013, (‘the Act’), as amended, to the extent applicable and in the manner so required, and give a true and fair view in conformity with the Accounting Standards prescribed under Section 133 of the Act read with the Companies (Accounting Standards) Rules, 2006, as amended (“Accounting Standards”) and other accounting principles generally accepted in India which are not inconsistent with the accounting principles as prescribed in the IRDAI Financial Statements Regulations.

We conducted our audit in accordance with the Standards on Auditing (the “SAs”) specified under Section 143(10) of the Act. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the Financial Results are free of material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts disclosed in Financial Results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

In our opinion and to the best of our information and according to the explanations given to us, the Financial Results:

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.

- (i) are presented in accordance with the requirements of Regulation 52 of the SEBI Listing Regulations, as amended and read with IRDAI in this regard; and
- (ii) gives a true and fair view of the net profit after tax and other financial information of the Company for the year ended March 31, 2026.

Other Matters

1. The actuarial valuation of liabilities in respect of Claims Incurred but Not Reported ("IBNR"), Incurred but Not Enough Reported ("IBNER") and Premium Deficiency Reserve ("PDR") is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation of these liabilities that are estimated using statistical methods, Premium Deficiency Reserve (the "PDR"), IBNR and IBNER as at March 31, 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 for forming our opinion on the valuation of liabilities for outstanding claims reserve and PDR, as contained in the Financial Statements.
2. The annual financial results include the result for the quarter ended March 31, 2026, being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.
3. The Statement includes the numbers and details pertaining to quarter and financial year ended March 31, 2025 and notes related thereto which have been traced from the audited financial statements of the Company audited jointly by S K Patodia & Associates LLP and S C Bapna & Associates vide their unmodified report dated May 9, 2025.

Our opinion on the Financial Results is not modified in respect of above matters.

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

**JAI PRAKASH
GUPTA**

Digitally signed by JAI PRAKASH GUPTA
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street=214, GAYATRI NAGAR A, JAIPUR,302018,
isAPRUB=yes, personal,
serialNumber=649F1b044f8fa3287f8c468c1e8da5f282
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email=CAJPGUPTA@GMAIL.COM, cn=JAI PRAKASH
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Jai Prakash Gupta
Partner
Membership No. 088903
UDIN: 26088903UJOWID9376
Place: Mumbai
Date: May 13, 2026

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

**CHAITANYA
VINAY JOSHI**

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JOSHI
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Chaitanya Vinay Joshi
Partner
Membership No. 131403
UDIN: 26131403MQNKPW7107
Place: Mumbai
Date: May 13, 2026

Universal Sampo 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 Year ended March 31, 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_Div1/P/CIR/2022/0000000103 dated July 29, 2022 (as amended))

(₹ In Lakhs)

