

Name of the Insurer : Universal Sampo General Insurance Company Limited

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

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Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023
		1 Premiums earned (Net)	NL-4	193	4,129	1,313	6,319	181	515	77	348	48,864	2,16,257	52,159	2,09,463	49,238	2,20,901
2 Profit/ Loss on sale/redemption of Investments		23	77	8	30	2	6	1	1	647	1,976	160	582	673	2,060	169	613
3 Interest, Dividend & Rent – Gross (Net)		140	1,112	284	1,153	17	63	9	38	4,184	20,121	5,374	18,350	4,341	21,296	5,666	19,542
4 Others																	
State Charge write back		4	4	-	-	1	1	-	-	163	163	-	-	168	168	-	-
Miscellaneous Income		6	6	-	-	2	2	-	-	289	289	-	-	297	297	-	-
Resign Exchange (Gain) / Loss		0	0	-	-	0	0	-	-	5	5	-	-	5	5	-	-
TOTAL (A)		366	5,328	1,606	7,502	204	588	86	387	54,150	2,38,810	57,692	2,28,395	54,720	2,44,726	59,384	2,36,285
6 Claims Incurred (Net)	NL-5	(212)	3,799	518	3,495	413	677	43	770	46,117	1,76,092	43,014	1,65,710	46,318	1,80,558	44,486	1,68,977
7 Commission	NL-6	(259)	(234)	(421)	(2,206)	(75)	(170)	(46)	(313)	(5,690)	(3,370)	(8,862)	(6,401)	(9,343)	(8,507)	(8,507)	(8,820)
8 Operating Expenses related to Insurance Business	NL-7	156	799	106	519	65	241	57	102	8,535	37,003	16,567	54,588	8,756	38,043	16,730	55,208
9 Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Contribution to Solatium Fund		-	-	-	-	-	-	-	-	25	118	21	88	25	118	21	88
TOTAL (B)		(307)	4,365	1,046	1,810	403	798	54	59	49,069	2,15,583	51,630	2,13,585	49,165	2,20,746	52,729	2,15,454
Operating Profit/(Loss) C= (A - B)		673	963	(560)	5,693	(199)	(211)	32	329	5,081	23,227	6,062	14,809	5,555	23,980	6,655	20,831
11 APPROPRIATIONS																	
Transfer to Shareholders' Account		673	963	560	5,692	(199)	(211)	32	329	5,081	23,227	6,062	14,809	5,555	23,980	6,655	20,831
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		673	963	560	5,693	(199)	(211)	32	329	5,081	23,227	6,062	14,809	5,555	23,980	6,655	20,831

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023
Interest, Dividend & Rent	144	824	303	1,031	17	66	9.12	41	4,321	21,011	5,738.09	19,849	4,483	21,901	6,050	20,922
Add/Less:-																
Investment Expenses																
Amortisation of Premium/ Discount on Investments	(4)	(35)	(19)	(78)	(1)	(3)	(0.53)	(3)	(137)	(903)	(364.48)	(1,508)	(1,42)	(941)	(784)	(1,580)
Amount written off in respect of depreciated Provision for Bad and Doubtful Debts																
Provision for diminution in the value of other than Investment income from TP Pool & Nuclear Pool	-	34	-	201	-	-	-	-	-	13	-	9	-	336	-	209
Interest, Dividend & Rent – Gross*	140	1,112	284	1,153	17	63	9	38	4,184	20,121	5,374	18,350	4,341	21,296	5,666	19,542

* Term gross implies inclusive of TDS

FORM NL-2-B-PL						
Name of the Insurer : Universal Sampo General Insurance Company Limited						
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007						
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON MARCH 31, 2024						
						(₹ in Lakhs)
SI No	Particulars	Schedule Ref. Form No.	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	673	963	560	5,693
	(b) Marine Insurance	NL-1	-199	-211	32	329
	(c) Miscellaneous Insurance	NL-1	5,081	23,227	6,062	14,809
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,770	6,928	828	4,962
	(b) Profit on sale of investments		408	745	36	166
	(c) (Loss on sale/ redemption of investments)		(87)	(93)	(14)	(20)
	(d) Amortization of Premium / Discount on Investments		(107)	(298)	(42)	(377)
3	OTHER INCOME (To be specify)					
	Interest on Income Tax Refund		-	339	-	-
	Foreign Exchange (Gain) / Loss		(10)	-	(0.08)	0.13
	Miscellaneous Income		-	9	3	12
	Profit on Sale / Write off of Fixed Assets (Net)		3	-	10	11
	TOTAL (A)		8,532	31,610	7,475	25,584
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	(225)	(100)	(100)
	(b) For doubtful debts		5,683	5,687	-	-
	(c) Others - Impairment of Investment Assets		258	206	1	1
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		74	74	-	-
	(b) Bad debts written off		-	-	59	59
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		23	296	66	263
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others (Please specify)		-	-	-	-
	Director Sitting fees and Board meeting expenses		15	100	14	117
	Loss on Sale / Write off of Fixed Assets (Net)		5	5	-	-
	Managerial Remuneration		62	62	204	204
	TOTAL (B)		6,120	6,205	245	544
6	Profit/(Loss) Before Tax		2,412	25,405	7,231	25,040
7	Provision for Taxation					
	Current tax		2,325	7,905	2,533	7,015
	Deferred tax		(943)	(666)	346	346
8	Profit / (Loss) after tax		1,030	18,166	4,352	17,678
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	2,761
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	(d) Proposed final dividend		920	920	920	920
	Balance of profit/ loss brought forward from last year		90,428	73,292	69,861	59,296
	Balance carried forward to Balance Sheet		90,538	90,538	73,292	73,292

FORM NL-3-B-BS

Name of the Insurer : Universal Sampo General Insurance Company Limited
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007
BALANCE SHEET AS AT MARCH 31, 2024

(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	As at MARCH 31, 2024	As at MARCH 31, 2023
SOURCES OF FUNDS			
Share Capital	NL-8	36,818	36,818
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	1,07,300	90,054
Fair Value Change Account			
-Shareholders' Funds		149	(1)
-Policyholders' Funds		472	(5)
Borrowings	NL-11	-	-
TOTAL		1,44,739	1,26,866
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	1,10,822	84,069
Investments-Policyholders	NL-12A	3,50,425	3,54,525
Loans	NL-13	-	-
Fixed Assets	NL-14	5,818	4,709
Deferred Tax Asset (Net)		2,192	1,526
CURRENT ASSETS			
Cash and Bank Balances	NL-15	9,376	18,108
Advances and Other Assets	NL-16	85,229	1,08,196
Sub-Total (A)		94,605	1,26,304
Deferred Tax Liability (Net)			
Current Liabilities	NL-17	3,38,939	3,54,019
Provisions	NL-18	80,184	90,248
Sub-Total (B)		4,19,123	4,44,267
NET CURRENT ASSETS (C) = (A - B)		(3,24,518)	(3,17,963)
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		1,44,739	1,26,866

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

CONTINGENT LIABILITIES

Particulars	As at MARCH 31, 2024	As at MARCH 31, 2023
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	6,547	6,122
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)		
7a. Claims lodged by policyholders in court under dispute not provided for	5,157	5,924
7b. Others*	10,473	10,473
TOTAL	22,178	22,519
a) The Company has disputed the demand raised by Income Tax Authorities of ₹3,169 lakhs (previous period ₹ 3,169 lakhs), the appeals of which are pending before the Appellate Authorities.		
b) The Company is in process of filing an appeal/ rectification for disputed demand (including interest and penalty) of ₹ 3,378 lakhs (previous period ₹ 2,953 lakhs) from Goods & Service Tax authorities.		
c) Excludes, payment of ₹ 2,004 lakhs (Previous Year ₹ 1,958 lakhs) under protest pursuant to a GST proceeding on account of alleged ineligible input tax credit entitlement on certain marketing expenses, applicability of GST on salvage adjusted on motor claims and GST liability towards the exemption provided for crop related reinsurance premium. However, the Company has been advised that its tax position on the matters is legally valid and the adopted tax position is legally tenable. Accordingly, the Company has treated the amount paid as deposit under "Advances and Other Assets" as of 31st March 2024.		
d) Show-cause notices issued by various Government Authorities are not considered as an obligation. When any order or notice is raised by the authorities for which the Company is in appeal under adjudication, these are disclosed as contingent liability except in cases where the probability of any financial outflow is remote.		
* The company is informed of imposing penalty ₹ 1,109 lakhs (previous year ₹ 1,109 lakhs) from Haryana State and penalty of ₹ 9,364 lakhs (previous year ₹ 9,364 lakhs) from Gujarat State for the alleged delay in settlement of crop claims to the farmers. Crop claims of eligible farmers of the Gujarat State have already been settled in March 2024, after receipt of premium subsidy from Central and State Governments in March 2024. The writ petition challenging the imposition of penalty by State Government of Haryana and State Government of Gujarat are sub-judice before respective High Courts. Considering the operational guidelines for PMFBY schemes and defense raised by the Company in Writs, the chance of penalty succeeding against the company is remote.		
Pending Litigation		
The Company's pending litigations comprise of claims against the Company primarily by customers and proceedings pending with tax authorities. The Company has reviewed all its pending litigations and proceedings and has adequately provided for where provisions are required and disclosed the contingent liability (refer note 1 of Schedule 16 (C)) where applicable, in its financial statements. The Company does not expect the outcome of these proceedings to have a material adverse effect on its financial results as at March 31, 2024.		

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	
Gross Direct Premium	4,882	18,773	748	3,247	798	3,264	1,546	6,811	24,437	93,770	26,087	1,17,828	47,323	2,11,847	8,788	48,322	2,948	23,692	811	5,222	11,448	99,527	
Add: Premium on reinsurance accepted (a)	108	1,273	37	171	79	324	151	622	2,437	9,279	2,687	11,166	4,522	21,847	788	48,322	2,948	23,692	811	5,222	11,448	99,527	
Less: Premium on reinsurance ceded (a)	4,014	15,228	640	2,413	748	2,524	1,397	4,947	18,811	43,500	12,805	58,313	23,601	1,00,841	1,209	7,480	1,502	14,762	30	71	2,740	22,313	
Net Written Premium	(254)	2,748	118	966	18	127	191	866	11,623	49,549	12,281	46,992	21,894	1,14,806	2,579	27,842	346	(1,990)	581	1,449	8,708	87,214	
Add: Opening balance of LRF	5,615	6,647	103	137	66	86	152	191	25,718	29,851	10,774	25,145	17,673	58,203	16,076	11,120	1,870	8,708	0	0	10,340	21,474	
Less: Closing balance of LRF	5,276	5,276	182	182	30	30	62	62	25,718	25,718	25,364	25,364	25,100	14,337	14,337	1,311	1,311	608	608	608	18,087	18,087	
Net Earned Premium	199	4,129	173	484	8	33	181	333	11,806	53,931	14,662	39,679	26,487	1,13,919	9,298	36,679	1,490	4,957	651	1,078	18,089	45,413	
Gross Direct Premium																							
to India	4,052	24,770	748	3,247	798	3,264	1,546	6,811	22,437	93,770	25,087	1,17,828	47,323	2,11,847	8,788	48,322	2,948	22,892	811	5,222	11,448	99,527	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Note: (a) Reinsurance amounts written on reinsurance ceded is reported on this form through this account, before deducting commissions, under the head of reinsurance premium.
 (b) Separate Schedule to be made for reinsurance program which contributes more than 10% percent of the total gross direct premium.