Sr No	Particulars	Quarter Ended			Year Ended	
		March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
		Audited	Unaudited	Audited	Audited	Audited
Revenue A/c						
1	Premiums Earned (Net)	85,159	66,889	59,572	256,481	236,901
2	Profit/loss on Sale/Redemption of Investment (Net)	979	1,469	-21	5,047	3,261
3	Others income:					
	(a) Investment Income from Terrorism Pool	27	305	171	615	708
	(b) Miscellaneous Income	163	112	65	451	315
4	Interest, Dividend and Rent - Gross	8,465	7,840	6,390	29,693	24,323
5	Sub-total (1 to 4)	94,793	76,615	66,177	292,287	265,508
6	Claims Incurred (Net)	68,238	49,681	46,691	189,793	182,777
7	Commission (Net)	7,531	10,016	5,584	30,707	17,534
8	Operating Expenses Related to Insurance Business	10,889	11,330	8,563	44,322	40,835
9	Premium Deficiency	-	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation	191	197	86	873	1,492
11	Sub-total (6 to 10)	86,849	71,224	60,924	265,695	242,638
12	Operating Profit/(Loss) (5-11)	7,944	5,391	5,253	26,592	22,870
13	Appropriations:					
	(a) Transfer to Shareholders' Account	7,944	5,391	5,253	26,592	22,870
	(b) Transfer to Catastrophe Reserve	-	-	-	-	-
	(c) Transfer to Other Reserves	-	-	-	-	-
Profit & Loss A/c						
14	Shareholders' account					
	(a) Transfer from Policyholders' Fund	7,944	5,391	5,253	26,592	22,870
	(b) Interest, Dividend and Rent - Gross	1,738	1,659	1,878	7,339	7,739
	(c) Profit on Sale on Investments	260	364	183	1,479	1,504
	(d) Loss on sale of Investments	-86	-58	-217	-244	-478
15	Other income	-2	3	-8	16	35
16	Sub-total (A) (14+15)	9,854	7,359	7,089	35,182	31,670
17	Provisions (other than taxation)					
	(a) For diminution in the value of investment	-	-	-473	-	-473
	(b) For doubtful debts	702	-	5,541	-10,226	5,541
	(c) For Impairment of Investment Assets	805.00	-	-91	805	-258
18	Bad debts written off	-	-	-	10,928	-
19	Corporate Social Responsibility Expenses	53	235	139	507	440
20	Remuneration to directors and others	172	83	42	386	116
21	Director Sitting fees and Board meeting expenses	56	37	41	191	155
22	Interest on Debentures	622	636	364	2,197	1,012
23	Debenture issuance expenses	20	20	11	90	74
24	Loss on Sale / Write off of Fixed Assets (Net)	-	-	-	-	-
25	Sub-total (B) (17 to 24)	2,430	1,011	5,574	4,878	6,607
26	Profit/ Loss before tax (16-25)	7,424	6,348	1,515	30,304	25,063
27	Provision for taxation					
	(a) Current tax	1,665	1,317	1,716	5,877	7,721
	(b) Deferred tax	150	362	-1,315	1,799	-1,644
28	Profit / loss after tax (26-27)	5,609	4,669	1,114	22,628	18,986
29	Appropriations					
	(a) Interim Dividends paid during the year	-	-	-	-	-
	(b) Proposed final Dividend	-	-	-	920	-
	(c) Dividend distribution tax	-	-	-	-	-
	(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-
	(e) Transfer to Debenture Redemption Reserve	265	-	150	265	150
	(f) Transfer to Contingency Reserve for Unexpired Risks	-	-	-	-	-
30	Balance of Profit/(loss) brought forward from previous period	125,472	120,803	108,409	109,373	90,537
31	Profit/ (Loss) carried to Balance Sheet (28-29+30)	130,816	125,472	109,373	130,816	109,373

For and on behalf of the Board of Directors

Sharad Mathur

Sharad Mathur
MD & CEO
DIN No. 08754740
Place: Mumbai
Date: May 13, 2026



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Universal Sampo 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,

Segment Reporting for the Quarter and Year ended March 31, 2026

(₹ In Lakhs)