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		
	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	
	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	
Gross Direct Premium	4,391	22,287	391	2,436	586	2,213	977	4,649	18,336	93,788	20,559	88,123	38,895	1,81,912	5,866	28,324	8,104	20,561	20,562	(3)	2	13,968	48,888
Less - Premium on reinsurance assumed (a)	144	1,528	14	86	-	-	92	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,811
Net Written Premium	3,922	2,025	38	2,350	586	2,213	885	4,563	18,336	93,788	20,559	88,123	38,895	1,81,912	5,866	28,324	8,104	20,561	20,562	(3)	2	13,968	47,233
Less: Opening balance of GRP	6,038	10,763	124	128	28	21	221	357	30,763	86,357	34,238	21,089	73,883	62,742	15,369	6,361	4,006	4,386	3	3	21,308	22,216	22,216
Less: Closing balance of GRP	6,047	6,643	101	101	31	31	31	31	29,851	29,851	29,348	29,348	58,203	58,203	13,120	13,120	8,398	8,398	(1)	(1)	25,478	27,478	
Net Earned Premium	1,313	6,319	71	327	5	23	77	348	18,181	86,578	15,421	58,694	33,813	1,39,872	7,507	26,743	3,707	11,792	(2)	(8)	11,312	38,589	
Gross Direct Premium																							
- In India	4,391	22,287	391	2,436	586	2,213	977	4,649	18,336	93,788	20,559	88,123	38,895	1,81,912	5,866	28,324	8,104	20,561	20,562	(3)	2	13,968	48,888
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

FORM N.S. - CLAIMS SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	
Claims Paid (Direct)	393	36,024	614	1,497	-	-	614	1,497	6,083	19,883	76,879	6,866	20,893	26,540	1,07,782	14,048	40,748	1,621	6,177	4	4	16,263	48,929
Self-Insurance retained to direct claims	393	380	7	92	-	-	7	92	-	-	92	-	-	92	2,901	-	2,751	-	-	-	-	2,901	2,901
Less: Reinsurance Ceded to claims cost	931	12,813	274	1,668	-	-	274	1,668	8,996	25,934	1,031	1,466	12,089	29,026	2,570	1,812	578	1,688	8	0.68	1,148	7,033	
Net Claims Paid	319	4,191	247	479	-	-	247	479	10,887	51,229	3,273	27,637	14,480	76,770	14,970	38,936	1,043	4,489	4	4.30	16,821	44,183	
Less: Claims Outstanding at the end of the year	4,200	4,200	528	527	3	3	531	530	11,821	11,821	1,101,099	1,101,199	1,102,020	1,102,020	9,886	1,680	8,775	6,775	37.68	11,710	11,710		
Less: Claims Outstanding at the beginning of the year	4,777	4,828	560	377	2	2	562	379	13,179	13,802	1,431,619	1,38,932	1,38,799	1,32,712	7,129	3,271	9,052	7,871	6.47	16,467	16,467		
Net Incurred Claims	(212)	3,769	413	676	1	1	414	677	0,531	49,241	18,144	38,466	18,678	88,884	13,511	42,269	(1,227)	2,812	4	76.90	11,299	45,688	
Claims Paid (Direct)																							
Self-Insured	945	16,224	521	1,193	-	-	521	1,193	10,883	76,879	6,866	20,893	26,540	1,07,782	14,048	40,748	1,621	6,177	4	4	16,263	48,929	
Claims Paid	-	-	81	303	-	-	81	303	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (Net)	248	340	102	102	3	3	105	105	4,271	54,936	54,936	59,267	59,267	3,302	3,302	1,499	1,499	-	-	-	-	4,881	4,881
Estimates of IBNR and IBNER at the beginning of the period (Net)	253	324	84	84	2	2	86	86	3,771	3,686	42,405	20,446	68,077	71,644	2,316	1,484	5,005	1,561	-	-	-	6,249	3,049

Notes:
 a) Incurred But Not Reported (IBNR), incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
 b) Claims include specific claims settlement and but not expenses of management.
 c) The turnover fees, legal and other expenses shall also form part of claims cost, wherever applicable.
 d) Claims cost should be adjusted for retentional apportionment if it is a sufficient portion of the retention.
 e) Separate disclosure to be made for reagent/sub-reagent which contribute more than 10 percent of the total gross direct premium.

FORM N.S. - CLAIMS SCHEDULE

(F to Lmbk)

Particulars	Mechanic's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
Claims Paid (Direct)	67	96	13	187	23	268	-	-	36,970	95,328	117	127	1,968	3,984	67,722	2,51,146	84,203	2,73,817
Self-Insurance retained to direct claims	-	-	-	-	2	3	-	-	-	-	-	-	-	-	3,922	3,922	3,221	3,221
Less: Reinsurance Ceded to claims cost	1	2	1	18	28	174	-	-	26,527	67,674	113	136	375	1,059	42,272	1,05,607	43,524	1,19,031
Net Claims Paid	67	96	13	664	53	395	-	-	12,953	27,654	1	1	668	2,480	43,366	1,62,346	43,900	1,98,616
Self-Claims Outstanding at the end of the year	209	209	201	201	201	201	-	-	21,474	21,474	0	0	1,689	1,689	1,98,234	1,98,234	2,01,038	2,01,038
Less: Claims Outstanding at the beginning of the year	344	216	201	152	207	207	-	-	19,551	9,312	0	0	1,821	2,042	1,95,150	1,76,389	2,06,721	1,85,516
Net Incurred Claims	(177)	69	11	394	65	47	-	-	14,573	49,326	1	1	589	2,131	48,117	1,79,882	46,318	1,85,568
Claims Paid (Direct)																		
Self-Insured	19	36	13	183	33	202	-	-	36,970	95,328	117	127	1,968	3,984	62,736	2,50,192	84,203	2,73,609
Claims Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	81
Estimates of IBNR and IBNER at the end of the period (Direct)	129	129	44	44	181	181	-	-	30,249	26,210	-	-	471	471	85,182	85,182	86,614	86,614
Estimates of IBNR and IBNER at the beginning of the period (Net)	182	74	40	62	83	187	-	-	17,264	6,683	-	-	473	274	82,490	86,746	93,228	87,547

FORM N.S. - CLAIMS SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023
Claims Paid (Direct)	911	3,603	281	1,348	-	-	281	1,348	23,284	93,640	6,782	28,364	30,867	1,31,903	7,893	27,939	2,946	17,780	-	1	10,839	46,720
Less Reinsurance ceded to direct claims	-	81	-	-	-	-	-	-	-	-	-	-	-	4,187	1,566	-	-	-	-	-	1,587	2,603
Less Reinsurance Ceded to claims cost	(486)	456	150	1,023	-	-	150	1,023	3,284	7,300	2,881	4,727	6,361	12,027	146	2,086	3,038	12,616	-	0	3,377	14,701
Net Claims Paid	425	3,287	131	328	-	-	131	328	20,000	86,340	3,901	23,637	24,906	1,09,876	8,293	26,463	(99)	5,704	-	1	8,649	34,618
Plus Claims Outstanding at the end of the year	4,639	4,638	327	327	2	2	329	329	13,801	13,801	1,38,932	1,38,932	1,38,711	1,52,713	3,271	3,271	7,571	7,571	4	4	10,847	10,847
Less Claims Outstanding at the beginning of the year	5,439	4,389	416	384	3	3	418	387	12,273	10,294	1,32,861	1,38,283	1,46,073	1,46,539	4,857	3,443	6,794	10,121	4	1	11,566	11,564
Net Incurred Claims	518	3,496	43	371	1	(1)	43	370	30,523	89,896	38,832	26,375	38,541	1,16,679	7,124	28,381	777	2,613	-	4	7,831	31,899
Claims Paid (Indirect)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less Indirect	911	3,603	281	1,348	-	-	281	1,348	23,284	93,640	6,782	28,364	30,867	1,31,903	7,893	27,939	2,946	17,780	-	1	10,839	46,720
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (Indirect)	728	728	91	91	2	2	93	93	3,008	3,008	70,640	70,640	71,648	71,648	1,486	1,486	1,563	1,563	-	-	3,048	3,048
Estimates of IBNR and IBNER at the beginning of the period (Indirect)	784	784	139	94	2	3	140	97	3,312	1,887	70,739	65,660	71,051	66,957	2,047	1,558	1,520	1,423	-	-	3,566	2,061

Notes:
a) Incurred But Not Reported (IBNR), incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
b) Claims include specific claims settlement cost but not expenses of management.
c) The turnover fees, legal and other expenses shall also form part of claims cost, wherever applicable.
d) Claims cost should be adjusted for retention/expense ratio if there is a sufficient coverage of the retention.
e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.

FORM M-6-COMMISSION SCHEDULE

Particulars	Particulars				Total Marine				Marine 01				Marine 02				Total Marine				Health				Personal Accident				Travel Insurance				Total Marine			
	For the Quarter Ended March 31, 2024		Up to the Quarter Ended March 31, 2024		For the Quarter Ended March 31, 2024		Up to the Quarter Ended March 31, 2024		For the Quarter Ended March 31, 2024		Up to the Quarter Ended March 31, 2024		For the Quarter Ended March 31, 2024		Up to the Quarter Ended March 31, 2024		For the Quarter Ended March 31, 2024		Up to the Quarter Ended March 31, 2024		For the Quarter Ended March 31, 2024		Up to the Quarter Ended March 31, 2024		For the Quarter Ended March 31, 2024		Up to the Quarter Ended March 31, 2024		For the Quarter Ended March 31, 2024		Up to the Quarter Ended March 31, 2024		For the Quarter Ended March 31, 2024		Up to the Quarter Ended March 31, 2024	
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024		
Commission & Retention	545	3,261	87	432	2	14	80	480	6,175	26,355	5,553	21,399	11,678	51,949	581	3,632	761	3,108	840	5,176	2,222	7,694														
Rebates	-	84	-	34	-	3	-	28	-	1,888	-	28	-	1,873	-	588	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Broker Commission	545	3,275	87	466	2	15	80	488	6,175	28,243	5,553	21,427	11,678	53,797	581	4,248	761	3,116	840	5,184	2,222	7,702														
Self-Commission on Reinsurance Account	25	125	2	1	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Self-Commission on Reinsurance Cash	823	3,847	88	205	100	246	188	618	2,310	11,027	6,216	21,821	11,551	36,315	462	1,145	1,453	2,314	2	8	1,014	3,329														
Self-Commission	1348	5,249	178	666	102	261	268	806	8,486	39,270	11,769	43,248	23,229	89,912	1,044	2,393	2,906	4,630	12	16	2,028	6,652														
Break up of the expenses (Commission) incurred to various brokers to be furnished on an ad-hoc basis as follows:																																				
Individual Agents	2	86	4	24	-	-	2	25	424	2,321	3,980	6,507	4,211	2,861	47	288	8	1	-	-	-	-														
Corporate Agents-Bankers/FE/HC	131	1,128	9	2	-	-	2	3	12	281	31	4	12	366	366	322	1,181	874	2,108	-	-	-														
Corporate Agents-Other	10	108	9	5	-	-	4	1	201	827	107	60	181	1,183	1,058	170	992	32	847	1,214	351	1,628														
Insurance Brokers	447	2,444	37	624	2	12	26	246	6,199	24,807	4,740	21,167	11,397	31,546	246	1,644	12	2	-	-	-	-														
Other Business - Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-														
HRP Broker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-														
Web Aggregators	-	-	-	-	-	-	-	-	176	176	161	161	151	161	151	151	151	151	151	151	151	151														
Insurance Marketing Firm	10	10	-	-	-	-	-	-	27	129	74	28	28	28	2	2	2	2	2	2	2	2														
Common Service Centers	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1														
Micro Agents	-	-	-	-	-	-	-	-	283	4,000	31	2,460	228	2,748	162	16	16	16	16	16	16	16														
PROFIT SHARING (PTSD)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-														
Other (to be specified)	-	-	-	-	-	-	-	-	481	6,175	21,186	5,563	21,624	11,678	52,747	581	4,248	761	3,116	840	5,184	2,222	7,702													
Self-Commission and Rebates on (Including Reinsurance Business written)	545	3,479	87	488	2	15	80	488	6,175	28,136	5,553	21,427	11,678	53,797	581	4,248	761	3,116	840	5,184	2,222	7,702														
11 Total	545	3,479	87	488	2	15	80	488	6,175	28,136	5,553	21,427	11,678	53,797	581	4,248	761	3,116	840	5,184	2,222	7,702														
Under Write	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-														

Note:
 (A) The 2024 commission & fee, as to be combined with the Reinsurance under Write.
 (B) Rebates referred to be made for agents/brokers, which contribute more than 10 percent of the total gross direct premium.
 (C) Commission on Business procured through Company website.

FORM N-G-COMMISSION SCHEDULE

Particulars	Q4		Q3		Q2		Q1		FY 2019		FY 2018		FY 2017		FY 2016		FY 2015		FY 2014		FY 2013		FY 2012		FY 2011		FY 2010			
	For the Quarter Ended March 31, 2021	Up to the Quarter Ended March 31, 2021	For the Quarter Ended March 31, 2020	Up to the Quarter Ended March 31, 2020	For the Quarter Ended March 31, 2019	Up to the Quarter Ended March 31, 2019	For the Quarter Ended March 31, 2018	Up to the Quarter Ended March 31, 2018	For the Quarter Ended March 31, 2017	Up to the Quarter Ended March 31, 2017	For the Quarter Ended March 31, 2016	Up to the Quarter Ended March 31, 2016	For the Quarter Ended March 31, 2015	Up to the Quarter Ended March 31, 2015	For the Quarter Ended March 31, 2014	Up to the Quarter Ended March 31, 2014	For the Quarter Ended March 31, 2013	Up to the Quarter Ended March 31, 2013	For the Quarter Ended March 31, 2012	Up to the Quarter Ended March 31, 2012	For the Quarter Ended March 31, 2011	Up to the Quarter Ended March 31, 2011	For the Quarter Ended March 31, 2010	Up to the Quarter Ended March 31, 2010	For the Quarter Ended March 31, 2009	Up to the Quarter Ended March 31, 2009	For the Quarter Ended March 31, 2008	Up to the Quarter Ended March 31, 2008	For the Quarter Ended March 31, 2007	Up to the Quarter Ended March 31, 2007
Commission & Brokerage	384	1,622	38	175	-	-	36	175	1,054	10,071	25	134	3,375	16,142	108	2,745	405	1,380	-	-	-	-	-	-	-	-	-	-	-	-
Rebates	-	548	-	8	-	-	8	-	3,264	-	263	-	5,266	-	26	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Commissions	284	1,807	76	183	-	-	76	183	2,814	10,295	25	134	3,874	18,428	158	2,776	413	1,388	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission on Reinsurance Account	62	176	2	8	-	-	2	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Reinsurance Contract	24	4,187	47	207	38	208	34	200	1,815	7,234	1,183	8,233	5,908	15,451	84	180	125	2,089	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	421	(2,284)	13	(189)	(38)	(200)	(40)	(192)	2,039	(2,040)	(1,158)	(8,099)	(2,134)	(3,976)	479	2,791	(81)	(1,701)	-	-	-	-	-	-	-	-	-	-	-	-

Break up of the above-mentioned figures in the columns below to be provided as per details indicated below.

Individual Agents	4	42	1	1	-	-	1	1	(500)	611	(10)	21	(500)	936	25	260	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporate Agents (Bancassurance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents (Other)	181	182	18	2	-	-	18	2	18	262	1	1	76	288	222	838	91	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Broker	218	608	18	172	-	-	18	172	(1,076)	897	7	14	(1,900)	1,533	218	1,482	22	27	-	-	-	-	-	-	-	-	-	-	-	-	-
Agent Channel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct Channel	-	-	-	-	-	-	-	-	4,268	(5,654)	1	21	4,25	(5,028)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multi-Appointed	-	-	-	-	-	-	-	-	3	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Insurance Marketing Firm	-	-	-	-	-	-	-	-	22	22	-	-	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
Insurance Service Center	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Part of Firm (Other)	-	-	-	-	-	-	-	-	1,251	1,452	46	46	1,462	1,462	42	42	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-
Net (to be reported)	284	1,807	76	183	-	-	76	183	2,814	10,295	25	134	3,874	18,428	158	2,776	413	1,388	0	0	0	0	0	0	0	0	0	0	0	0	
Commission and Rewards on (Including Reinsurance Brokerage)	284	1,807	76	183	-	-	76	183	2,814	10,295	25	134	3,874	18,428	158	2,776	413	1,388	0	0	0	0	0	0	0	0	0	0	0	0	0
IT Tools	394	-	-	-	-	-	-	-	1,924	19,241	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Outside Trade	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:
 (A) The profit commission, if any, as to be combined with the Reinsurance credit figure.
 (B) General Insurance to be shown in appropriate column, which combines more than 10 percent of the total gross direct premium.
 (C) Commission on Reinsurance provided by Company member.

FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
	1 Employee remuneration & welfare benefits	62	353	25	155	1	2	26	157	865	3,501	902	4,269	1,767	7,790	547	2,624	36	(145)	41	100	624
2 Travel, conveyance and vehicle running expenses	2	17	1	5	0	0	1	6	36	183	36	224	72	137	22	137	1	(6)	2	26	26	135
3 Training expenses	1	2	0	1	0	0	0	1	13	17	18	21	29	38	18	10	(6)	(1)	0	15	12	12
4 Bank, utility & lease	6	31	2	9	2	4	11	26	20	101	26	126	166	285	46	227	0	8	9	9	57	264
5 Repairs	4	15	1	5	0	0	1	6	46	158	59	203	27	350	20	118	1	(7)	2	4	24	136
6 Printing & stationery	(1)	9	(6)	3	0	0	(6)	3	(1)	100	(6)	131	(11)	230	(7)	73	1	3	(1)	3	(1)	73
7 Communication expenses	-	0	0	0	0	0	0	0	7	50	4	113	11	206	2	69	2	(4)	1	3	5	68
8 Legal & professional charges	6	29	2	9	0	0	2	9	101	699	(66)	566	25	865	50	229	1	(12)	4	9	27	255
9 Auditor fees, expenses etc.	0	1	0	0	0	0	0	0	3	11	3	14	6	25	2	9	0	(6)	0	0	2	8
(a) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Debenture holders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) of joint expenses	0	0	0	0	0	0	0	0	1	0	1	0	1	0	0	0	0	(6)	0	0	0	0
10 Advertisement and publicity	11	14	4	4	0	0	4	5	129	149	145	183	205	332	89	112	(9)	(6)	4	4	88	110
11 Interest & Bank Charges	5	28	2	10	0	0	2	10	78	330	48	455	159	725	48	240	4	(14)	4	6	38	243
12 Depreciation	13	66	5	15	0	0	15	23	255	600	184	612	353	1,112	112	324	2	(21)	2	14	(12)	362
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotes Expenses (Agent training)	0	6	0	6	-	-	0	6	8	1	8	1	1	2	0	1	0	(5)	0	0	0	1
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscriptions	0	3	0	1	-	-	0	1	3	16	2	21	4	42	1	14	0	(1)	0	1	0	14
17 Information Technology Expenses	26	88	10	28	0	0	10	28	326	605	363	1,133	689	2,058	221	683	1	(80)	13	26	237	681
18 Goods and Service Tax/Service Tax Expenses	11	106	5	33	0	1	6	34	190	1,113	178	1,363	368	2,476	110	837	18	(29)	11	32	140	840
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Service charges	(3)	0	(1)	0	(6)	(1)	(6)	(1)	(25)	0	(23)	1	(28)	2	(28)	1	16	0	(5)	0	(5)	(5)
21 Miscellaneous Expenses	8	11	1	(6)	0	0	1	(6)	87	36	121	47	256	83	98	28	(3)	(2)	1	1	66	27
Administration Charges - Collateral	5	34	2	6	1	2	3	8	-	-	-	-	-	-	2	50	1	0	2	2	2	52
TOTAL	156	799	63	232	4	8	63	241	2,884	8,136	2,853	9,306	4,138	17,442	1,334	5,856	51	(281)	94	223	1,519	5,899
In India	155	789	60	227	4	8	64	237	2,871	8,024	2,841	9,169	4,115	17,191	1,328	5,772	58	(276)	94	220	1,510	5,816
Outside India	0	10	3	5	0	0	0	4	13	112	12	137	23	251	6	84	2	(5)	1	3	9	83