Sr No	Particulars	Quarter Ended			Year Ended	
		March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
		Audited	Unaudited	Audited	Audited	Audited
Segmental Results						
Fire -						
1	Premiums Earned (Net)	1,624	932	1,133	4,612	2,236
2	Profit/loss on Sale/Redemption of Investment (Net)	8	29	-1	99	94
3	Others income:					
	(a) Investment Income from Terrorism Pool	27	303	171	569	571
	(b) Miscellaneous Income	3	-	1	7	3
4	Interest, Dividend and Rent - Gross	107	158	181	584	698
5	Sub-total (1 to 4)	1,769	1,422	1,485	5,871	3,602
6	Claims Incurred (Net)	-441	192	322	1,640	666
7	Commission (Net)	1,833	38	-284	927	-1,407
8	Operating Expenses Related to Insurance Business	225	90	199	723	520
9	Premium Deficiency	-	-	-	-	-
10	Sub-total (6 to 9)	1,617	320	237	3,290	-221
11	Operating Profit/(Loss) (5-10)	152	1,102	1,248	2,581	3,823
Marine -						
1	Premiums Earned (Net)	-610	399	417	614	1,461
2	Profit/loss on Sale/Redemption of Investment (Net)	5	9	-	28	15
3	Others income:					
	(a) Investment Income from Terrorism Pool	-	-	-	-	-
	(b) Miscellaneous Income	1	1	2	3	3
4	Interest, Dividend and Rent - Gross	45	48	29	164	111
5	Sub-total (1 to 4)	-559	457	448	809	1,590
6	Claims Incurred (Net)	508	591	584	1,995	1,686
7	Commission (Net)	13	-8	-29	-15	90
8	Operating Expenses Related to Insurance Business	29	38	65	245	298
9	Premium Deficiency	-	-	-	-	-
10	Sub-total (6 to 9)	550	621	620	2,225	2,074
11	Operating Profit/(Loss) (5-10)	-1,109	-164	-172	-1,416	-484
Miscellaneous -						
1	Premiums Earned (Net)	84,145	65,558	58,022	251,255	233,204
2	Profit/loss on Sale/Redemption of Investment (Net)	966	1,431	-20	4,920	3,152
3	Others income:					
	(a) Investment Income from Terrorism Pool	-	2	-	46	137
	(b) Miscellaneous Income	159	111	62	441	309
4	Interest, Dividend and Rent - Gross	8,313	7,634	6,180	28,945	23,514
5	Sub-total (1 to 4)	93,583	74,736	64,244	285,607	260,316
6	Claims Incurred (Net)	68,171	48,898	45,785	186,158	180,425
7	Commission (Net)	5,685	9,986	5,897	29,795	18,851
8	Operating Expenses Related to Insurance Business	10,635	11,202	8,299	43,354	40,017
9	Premium Deficiency	-	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation	191	197	86	873	1,492
11	Sub-total (6 to 10)	84,682	70,283	60,067	260,180	240,785
12	Operating Profit/(Loss) (5-11)	8,901	4,453	4,177	25,427	19,531
Segmental Technical Liabilities:						
Claim Outstanding						
1	Fire	2,689	3,259	3,221	2,689	3,221
2	Marine	1,502	1,278	868	1,502	868
3	Miscellaneous	205,805	194,169	209,301	205,805	209,301
Reserves for unexpired Risk						
1	Fire	3,025	3,810	4,164	3,025	4,164
2	Marine	628	760	687	628	687
3	Miscellaneous	147,103	135,317	87,050	147,103	87,050
Premium Received in Advance						
1	Fire	3,180	2,910	5,352	3,180	5,352
2	Marine	6,819	31	96	6,819	96
3	Miscellaneous	87,013	62,263	39,112	87,013	39,112
Outstanding Premium						
1	Fire	-	-	-	-	-
2	Marine	-	-	-	-	-
3	Miscellaneous	14,788	17,795	40,278	14,788	40,278

For and on behalf of the Board of Directors

Sharad Mathur

Sharad Mathur
MD & CEO
DIN No. 08754740
Place: Mumbai
Date: May 13, 2026



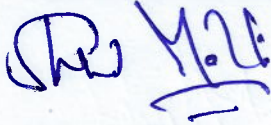
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Notes forming part of Financials Results

- 1 The above Financial Results of the company for the quarter and year ended March 31, 2026 have been prepared on the basis of audited financial statements. The same were subjected to audit 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 May 13, 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 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.

The company has paid final Dividend amounting to ₹ 920 Lakhs for financial year 2024-25 as approved by shareholders in the 18th Annual General Meeting dated July 21, 2025. 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 The company has recognized ₹ 851 Lakhs towards Cash Linked Stock Appreciation Rights (CSAR) scheme for its employees for the year ended March 31, 2026.
- 7 Pursuant to the notification by the Ministry of Labour and Employment of the Government of India, four new Labour Codes viz the Code on Wages, 2019, the Code on Social Security, 2020, the Industrial Relations Code, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the "New Labour Codes") became effective with effect from 21 November 2025. The Company has reassessed its employee benefit obligations based on the revised definition of wages and expanded eligibility criteria under the New Labour Codes. Accordingly, an incremental liability of ₹ 549 Lakhs on account of gratuity & leave encashment as past service costs has been charged to the Revenue account in accordance with the requirements of Accounting Standard 15 – Employee Benefits (Actuarial valuation). The Government is in the process of notifying the related rules under the New Labour Codes. The impact of these rules will be evaluated and accounted for in accordance with the applicable accounting standards in the period in which they are notified.
- 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: May 13, 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 March 31, 2026

(₹ In Lakhs)

Particulars	As at	As at
	March 31, 2026	March 31, 2025
	Audited	Audited
Sources of Funds		
Share Capital	36,818	36,818
Share application money pending allotment	-	-
Reserves and Surplus	147,993	126,285
Head office account*	-	-
Fair Value Change Account		
- Shareholders' Funds	(2,032)	(557)
- Policyholders' Funds	(8,309)	(1,770)
Borrowings	26,500	15,000
Total	200,970	175,776
Application of Funds		
Investments-Shareholders	130,192	126,176
Investments-Policyholders	532,411	401,183
Loans	-	-
Fixed Assets	7,305	7,230
Deferred Tax Asset (Net)	2,037	3,836
Current Assets		
Cash and Bank Balances	20,703	2,978
Advances and Other Assets	113,126	124,694
Sub-Total (A)	133,829	127,672
Deferred Tax Liability (Net)	-	-
Current Liabilities	451,335	397,446
Provisions	153,469	92,875
Sub-Total (B)	604,804	490,321
Net Current Assets (C) = (A - B)	(470,975)	(362,649)
Miscellaneous Expenditure (to the extent not written off or adjusted)		
Debit Balance in Profit and Loss Account		
Total	200,970	175,776