Particulars	Miscellaneous																Grand Total	
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
1 Employee remuneration & welfare	3	10	13	56	11	20	-	-	836	4,269	0	1	52	173	3,306	14,888	3,303	15,138
2 Travel, conveyance and vehicle running charges	0	1	1	3	1	1	-	-	(20)	151	0	0	2	71	707	76	76	730
3 Training expenses	0	0	0	0	0	0	-	-	16	21	-	1	1	55	72	57	57	74
4 Bank, utility & taxes	0	1	1	5	1	2	-	-	67	365	0	0	5	16	276	1,119	282	1,362
5 Repairs	0	0	3	3	3	1	-	-	49	102	0	0	3	8	181	470	187	660
6 Printing & stationery	0	0	(0)	2	0	1	-	-	(13)	118	-	0	0	5	(26)	428	(27)	440
7 Communication expenses	0	0	0	1	0	1	-	-	7	113	-	0	1	5	19	284	19	425
8 Legal & professional charges	0	1	1	5	1	2	-	-	(270)	372	0	0	5	15	(70)	1,485	(73)	1,512
9 Auditor's fees, expenses etc.	0	0	0	0	0	0	-	-	3	14	-	-	0	1	12	49	13	58
(a) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) of joint expenses	-	-	-	0	-	-	-	-	0	1	-	-	-	0	3	0	3	3
10 Advertisement and publicity	0	0	2	2	1	1	-	-	143	182	0	0	6	7	595	836	530	854
11 Interest & Bank Charges	0	1	1	5	1	2	-	-	74	403	0	0	5	16	266	1,456	304	1,448
12 Depreciation	1	1	3	8	2	3	-	-	(75)	609	0	0	3	25	461	2,127	(70)	2,185
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotes Expenses (Agent training)	-	-	-	0	0	0	-	-	0	1	-	-	0	0	1	4	1	4
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscriptions	-	0	0	0	0	0	-	-	1	31	-	-	0	1	31	81	2	84
17 Information Technology Expenses	1	3	5	15	3	5	-	-	348	1,108	0	0	18	46	1,301	3,035	1,337	4,682
18 Goods and Service Tax/Service Tax Expenditure	1	3	3	18	3	6	-	-	221	1,771	0	0	22	71	758	5,186	774	5,126
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Service charges	(0)	-	(0)	0	(0)	-	-	-	1,395	3,278	-	-	(1)	0	1,188	3,361	1,327	3,361
21 Miscellaneous Expenses	0	18	1	(1)	1	-	-	-	70	46	0	0	4	2	251	193	360	192
22 Administration Charges - Containment	-	-	1	3	1	0	-	-	-	-	-	-	0	2	3	63	12	135
TOTAL	7	22	32	127	22	50	-	-	2,678	13,937	0	2	134	483	8,533	37,003	8,756	38,043
In India	7	22	32	125	22	50	-	-	2,671	13,921	0	1	131	388	8,494	36,528	8,724	37,654
Outside India	0	0	0	2	0	0	-	-	7	116	0	0	1	5	42	475	41	489

FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ in Lakhs)

	Particulars	As at March 31, 2024	As at March 31, 2023
1	Authorised Capital	40,000	40,000
	400,000,000 Equity Shares of Rs.10 each (Previous Period: 400,000,000 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
2	Issued Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
3	Subscribed Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
4	Called-up Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
5	Paid-up Capital	36,818	36,818
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs. Each		

Notes:

- (a) Particulars of the different classes of capital should be separately stated.
- (b) The amount capitalised on account of issue of bonus shares should be disclosed.
- (c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

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

Shareholder	As at March 31, 2024		As at March 31, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	24,07,38,637	65.4%	24,07,38,637	65.4%
· Foreign	12,74,43,183	34.6%	12,74,43,183	34.6%
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)				
TOTAL	36,81,81,820	100.0%	36,81,81,820	100.0%

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

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE						ANNEXURE A			
DETAILS OF EQUITY HOLDING OF INSURERS									
PART A:									
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LTD									
INSURANCE COMPANY, AS AT QUARTER ENDED March 31, 2024									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A Promoters & Promoters Group									
A.1 Indian Promoters									
i) Individuals/HUF (Names of major shareholders):									
ii) Bodies Corporate:									
	Dabur Investment Corporation (Partnership Firm)	1	4,71,47,727	12.81	4,715	-	-		
iii) Financial Institutions/ Banks									
	(i) Indian Bank	4	10,50,00,000	28.52	10,500				
	(ii) Indian Overseas Bank	2	6,65,00,000	18.06	6,650				
	(iii) Karnataka Bank Limited	1	2,20,90,910	6.00	2,209				
iv) Central Government/ State Government(s) / President of India									
v) Persons acting in concert (Please specify)									
vi) Any other (Please specify)									
A.2 Foreign Promoters									
i) Individuals (Name of major shareholders):									
ii) Bodies Corporate:									
	(i) Sampo Japan Insurance Inc	1	12,74,43,183	34.61	12,744	-	-		
iii) Any other (Please specify)									
B. Non Promoters									
B.1 Public Shareholders									
1.1) Institutions									
	i) Mutual Funds								
	ii) Foreign Portfolio Investors								
	iii) Financial Institutions/Banks								
	iv) Insurance Companies								
	v) FII belonging to Foreign promoter								
	vi) FII belonging to Foreign Promoter of Indian Promoter								
	vii) Provident Fund/Pension Fund								
	viii) Alternative Investment Fund								
	ix) Any other (Please specify)								
1.2) Central Government/ State Government(s)/ President of India									
1.3) Non-Institutions									
	i) Individual share capital upto Rs. 2 Lacs								
	ii) Individual share capital in excess of Rs. 2 Lacs								
	iii) NBFCs registered with RBI								
	iv) Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repariable								
	- Bodies Corporate								
	- IEPF								
	v) Any other (Please Specify)								
B.2 Non Public Shareholders									
2.1) Custodian/DR Holder									
2.2) Employee Benefit Trust									
2.3) Any other (Please specify)									
Total		9	36,81,81,820	100.00	36,818	-	-		
Foot Notes:									
(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.									
(b) Indian Promoters - As defined under Regulation 2(1)(c) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000									
(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.									

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE									
PART B:									
Name of the Indian Promoter / Indian Investor:									
1. INDIAN BANK									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No. (I)	Category (II)	No. of Investors	No. of shares held (III)	% of share-holdings (IV)	Paid up equity (₹ in Lakhs) (V)	Shares pledged or otherwise encumbered (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A Promoters & Promoters Group									
A.1 Indian Promoters									
i) Individuals/HUF (Names of major shareholders):									
	(i)								
	(ii)								
	(iii)								
ii) Bodies Corporate:									
	(i)								
	(ii)								
	(iii)								
iii) Financial Institutions/ Banks									
iv) Central Government/ State Government(s) / President of India									
	President of India	1	99,45,49,600	73.84	99,454.96	-	-	-	-
v) Persons acting in concert (Please specify)									
vi) Any other (Please specify)									
A.2 Foreign Promoters									
i) Individuals (Name of major shareholders):									
	(i)								
	(ii)								
	(iii)								
ii) Bodies Corporate:									
	(i)								
	(ii)								
	(iii)								
iii) Any other (Please specify)									
B. Non Promoters									
B.1 Public Shareholders									
1.1) Institutions									
	i) Mutual Funds	29	15,77,40,676	11.71	15,774.07	-	-	-	-
	ii) Foreign Portfolio Investors	219	7,11,85,430	5.28	7,118.54	-	-	-	-
	iii) Financial Institutions/Banks	2	248	0.00	0.02	-	-	-	-
	iv) Insurance Companies	18	6,34,44,836	4.71	6,344.48	-	-	-	-
	v) FII belonging to Foreign Promoter #								
	vi) FII belonging to Foreign Promoter of Indian Promoter #								
	vii) Provident Fund/Pension Fund								
	viii) Alternative Investment Fund	25	71,81,703	0.53	718.17	-	-	-	-
	ix) Any other (Please specify)								
	-Foreign Institutional Investors	3	49,205	-	4.92	-	-	-	-
1.2) Central Government/ State Government(s)/ President of India									
		1	4,021	-	0.40	-	-	-	-
1.3) Non-Institutions									
	i) Individual share capital upto Rs. 2 Lacs	2,79,806	3,47,05,950	2.58	3,470.60	-	-	-	-
	ii) Individual share capital in excess of Rs. 2 Lacs	82	57,39,559	0.43	573.96	-	-	-	-
	iii) NBFCs registered with RBI								
	iv) Others:								
	- Trusts	25	2,51,058	0.02	25.11	-	-	-	-
	- Non Resident Indian (NRI)	3,887	18,01,251	0.13	180.13	-	-	-	-
	- Clearing Members	8	5,758	0.00	0.58	-	-	-	-
	- Non Resident Indian Non Repatriable								
	- Foreign Nationals								
	- Bodies Corporate	1,242	34,76,966	0.26	347.70	-	-	-	-
	- IEPF								
	v) Any other (Please Specify)								
	Associates Company/ Subsidiaries								
	Directors and Relatives (Excluding Nominee and Independent directors)								
	Key Managerial Personnel								
	Escrow Account/ Unclaimed Share								
	Unclaimed Shares/Escrow Account SA	2	3,862	0.00	0.39	-	-	-	-
	Employee	2,511	5,36,019	0.04	53.60	-	-	-	-
	Directors & Relatives	4	2,390	0.00	0.24	-	-	-	-
	HUF	3,129	10,26,763	0.08	102.68	-	-	-	-
	-ESOP/ESOS/ESPS	17,171	52,58,686	0.39	525.87	-	-	-	-
B.2 Non Public Shareholders									
2.1) Custodian/DR Holder									
2.2) Employee Benefit Trust									
2.3) Any other (Please specify)									
Total		3,08,165	1,34,69,63,981	100.00	1,34,696	-	-	-	-
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(i) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner /foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor:									
2. INDIAN OVERSEAS BANK									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No. (I)	Category (II)	No. of Investors	No. of shares held (III)	% of share-holdings (IV)	Paid up equity (₹ in Lakhs) (V)	Shares pledged or otherwise encumbered Number of shares (VI) As a percentage of Total Shares held (VII) = (VI)/(III)*100		Shares under Lock in Period Number of shares (VIII) As a percentage of Total Shares held (IX) = (VIII)/(III)*100	
A Promoters & Promoters Group									
A.1 Indian Promoters									
i) Individuals/HUF (Names of major shareholders):									
	(i)								
	(ii)								
	(iii)								
ii) Bodies Corporate:									
	(i)								
	(ii)								
	(iii)								
iii) Financial Institutions/ Banks									
iv) Central Government/ State Government(s) / President of India									
	President of India	1	18,21,83,26,570	96.38	18,21,832.66	-	-	2,46,54,23,932	13.53
v) Persons acting in concert (Please specify)									
vi) Any other (Please specify)									
A.2 Foreign Promoters									
i) Individuals (Name of major shareholders):									
	(i)								
	(ii)								
	(iii)								
ii) Bodies Corporate:									
	(i)								
	(ii)								
	(iii)								
iii) Any other (Please specify)									
B. Non Promoters									
B.1 Public Shareholders									
1.1) Institutions									
	i) Mutual Funds	11	1,19,47,292	0.06	1,194.73	-	-	-	-
	ii) Foreign Portfolio Investors Category - 1	16	66,61,806	0.04	666.18	-	-	-	-
	iii) Foreign Portfolio Investors Category - 2	2	24,99,695	0.01	249.97	-	-	-	-
	iv) Banks	4	1,09,200	-	10.92	-	-	-	-
	v) Insurance Companies	5	23,24,94,571	1.23	23,249.46	-	-	-	-
	vi) FII belonging to Foreign Promoter #					-	-	-	-
	vii) FII belonging to Foreign promoter of Indian Promoter (e)					-	-	-	-
	viii) Provident Fund/Pension Fund					-	-	-	-
	ix) Alternative Investment Fund					-	-	-	-
	Any other (Please specify)								
	-Financial Institutions	2	56,347	-	5.63	-	-	-	-
1.2) Central Government/ State Government(s)/ President of India									
		1	602	-	0.06	-	-	-	-
1.3) Non-Institutions									
	i) Individual share capital upto Rs. 2 Lacs	9,87,117	29,28,97,251	1.55	29,289.73	-	-	-	-
	ii) Individual share capital in excess of Rs. 2 Lacs	1,196	6,54,14,721	0.35	6,541.47	-	-	-	-
	iii) NBFCs registered with RBI					-	-	-	-
iv) Others:									
	-Trusts	18	4,40,462	-	44.05	-	-	-	-
	-Non Resident Indian (NRI)	4,319	87,20,697	0.05	872.07	-	-	-	-
	-Clearing Members	8	38,495	-	3.85	-	-	-	-
	-Foreign Companies					-	-	-	-
	-Foreign Nationals					-	-	-	-
	-Directors and their Relatives					-	-	-	-
	-Non Resident Indian Non Repatriable					-	-	-	-
	-Bodies Corporate	1,148	1,31,94,155	0.07	1,319.42	-	-	-	-
	-Key Managerial Personnel					-	-	-	-
	-IEPF					-	-	-	-
v) Any other (Please Specify)									
	Foreign Companies	1	48,000	-	4.8	-	-	-	-
	Director & their relatives	2	1,725	-	0.17	-	-	-	-
	-Unclaimed/Suspense/Escrow Account					-	-	-	-
	-Hindu Undivided Family	4,065	74,63,323	0.04	746.33	-	-	-	-
	-Overseas Corporate Bodies					-	-	-	-
	-ESOP/ESOS/ESPS	8,268	4,20,84,080	0.22	4,208.41	-	-	-	-
	Trust					-	-	-	-
	KMP	1	13,264	-	1.33	-	-	-	-
B.2 Non Public Shareholders									
2.1) Custodian/DR Holder									
2.2) Employee Benefit Trust									
2.3) Any other (Please specify)									
Total		10,06,185	18,90,24,12,256	100.00	18,90,241.23	-	-	2,46,54,23,932.00	13.53
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(i) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor: 3. KARNATAKA BANK LTD									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No. (I)	Category (II)	No. of Investors	No. of shares held (III)	% of share-holdings (IV)	Paid up equity (₹ in Lakhs) (V)	Shares pledged or otherwise encumbered Number of shares (VI) As a percentage of Total Shares held (VII) = (VI)/(III)*100		Shares under Lock in Period Number of shares (VIII) As a percentage of Total Shares held (IX) = (VIII)/(III)*100	
A Promoters & Promoters Group									
A.1 Indian Promoters									
i) Individuals/HUF (Names of major shareholders):									
	(i)								
	(ii)								
	(iii)								
ii) Bodies Corporate:									
	(i)								
	(ii)								
	(iii)								
iii) Financial Institutions/ Banks									
iv) Central Government/ State Government(s) / President of India									
v) Persons acting in concert (Please specify)									
vi) Any other (Please specify)									
A.2 Foreign Promoters									
i) Individuals (Name of major shareholders):									
	(i)								
	(ii)								
	(iii)								
ii) Bodies Corporate:									
	(i)								
	(ii)								
	(iii)								
iii) Any other (Please specify)									
B. Non Promoters									
B.1 Public Shareholders									
1.1) Institutions									
	i) Mutual Funds	23	3,67,28,899	9.74	3,673	-	-	-	-
	ii) Foreign Portfolio Investors	191	7,11,47,511	18.86	7,115	-	-	-	-
	iii) Financial Institutions/Banks	3	736	-	-	-	-	-	-
	iv) Insurance Companies	17	5,01,56,250	13.30	5,016	-	-	-	-
	v) FII belonging to Foreign promoter of Indian Promoter (e)								
	vi) FII belonging to Foreign promoter of Indian Promoter (e)								
	vii) Provident Fund/Pension Fund								
	viii) Alternative Investment Fund	1	73,185	0.02	7	-	-	-	-
	ix) Any other (Please specify)								
1.2) Central Government/ State Government(s)/ President of India									
1.3) Non-Institutions									
	i) Individual share capital upto Rs. 2 Lacs	2,94,099	11,66,30,101	30.92	11,663.00	-	-	-	-
	ii) Individual share capital in excess of Rs. 2 Lacs	1,010	8,08,47,378	21.43	8,085.00	-	-	-	-
	iii) NBFCs registered with RBI	3	3,196	0.00	0.32	-	-	-	-
	iv) Others:								
	- Trusts	8	7,878	-	1.00	-	-	-	-
	- Non Resident Indian	4,504	75,78,284	2.01	758.00	-	-	-	-
	- Clearing Members	22	13,839	-	1.00	-	-	-	-
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate	987	1,27,57,678	3.38	1,275.77	-	-	-	-
	- IEPF	1	11,07,337	0.29	111.00	-	-	-	-
	v) Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 5A	2	1,96,036	0.05	19.60	-	-	-	-
	Directors & Relatives	1	1,650	-	-	-	-	-	-
B.2 Non Public Shareholders									
2.1) Custodian/DR Holder									
2.2) Employee Benefit Trust									
2.3) Any other (Please specify)									
Total		3,00,872	37,72,49,958	100.00	37,725.65	-	-	-	-
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor: 4. DABUR INVESTMENT CORPORATION - A PARTNERSHIP FIRM									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No. (I)	Category (II)	No. of Investors	No. of shares held (III)	% of share-holdings (IV)	Paid up equity (₹ in Lakhs) (V)	Shares pledged or otherwise encumbered Number of shares (VI) As a percentage of Total Shares held (VII) = (VI)/(III)*100		Shares under Lock in Period Number of shares (VIII) As a percentage of Total Shares held (IX) = (VIII)/(III)*100	
A Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mr. Mohit Burman (Partner)			95.00	6,997				
	(ii) Mr. Vivek Burman (Partner)			5.00	17				
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B. Non Promoters									
B.1 Public Shareholders									
1.1)	Institutions								
	i) Mutual Funds								
	ii) Foreign Portfolio Investors								
	iii) Financial Institutions/Banks								
	iv) Insurance Companies								
	v) FII belonging to Foreign promoter of Indian Promoter (e)								
	vi) FII belonging to Foreign promoter of Indian Promoter (e)								
	vii) Provident Fund/Pension Fund								
	viii) Alternative Investment Fund								
	ix) Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
	i) Individual share capital upto Rs. 2 Lacs								
	ii) Individual share capital in excess of Rs. 2 Lacs								
	iii) NBFCs registered with RBI								
	iv) Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
	v) Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 5A								
	Directors & Relatives								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	-	-	100.00	7,014	-	-	-	-
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(i) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

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

Sl. No.	Particulars	As at March 31, 2024	As at March 31, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	16,762	16,762
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	90,538	73,292
	TOTAL	1,07,300	90,054

Notes:

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

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

Sl. No.	Particulars	As at March 31, 2024	As at March 31, 2023
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

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

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)**(₹ in Lakhs)**

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

FORM NL-12 & 12A -INVESTMENT SCHEDULE

Sl. No.	Particulars	NL -12		NL -12A		(₹ in Lakhs)	
		Shareholders		Policyholders		Total	
		As at March 31, 2024	As at March 31, 2023	As at March 31, 2024	As at March 31, 2023	As at March 31, 2024	As at March 31, 2023
LONG TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	35,508	28,458	1,12,278	1,20,012	1,47,786	1,48,470
2	Other Approved Securities	638	513	2,019	2,163	2,657	2,676
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	360	-	1,140	-	1,500	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	32,654	22,092	1,03,252	93,164	1,35,906	1,15,257
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	19,933	13,004	63,028	54,838	82,961	67,842
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	-	-	-	-	-	-
	(b) Debentures/ Bonds	-	-	-	-	-	-
6	Investments in Alternate Investment Fund	534	271	1,687	1,145	2,221	1,416
		89,626	64,339	2,83,404	2,71,322	3,73,031	3,35,661
SHORT TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	2,885	4,053	9,122	17,094	12,006	21,147
2	Other Approved Securities	3,813	6,182	12,058	26,071	15,871	32,253
3	Other Investments						
	(a) Shares						
	(aa) Equity	3,785	1,375	11,967	5,800	15,751	7,175
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	145	162	459	683	604	845
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	7,795	4,030	24,648	16,993	32,443	21,023
	(e) Other Securities/bank deposit	829	2,568	2,621	10,832	3,450	13,400
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	1,087	1,247	3,437	5,257	4,524	6,504
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	818	112	2,587	473	3,405	585
	(b) Mutual Fund	39	-	123	-	161	-
	(c) Debentures/ Bonds	-	-	-	-	-	-
	TOTAL	21,195	19,730	67,020	83,203	88,216	1,02,933
	GRAND TOTAL	1,10,822	84,069	3,50,425	3,54,525	4,61,246	4,38,594

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

Particulars	Shareholders		Policyholders		Total	
	As at March 31, 2024	As at March 31, 2023	As at March 31, 2024	As at March 31, 2023	As at March 31, 2024	As at March 31, 2023
Long Term Investments--						
Book Value	89,093	64,067	2,81,717	2,70,178	3,70,810	3,34,245
Market Value	87,941	62,534	2,78,074	2,63,713	3,66,015	3,26,247
Short Term Investments--						
Book Value	16,409	18,081	51,885	76,247	68,294	94,327
Market Value	16,356	18,024	51,718	76,007	68,073	94,030

Notes:

- Aggregate book value of Investments (other than Alternate Investment Fund, Mutual Fund & Listed Equities) is Rs 4,39,104 Lakhs (previous year Rs 4,28,572 Lakhs)
- Aggregate market value of Investments (other than Alternate Investment Fund, Mutual Fund & Listed Equities) is Rs.4,34,089 Lakhs (previous year Rs.4,20,277 Lakhs)
- Short Term Other approved securities includes ,TREPS amounting to Rs.13,395 Lakhs (Rs.14,680 Lakhs) ,State Government Bond NIL Lakhs (previous year Rs 462 Lakhs), Certificate of Deposit Rs. 2,476 (previous year Rs 9,843 Lakhs) and Commercial Paper Rs. NIL (previous year Rs. 7,269 Lakhs).
- Unsettled Investment receivables pertaining to security issued by Infrastructure Leasing and Financial Services Limited (IL&FS) on maturity has been classified to Schedule – 12 Advances & Other Assets along with respective provision amounting to Rs Rs 4,221 Lakhs provided till F.Y. 21-22
- Long Term Equity includes the Perpetual Bond.