For and on behalf of the Board of Directors

Sharad Mathur

Sharad Mathur
MD & CEO
DIN No. 08754740
Place: Mumbai
Date: May 13, 2026



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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

Receipts and Payments Account for the Year Ended March 31, 2026

Direct Method

(**₹ In Lakhs**)

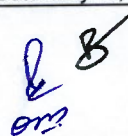
Particulars	Year Ended	
	March 31, 2026	March 31, 2025
	Audited	Audited
CASH FLOW FROM OPERATING ACTIVITIES		
Premium received from policyholders, including advance receipts	715,871	497,407
Other receipts	-	-
Payments to re-insurers, net of commissions and claims	(2,138)	(54,500)
Payments to the Co-insurers, net of claims recovery	(47,340)	13,118
Payments of claims	(327,793)	(273,778)
Payments of commission and brokerage	(128,123)	(79,296)
Payments of other operating expenses	(69,581)	(64,446)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(1,046)	64
Income tax paid (net)	(5,500)	(6,991)
Good & Service tax paid	(16,792)	(15,664)
Other payments		
Expenditure on CSR activities	(497)	(440)
Cash flows before extraordinary items	117,061	15,474
Cash flows from extraordinary operations	-	-
Net cash flow from Operating activities	117,061	15,474
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of fixed assets	(4,045)	(4,918)
Proceeds from sale of fixed assets	22	25
Purchases of investments	(401,758)	(295,044)
Loans disbursed	-	-
Sales of investments	268,094	239,418
Repayments received	-	-
Rents / Interests / Dividends received	34,510	32,029
Investments in money market instruments and in liquid mutual funds (net)	(5,259)	(7,461)
Expenses related to investments	(2)	(1)
Net cash flow from Investing activities	(108,438)	(35,952)
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of share capital	-	-
Proceeds from borrowing	11,500	15,000
Repayments of borrowing	-	-
Interest / dividends paid	(2,398)	(920)
Net cash flow from Financing activities	9,102	14,080
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	17,725	(6,398)
Cash and cash equivalents at the beginning of year	2,978	9,376
Cash and cash equivalents at the end of year	20,703	2,978
Reconciliation of Cash and cash equivalents with the Balance Sheet:		
Cash and Bank balances	20,703	2,978
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	20,703	2,978

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


Sharad Mathur
 MD & CEO
 DIN No. 08754740
 Place: Mumbai
 Date: May 13, 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,

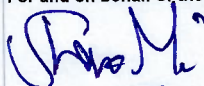
Statement of Quarterly and Year ended disclosure as per Regulation 52(4) of the SEBI (listing Obligations and Disclosure Requirements) Regulations, 2015 as amended