FORM NL-13-LOANS SCHEDULE

(₹ in Lakhs)

Sl. No.	Particulars	As at March 31, 2024	As at March 31, 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Notes:

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
- (b) Provisions against non-performing loans shall be shown separately.
- (c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.
- (d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

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

FORM NL-14-FIXED ASSETS SCHEDULE

(₹ in Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at March 31, 2024	As at March 31, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	3,776	4,648	385	8,039	2,659	1,479	385	3,753	4,286	1,117
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	513	14	197	330	513	5	197	321	9	0
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	291	13	95	209	255	18	87	186	24	37
Information Technology Equipment	4,785	562	934	4,414	3,615	626	930	3,312	1,102	1,170
Vehicles	58	-	-	58	21	35	-	56	2	38
Office Equipment	331	10	50	291	256	26	44	239	52	75
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	9,756	5,247	1,660	13,342	7,320	2,189	1,643	7,866	5,477	2,436
Work in progress	2,272	3,181	5,111	342	-	-	-	-	342	2,272
Grand Total	12,028	8,427	6,772	13,684	7,320	2,189	1,643	7,866	5,818	4,709
PREVIOUS YEAR	9,427	5,226	2,624	12,028	6,827	1,047	554	7,320	4,709	

Note:

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(₹ in Lakhs)

Sl. No.	Particulars	As at March 31, 2024	As at March 31, 2023
1	Cash (including cheques, drafts and stamps)	2	34
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	1,224	3,155
	(ab) Others	-	12
	(b) Current Accounts	8,150	14,907
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	9,376	18,108
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES	9,376	18,108
	In India	9,376	18,108
	Outside India	-	-

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ in Lakhs)

Sl. No.	Particulars	As at March 31, 2024	As at March 31, 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,117	657
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,066	2,297
6	Others		
	Advance to Employees against expenses	15	14
	Advance to Others	58	523
	Surplus in Gratuity fund	-	-
	Surplus in Leave encashment fund	39	26
	TOTAL (A)	3,295	3,517
	OTHER ASSETS		
1	Income accrued on investments	10,685	9,320
2	Outstanding Premiums	25,858	41,198
	Less : Provisions for doubtful	-	-
3	Agents' Balances	1,224	139
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	24,169	29,245
	Less : Provisions for doubtful	(5,687)	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,612	934
8	Interest on Unclaimed amount pertaining to Policyholders	329	207
9	Others		
	Deposits for Office Premises	549	568
	Other Deposits	2,765	2,939
	Receivable from Terrorism Pool	5,799	4,824
	Receivable from Motor Pool	-	-
	Receivable from Nuclear Pool	623	555
	Receivable from Marine Cargo Excluded Territories Pool	16	-
	GST unutilized credit	12,901	14,511
	Contracts for Sales - Investment	996	130
	Unsettled Investment Receivables	4,221	-
	Less: Provision for diminution in value of investments	(4,221)	-
	Other Receivables	93	108
	TOTAL (B)	81,934	1,04,679
	TOTAL (A+B)	85,229	1,08,196

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

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

Sl. No.	Particulars	As at March 31, 2024	As at March 31, 2023
1	Agents' Balances	7,752	2,419
2	Balances due to other insurance companies	70,726	1,06,767
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	30,044	19,811
	(b) for Other Policies	6,120	4,995
5	Unallocated Premium	8,553	28,663
6	Sundry creditors	7,035	8,495
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	2,03,108	1,80,556
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	1,511	869
11	Income accrued on Unclaimed amounts	329	208
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	413	-
14	Others		
	Due to Solatium Fund	523	405
	Due to Environment Relief Fund	0	1
	Due to Statutory Authorities	1,102	772
	Book Overdraft	27	57
	Contracts for Purchases - Investment	1,696	-
	TOTAL	3,38,939	3,54,019

Note :

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

FORM NL-18-PROVISIONS SCHEDULE**(₹ in Lakhs)**

Sl. No.	Particulars	As at March 31, 2024	As at March 31, 2023
1	Reserve for Unexpired Risk	79,246	89,213
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	-	-
5	Others (to be specify)	-	-
	Leave Encashment	-	-
	Gratuity	18	115
	For proposed dividends	920	920
	TOTAL	80,184	90,248

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

(₹ in Lakhs)

Sl. No.	Particulars	As at March 31, 2024	As at March 31, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Universal Somp General Insurance Company Limited

Sl. No.	Particular	Calculation	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023
1	Gross Direct Premium Growth Rate**	$[GDPI(CY)-GDPI(PY)] / GDPI(PY)$	-6.99%	12.65%	2.76%	18.72%
2	Gross Direct Premium to Net worth Ratio	GDP / Shareholder's funds Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.62	3.21	0.76	3.23
3	Growth rate of Net Worth	$(Shareholder's\ funds(CY)-Shareholder's\ funds(PY)) / Shareholder's\ funds(PY)$	13.59%	13.59%	12.40%	12.40%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	47.30%	45.48%	39.55%	51.61%
5	Net Commission Ratio**	Net Commission / Net written premium	-13.93%	0.96%	-22.15%	-4.10%
6	Expense of Management to Gross Direct Premium Ratio**	$(Direct\ Commission+Operating\ Expenses) / Gross\ direct\ premium$	26.31%	22.76%	23.08%	19.96%
7	Expense of Management to Net Written Premium Ratio**	$(Net\ Commission+Operating\ Expenses) / Net\ Written\ Premium$	6.62%	18.99%	21.41%	21.56%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	94.07%	81.74%	83.08%	78.18%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	15.71%	34.02%	11.43%	31.25%
10	Combined Ratio**	(7) +(8)	100.69%	100.73%	104.48%	99.74%
11	Investment income ratio	Investment income / Average Assets under management Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	1.92%	7.48%	1.67%	6.38%
12	Technical Reserves to net premium ratio **	$[(Reserve\ for\ unexpired\ risks+premium\ deficiency+reserve\ for\ outstanding\ claims(including\ IBNR\ and\ IBNER)] / Net\ premium\ written$	6.63	1.34	7.02	1.25
13	Underwriting balance ratio	Underwriting results / Net earned premium <u>Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency</u>	0.00	0.00	0.02	0.00
14	Operating Profit Ratio	Operating profit / Net Earned premium	11.28%	10.86%	12.43%	9.64%
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term loans+Cash & Bank balances Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.35	0.35	0.45	0.45
16	Net earning ratio	Profit after tax / Net Premium written	2.42%	8.61%	11.33%	8.22%
17	Return on net worth ratio	Profit after tax / Net Worth	0.71%	12.60%	3.43%	13.93%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.80	1.80	1.73	1.73
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	-	1.00%
	Net NPA Ratio		-	-	-	0.00%
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	NA	NA	NA	NA
21	Debt Service Coverage Ratio	$(Earnings\ before\ Interest\ and\ Tax/ Interest\ and\ Principal\ Instalments\ Due)$	NA	NA	NA	NA
22	Interest Service Coverage Ratio	$(Earnings\ before\ Interest\ and\ Tax/ Interest\ due)$	NA	NA	NA	NA
23	Earnings per share	Profit / (loss) after tax / No. of shares	0.28	4.93	1.18	4.80
24	Book value per share	Net worth / No. of shares	39.14	39.14	34.46	34.46

Notes: -

1. Net worth definition to include Head office capital for Reinsurance branch

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Universal Somp General Insurance Company Limited

** Segmental Reporting up to the quarter

Segments Upto to the quarter ended March 31, 2024	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	11.15%	10.44%	-8.61%	17.26%	20.80%	92.02%	71.51%	112.82%	3.49	-0.06
Previous Period	5.53%	8.50%	-108.90%	10.43%	-83.29%	55.33%	35.47%	-27.96%	5.57	0.71
Marine Cargo										
Current Period	33.29%	27.29%	23.22%	21.52%	48.90%	139.50%	46.40%	188.41%	1.22	-1.31
Previous Period	24%	14.17%	-30.97%	11.33%	-4.50%	82.91%	47.63%	78.42%	1.39	0.22
Marine Hull										
Current Period	15.89%	1.18%	-1085.96%	0.91%	-1059.14%	3.04%	0.00%	-1056.10%	1.10	11.48
Previous Period	-15%	1.38%	-667.60%	0.39%	-639.03%	-5.12%	0.00%	-644.16%	1.07	10.24
Total Marine										
Current Period	25.01%	15.91%	-12.74%	12.43%	12.98%	131.40%	46.10%	144.38%	1.22	-0.55
Previous Period	1.91%	8.14%	-81.92%	6.13%	-55.28%	77.53%	47.23%	22.25%	1.36	0.83
Motor OD										
Current Period	-0.07%	53.15%	39.44%	43.00%	55.77%	91.53%	78.54%	147.30%	0.75	-0.43
Previous Period	32.80%	75.57%	17.02%	38.46%	40.69%	111.84%	78.67%	152.53%	0.62	-0.48
Motor TP										
Current Period	33.82%	51.72%	-3.22%	26.23%	12.04%	64.52%	18.10%	76.56%	2.94	0.23
Previous Period	35.32%	72.24%	-12.70%	16.73%	10.24%	44.60%	17.17%	54.84%	2.63	0.44
Total Motor										
Current Period	16.35%	52.35%	15.96%	33.65%	31.70%	77.30%	23.56%	109.00%	1.96	-0.08
Previous Period	34.01%	73.96%	2.96%	27.93%	26.28%	83.46%	21.47%	109.74%	1.57	-0.09
Health										
Current Period	60.01%	83.50%	8.46%	22.50%	23.93%	115.49%	123.71%	139.42%	0.53	-0.40
Previous Period	14.07%	94.89%	8.85%	36.38%	32.76%	109.42%	77.02%	142.17%	0.52	-0.48
Personal Accident										
Current Period	-38.28%	-16.47%	8.94%	15.81%	17.58%	54.31%	40.14%	71.89%	-3.39	0.53
Previous Period	-31.42%	76.47%	-6.81%	25.59%	16.55%	22.23%	45.16%	38.78%	1.01	0.56
Travel Insurance										
Current Period	71673.62%	95.30%	99.13%	109.62%	114.61%	7.44%	8.81%	122.05%	0.00	-0.67
Previous Period	78.13%	-381.73%	-9.51%	24.15%	-5.98%	-49.59%	43.54%	-55.57%	0.00	1.56
Total Health										
Current Period	21.76%	62.48%	11.94%	23.29%	27.80%	105.75%	65.33%	133.56%	0.75	-0.30
Previous Period	-10.81%	87.83%	3.64%	31.84%	27.37%	82.84%	53.24%	110.21%	0.68	-0.16
Workmen's Compensation/ Employer's liability										
Current Period	97.29%	95.99%	20.58%	35.17%	36.01%	62.82%	4.79%	98.82%	2.30	-0.10
Previous Period	1.96%	95.99%	12.48%	34.60%	35.42%	129.02%	30.47%	164.43%	3.60	-0.66
Public/ Product Liability										
Current Period	4.12%	-24.25%	-37.10%	21.54%	-67.87%	-88.52%	99.56%	-156.40%	-1.59	2.52
Previous Period	93.68%	53.87%	19.44%	25.91%	42.88%	10.46%	6.83%	53.34%	0.45	0.49
Engineering										
Current Period	30.45%	15.90%	34.45%	23.61%	55.17%	32.88%	8.73%	88.05%	1.85	-0.27
Previous Period	15.11%	15.12%	-28.17%	14.31%	-3.37%	109.99%	10.58%	106.62%	1.98	-0.06
Aviation										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Crop Insurance										
Current Period	4.25%	38.32%	-35.29%	8.68%	-12.64%	69.94%	146.89%	57.30%	0.38	0.43
Previous Period	17.58%	18.97%	-45.33%	7.73%	-4.57%	57.84%	122.06%	53.27%	0.34	0.47
Other Miscellaneous										
Current Period	23.44%	24.06%	19.63%	19.15%	44.17%	93.99%	49.31%	138.15%	2.07	-0.26
Previous Period	-42.74%	48.91%	23.42%	21.57%	36.90%	19.74%	26.91%	56.64%	2.74	0.56
Total Miscellaneous										
Current Period	12.59%	48.00%	1.14%	23.21%	19.00%	81.43%	33.01%	100.42%	1.31	0.00
Previous Period	19.83%	54.78%	-2.96%	20.68%	22.70%	78.87%	31.11%	101.57%	1.21	-0.02
Total-Current Period	12.65%	45.48%	0.96%	22.76%	18.99%	81.74%	34.02%	100.73%	1.34	0.00
Total-Previous Period	18.72%	51.61%	-4.10%	19.96%	21.56%	78.18%	31.25%	99.74%	1.25	0.00

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: Universal Sampo General Insurance Company Limited

PART-A Related Party Transactions

Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended 31st March 2023	Up to the Quarter Ended 31st March 2023
1	Indian Bank	Joint Venture	Premium Income (rendering of services)	8.66	197.29	6.75	217.34
2	Indian Bank	Joint Venture	Claim Payments	2.72	8.50	0.74	6.95
3	Indian Bank	Joint Venture	Commission payout	(222.24)	2,028.53	543.69	1,469.95
4	Indian Bank	Joint Venture	Other Expenditure/Reimbursement	38.56	244.46	178.08	252.45
5	Indian Bank	Joint Venture	Dividend	-	262.50	-	787.50
6	Sompo Japan Insurance Inc.	Joint Venture	Premium Income (rendering of services)	-	-	-	-
7	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Premium	593.82	8,459.27	833.15	9,104.46
8	Sompo Japan Insurance Inc.	Joint Venture	Commission Income	171.40	1,020.21	71.44	675.13
9	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Claim	980.28	2,667.59	297.92	979.64
10	Sompo Japan Insurance Inc.	Joint Venture	Other Expenditure	0.36	19.00	6.30	22.30
11	Sompo Japan Insurance Inc.	Joint Venture	Claim Payments	-	-	-	-
12	Sompo Japan Insurance Inc.	Joint Venture	Dividend	-	318.61	-	955.82
13	Sompo Japan Insurance Inc.	Joint Venture	Other reimbursement received/Paid	-	-	3.00	12.00
14	Sompo Japan Insurance Inc.	Joint Venture	Refund of Security Deposit	-	-	6.00	6.00
16	Sharad Mathur	Key Management Personnel	Premium Income (rendering of services)	0.04	0.04	-	-
15	Sharad Mathur	Key Management Personnel	Remuneration	86.90	461.62	80.32	354.22
19	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	5.95	140.42	6.84	142.03
18	Dabur Investment Corporation	Joint Venture	Claim Payments	48.98	103.20	8.87	8.87
17	Dabur Investment Corporation	Joint Venture	Dividend	-	117.87	-	353.61
23	Indian Overseas Bank	Joint Venture	Premium Income (rendering of services)	3.80	4.32	15.86	17.68
22	Indian Overseas Bank	Joint Venture	Claim Payments	0.05	0.35	0.22	7.74
21	Indian Overseas Bank	Joint Venture	Commission payout	313.27	1,436.69	291.35	1,398.79
20	Indian Overseas Bank	Joint Venture	Dividend	-	166.25	-	498.75
24	Indian Overseas Bank	Joint Venture	Other Expenditure	58.77	113.00	3.58	93.30
25	Indian Overseas Bank	Joint Venture	Other reimbursement received/Paid	-	-	-	-
30	Karnataka Bank	Joint Venture	Premium Income (rendering of services)	11.62	417.95	1.36	279.59
29	Karnataka Bank	Joint Venture	Claim Payments	6.47	287.48	2.13	3.28
28	Karnataka Bank	Joint Venture	Commission payout	842.39	1,629.24	561.49	967.27
26	Karnataka Bank	Joint Venture	Other Expenditure	1.79	2.34	0.36	0.61
27	Karnataka Bank	Joint Venture	Dividend	-	55.23	-	165.68
31	Indbank Merchant Banking Services Ltd	Related party of Indian Bank	Other Expenditure	0.85	2.12	0.29	0.74
32	Sompo Insurance Singapore Pte. Ltd.	Sompo Group Company	Other Expenditure	9.41	16.93	1.09	1.09

¹Including the premium flow through Associates/ Group companies as agents and intermediaries

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

PART-B Related Party Transaction Balances - As at the end of the Quarter March 31, 2024								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Nature of Balance	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (₹ in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (₹ in Lakhs)
1	Indian Bank	Joint Venture	0.38	Claim Payable	No	-	-	-
2	Indian Bank	Joint Venture	130.87	Commission Payable	No	-	-	-
3	Dabur Investment Corporation	Joint Venture	18.76	Claim Payable	No	-	-	-
4	Indian Overseas Bank	Joint Venture	72.02	Commission Payable	No	-	-	-
5	Indian Overseas Bank	Joint Venture	-	Claim Payable	No	-	-	-
6	Karnataka Bank Limited	Joint Venture	31.75	Claim Payable	No	-	-	-
7	Karnataka Bank Limited	Joint Venture	36.33	Commission Payable	No	-	-	-
8	Sompo Japan Insurance Inc	Joint Venture	2,890.06	Reinsurance Claim Recoverable	No	-	-	-
9	Sompo Japan Insurance Inc	Joint Venture	1,515.18	Commission Recoverable	No	-	-	-
10	Sompo Japan Insurance Inc	Joint Venture	7,220.43	Premium Payable	No	-	-	-
11	Indian Bank	Joint Venture	10,500.00	Capital	No	-	-	-
12	Indian Overseas Bank	Joint Venture	6,650.00	Capital	No	-	-	-
13	Karnataka Bank Limited	Joint Venture	2,209.09	Capital	No	-	-	-
14	Dabur Investment Corporation	Joint Venture	4,714.77	Capital	No	-	-	-
15	Dabur Investment Corporation	Joint Venture	2,045.45	Share Premium	No	-	-	-
16	Sompo Japan Insurance Inc	Joint Venture	12,744.32	Capital	No	-	-	-
17	Sompo Japan Insurance Inc	Joint Venture	14,716.36	Share Premium	No	-	-	-
18	Indian Bank	Joint Venture	251.33	Bank Balance	No	-	-	-
19	Indian Overseas Bank	Joint Venture	486.90	Bank Balance	No	-	-	-
20	Karnataka Bank Limited	Joint Venture	125.53	Bank Balance	No	-	-	-

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

	(₹ in Lakhs)	
	FY 2023-24	FY 2022-23
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	5,07,811	4,98,155
Other receipts	9	12
Payments to the re-insurers, net of commissions and claims	(1,06,619)	(62,370)
Payments to co-insurers, net of claims recovery	(5,541)	(697)
Payments of claims	(2,67,850)	(2,63,499)
Payments of commission and brokerage	(64,586)	(35,584)
Payments of other operating expenses	(57,914)	(59,932)
Deposits, advances and staff loans	455	(2,387)
Income taxes paid (Net)	(7,650)	(5,199)
Good & Service tax paid	(10,943)	(14,794)
Expenditure on CSR activities	(295)	(263)
Other payments	-	(12)
Cash flows before extraordinary items	(13,121)	53,429
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	(13,121)	53,429
Cash flows from investing activities:		
Purchase of fixed assets	(3,311)	(3,155)
Proceeds from sale of fixed assets	7	11
Purchases of investments	(2,17,888)	(1,78,238)
Sales of investments	1,78,121	1,34,063
Rents/Interests/ Dividends received	27,464	26,564
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	13,486	(19,961)
Expenses related to investments	(1)	(2)
Time Deposits placed with Scheduled Banks (Net)	7,445	(1,677)
Net cash flow from investing activities	5,322	(42,395)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	(920)	(2,761)
Net cash flow from financing activities	(920)	(2,761)
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	(8,720)	8,273
Cash and cash equivalents at the beginning of the year	18,096	9,823
Cash and cash equivalents at the end of the year	9,376	18,096

Notes: -

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

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

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

STATEMENT OF ADMISSIBLE ASSETS : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED
As at March 31, 2024