Sr No	Particulars	Three Months Ended			Year Ended	
		March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
		Audited	Unaudited	Audited	Audited	Audited
1	Asset Cover Available Ratio (Note 1)	NA	NA	NA	NA	NA
2	Debt-equity ratio (No. of times) (Note 2)	0.14	0.15	0.09	0.14	0.09
3	Debt service coverage ratio (No. of times) (Note 3)	12.94	10.98	5.16	14.79	25.77
4	Interest service coverage ratio (No. of times) (Note 4)	12.94	10.98	5.16	14.79	25.77
5	Total Borrowings	26,500	26,500	15,000	26,500	15,000
6	Outstanding redeemable preference shares (quantity and value)	NA	NA	NA	NA	NA
7	Debenture redemption reserve (Note 5)	265	150	150	265	150
8	Net Worth	184,811	179,202	163,103	184,811	163,103
9	Net Profit after tax	5,609	4,669	1,114	22,628	18,986
10	Earnings per share (of Rs 10/- each)					
	Basic (In ₹)	1.52	1.27	0.30	6.15	5.16
	Diluted (In ₹)	1.52	1.27	0.30	6.15	5.16
11	Current ratio (Note 6)	NA	NA	NA	NA	NA
12	Long term debt to working capital (Note 6)	NA	NA	NA	NA	NA
13	Bad debts to account receivable ratio (Note 6)	15.48%	10.96%	NA	15.48%	NA
14	Current liability ratio (Note 6)	NA	NA	NA	NA	NA
15	Total debts to total assets (No. of times) (Note 7)	0.03	0.03	0.02	0.03	0.02
16	Debtors turnover (Note 6)	NA	NA	NA	NA	NA
17	Inventory turnover (Note 6)	NA	NA	NA	NA	NA
18	Operating margin ratio (Note 6)	NA	NA	NA	NA	NA
19	Net profit margin ratio (Note 6)	NA	NA	NA	NA	NA
	Sector specific ratios (Note 8)					
20	Gross Direct premium growth rate	48.23%	21.08%	18.19%	18.31%	9.87%
21	Gross Direct Premium to Net Worth ratio (No. of times)	0.85	0.89	0.65	3.25	3.11
22	Growth rate of Net Worth	13.31%	10.63%	13.17%	13.31%	13.17%
23	Net retention ratio	60.94%	53.99%	44.76%	52.41%	49.00%
24	Net commission ratio	7.84%	11.60%	11.76%	9.74%	7.03%
25	Expenses of Management to gross direct Premium ratio	26.73%	27.38%	23.33%	25.18%	21.66%
26	Expenses of Management to Net written Premium ratio	19.33%	24.57%	29.80%	23.79%	23.39%
27	Net Incurred Claims to Net Earned Premium	80.13%	74.27%	78.38%	74.00%	77.15%
28	Claims paid to claims provisions	18.20%	11.00%	18.94%	40.45%	38.37%
29	Combined ratio	99.14%	99.04%	108.17%	97.79%	100.54%
30	Investment income ratio	1.83%	1.99%	1.61%	7.86%	7.64%
31	Technical reserves to net Premium ratio (No. of times)	3.76	3.92	6.43	1.14	1.22
32	Undewriting balance ratio (No. of times)	-0.02	-0.06	-0.02	-0.03	-0.02
33	Operating profit ratio	9.33%	8.06%	8.82%	10.37%	9.65%
34	Liquid assets to liabilities ratio (No. of times)	0.27	0.35	0.32	0.27	0.32
35	Net earnings ratio	5.84%	5.41%	2.35%	7.18%	7.61%
36	Return on net worth ratio	3.03%	2.61%	0.68%	12.24%	11.64%
37	Solvency Margin (No. of times)	1.83	2.01	1.97	1.83	1.97
38	Gross NPA ratio (Note 9)	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%

Notes:

- The debentures of the Company are unsecured.
- Debt Equity ratio is calculated as total borrowings divided by Equity. Net Worth defined by IRDAI is considered as Equity.
- 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.
- Interest Service Coverage ratio is calculated as Profit before interest and tax divided by interest expenses of long term debt during the period.
- In terms of Rule 18(7)(b)(iv)(B) of the Companies (Share Capital and 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 March 31, 2026 is ₹ 415 Lakhs (previous year: ₹ 150 Lakhs).
- Not applicable to insurance companies considering the specific nature of business.
- Total debt to total assets is computed as borrowings divided by total assets.
- 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.
- 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: May 13, 2026



Handwritten initials and signature



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 Sampo 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 Sampo 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	March 31, 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	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.

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
Name	Mr. Kelvin John Nathan (DIN: 10040496)	Mr. Todd Corey (DIN: 10809765)
Reason for Change viz. appointment, resignation, removal, death or otherwise	Appointment as an Alternate Director to Mr. Takashi Kurumisawa (DIN: 09662704)	Appointment as an Alternate Director to Mr. Kenneth Reilly (DIN: 10724030)
Date of appointment/cessation (as applicable) & term of appointment	14 th May 2026 For a period upto the original director's term of office or till the time when the original director returns to India.	14 th May 2026 For a period upto the original director's term of office or till the time when the original director returns to India.
Brief Profile (in case of appointment)	Seventeen Years of experience in Corporate Planning & Strategy, Product Development, Distribution, Project Management and Strategic roles in the Insurance industry.	With over 26 years of legal experience across Asia, Europe, and the U.S., I have spent more than 16 years at Sampo, specializing in legal and compliance matters related to M&A, corporate governance, and board advisory. My expertise will be a valuable asset to the USGI Board.
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.	