Name of Insurer: Universal Sampo General Insurance Company Limited
Registration Number: 134
Date of Registration: November 16, 2007
Classification: Business within India / Total Business

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	1,10,822	1,10,822
	Policyholders as per NL-12 A of BS	3,50,425	-	3,50,425
(A)	Total Investments as per BS	3,50,425	1,10,822	4,61,246
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	5,818	5,818
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	33	33
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	9,376	9,376
(F)	Advances and Other assets as per BS	61,566	21,824	83,390
(G)	Total Current Assets as per BS...(E)+(F)	61,566	31,200	92,766
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	8,473	3,031	11,504
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	472	149	621
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	4,11,990	1,47,840	5,59,830
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	8,945	3,214	12,158
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	4,03,046	1,44,626	5,47,672

(₹ in Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
(a)	Furniture, Fixtures, dead stock and Stationery	-	24	24
(b)	Leasehold Improvements	-	9	9
(c)	Computer Equipments	-	-	-
	Inadmissible current assets			
(a)	Re-insurer bal o/s for more than 365 days having Indian Branch	159	-	159
(b)	Re-insurer bal o/s for more than 180 days not having Indian Branch	8,011	-	8,011
(c)	Outstanding Premiums for more than 365 days	53	-	53
(d)	Prepayments	-	-	-
(e)	Advance to Employees 100% disallowed	-	-	-
(f)	Advance to Others greater than 90 days	-	-	-
(g)	Other Deposits	-	-	-
(h)	GST tax utilized Credit O/S for more than 90 days	-	2,990	2,990
(i)	Agents' Balances greater than 30 days	-	41	41
(j)	Co-insurer bal o/s for more than 90 days	250	-	250
(k)	Fair Value Change account subject to minimum of zero	472	149	621
	Total	8,945	3,214	12,158

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

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)**STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED
As at March 31, 2024**

		(₹ in Lakhs)	
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,57,377	79,246
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,57,377	79,246
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,00,018	1,17,092
(e)	IBNR reserve	1,63,880	86,016
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	5,21,275	2,82,354

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of Insurer: Universal Sompo General Insurance Company Limited
Registration Number: 134
Date of Registration: November 16, 2007
Classification: Business within India / Total Business

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON
March 31, 2024**

(₹ in Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	26,046	2,718	12,921	3,799	2,605	1,938	2,605
2	Marine Cargo	3,319	906	1,814	676	398	327	398
3	Marine - Other than Marine Cargo	2,564	30	(1)	1	256	0	256
4	Motor	2,11,647	1,10,806	1,62,701	88,669	31,747	36,608	36,608
5	Engineering	1,533	244	236	47	153	35	153
6	Aviation	-	-	-	-	-	-	-
7	Liability	1,704	(413)	1,108	394	256	249	256
8	Health	59,527	37,194	65,433	45,068	8,929	14,723	14,723
9	Miscellaneous	7,007	1,794	4,092	2,201	981	859	981
10	Crop	1,50,443	57,654	1,10,539	40,325	15,044	16,581	16,581
	Total	4,63,789	2,10,933	3,58,844	1,81,181	60,369	71,320	72,560

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Name of Insurer: Universal Sompo General Insurance Company Limited
Registration Number: 134
Date of Registration: November 16, 2007
Classification: Business within India / Total Business

**TABLE IB: AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO AS AT
March 31, 2024**

(₹ in Lakhs)		
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	4,03,046
	Deduct:	
(B)	Current Liabilities as per BS	1,15,966
(C)	Provisions as per BS	-
(D)	Other Liabilities	2,82,354
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	4,726
	Shareholder's FUNDS	
(F)	Available Assets	1,44,626
	Deduct:	
(G)	Other Liabilities	18,964
(H)	Excess in Shareholder's funds (F-G)	1,25,662
(I)	Total ASM (E+H)	1,30,388
(J)	Total RSM	72,560
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.80

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

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: : March 31, 2024

Products Information						
List below the products and/or add-ons introduced during the period						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
PRODUCTS						
1	Shakti Care Policy	134	UNIHLIP24155V012324	Health	Retail	24-Jan-24
2	Complete Travelcare Insurance	134	UNITGOP24164V012324	Health	Group	09-Feb-24

Note: -

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

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

PART - A

Name of the Insurer: Universal Sampo General Insurance Company Limited

Registration Number: 134

Statement as on: March 31, 2024

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

Periodicity of Submission: Quarterly

Section I (₹ in Lakhs)

No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	1,10,822
	Investments (Policyholders)	8A	3,50,425
2	Loans	9	-
3	Fixed Assets	10	5,818
4	Deferred Tax Assets		2,192
5	Current Assets		
	a. Cash & Bank Balance	11	9,376
	b. Advances & Other Assets	12	85,229
6	Current Liabilities		
	a. Current Liabilities	13	3,38,939
	b. Provisions	14	80,185
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		1,44,738
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,818
3	Deferred Tax Assets		2,192
4	Cash & Bank Balance (if any)	11	9,376
5	Advances & Other Assets (if any)	12	85,229
6	Current Liabilities	13	3,38,939
7	Provisions	14	80,185
8	Misc. Exp not Written Off	15	-
9	Investments held outside India		-
10	Debit Balance of P&L A/c		-
	Total (B)		(3,16,508)
	'Investment Assets'	(A-B)	4,61,246

Section II (₹ in Lakhs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%	-	28,379	89,735	1,18,113	25.63	-	1,18,113	1,15,775
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	39,031	1,23,418	1,62,450	35.25	-	1,62,450	1,59,594
3	Investment subject to Exposure Norms		-	71,703	2,26,731	2,98,434	64.75	363	2,98,797	2,96,637
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		-	33,545	1,06,071	1,39,617	30.29	-	1,39,617	1,37,985
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	36,713	1,16,089	1,52,802	33.15	591	1,53,393	1,52,865
	c. Other Investments		-	1,445	4,570	6,015	1.31	(228)	5,787	5,787
	Investment Assets	100%		1,10,734	3,50,149	4,60,884	100	363	4,61,246	4,56,231

Certification:

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

Note:

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

PART - B

Name of the Insurer: Universal Sompo General Insurance Company Limited

Registration Number: 134

Statement as on: March 31, 2024

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		1,03,550	26.68	14,564	20.03	1,18,113	25.63
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		1,40,967	36.31	21,483	29.55	1,62,450	35.25
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		42,842	11.04	9,290	12.78	52,132	11.31
	2. Other Investments		-	0.00	-	0.00	-	-
	b. Infrastructure Investments							
	1. Approved Investments		82,810	21.33	4,675	6.43	87,485	18.98
	2. Other Investments		108	0.03	(108)	-0.15	-	0.00
	c. Approved Investments		1,16,766	30.08	36,036	49.57	1,52,802	33.15
	d. Other Investments (not exceeding 15%)		4,694	1.21	1,322	1.82	6,015	1.31
	Total		3,88,186	100.00	72,698	100.00	4,60,884	100.00

Note:

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: As on March 31, 2024

(₹ in Lakhs)

Detail Regarding debt securities

PARTICULARS	MARKET VALUE				Book Value			
	As at March 31, 2024	As % of total for this class	As at March 31, 2023	As % of total for this class	As at March 31, 2024	As % of total for this class	As at March 31, 2023	As % of total for this class
Break down by credit rating								
AAA rated	2,37,215	55.28	2,14,047	50.93	2,39,333	55.13	2,17,729	50.80
AA or better	18,910	4.41	9,906	2.36	18,977	4.37	10,008	2.34
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	1,59,594	37.19	1,82,924	43.52	1,62,450	37.42	1,87,435	43.73
Any other (Treps)	13,395	3.12	13,400	3.19	13,395	3.09	13,400	3.13
Total (A)	4,29,113	100.00	4,20,277	100.00	4,34,154	100.00	4,28,572	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	64,623	15.06	94,030	22.37	64,844	14.94	94,327	22.01
more than 1 year and upto 3years	95,629	22.29	99,870	23.76	96,771	22.29	1,01,115	23.59
More than 3years and up to 7years	1,80,898	42.16	1,55,938	37.10	1,83,996	42.38	1,60,102	37.36
More than 7 years and up to 10 years	76,435	17.81	68,991	16.42	77,097	17.76	71,552	16.70
above 10 years	11,528	2.69	1,448	0.34	11,446	2.64	1,476	0.34
Any other (Please specify)								
Total (B)	4,29,113	100.00	4,20,277	100.00	4,34,154	100.00	4,28,572	100.00
Breakdown by type of the issuer								
a. Central Government	1,15,775	26.98	1,38,588	32.98	1,18,113	27.21	1,42,279	33.20
b. State Government	43,819	10.21	44,336	10.55	44,336	10.21	45,156	10.54
c. Corporate Securities	2,56,125	59.69	2,23,953	53.29	2,58,310	59.50	2,27,737	53.14
Any other (Treps)	13,395	3.12	13,400	3.19	13,395	3.09	13,400	3.13
Total (C)	4,29,113	100.00	4,20,277	100.00	4,34,154	100.00	4,28,572	100.00

Note

- (a) In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
(b) Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
(c) Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: Universal Sampo General Insurance Company Limited
Registration No: 134

Date: As on March 31, 2024
Name of the Fund UNIVERSAL SOMPO

(₹ in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at March 31, 2024	As at March 31, 2023	As at March 31, 2024	As at March 31, 2023	As at March 31, 2024	As at March 31, 2023	As at March 31, 2024	As at March 31, 2023	As at March 31, 2024	As at March 31, 2023
1	Investments Assets	2,59,810	2,27,737	-	-	1,62,450	1,72,755	38,624	38,160	4,60,884	4,38,652
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,59,810	2,27,737	-	-	1,62,450	1,72,755	38,624	38,160	4,60,884	4,38,652
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	59	-	-	-	-	-	-	-	59

CERTIFICATION

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

Note:

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

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

Name of the Insurer: **Universal Sompo General Insurance Company Limited**
 Registration Number: **134**
 Statement as on: **March 31, 2024**
 Statement of Investment and Income on Investment
 Periodicity of Submission: **Quarterly**

(₹ in Lakhs)

No.	Category of Investment	Category Code	For the Quarter Ended March 31, 2024				Up to the Quarter Ended March 31, 2024				Up to the Quarter Ended March 31, 2023			
			Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ²	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ²	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ²	Net Yield (%) ²
1	CENTRAL GOVERNMENT SECURITIES	CGSB	1,06,053.24	1,706.68	6.47	4.84	1,12,267.81	7,239.85	6.45	4.83	1,21,652.88	7,503.16	6.17	4.62
		CTRB	3,444.80	10.29	5.21	3.90	3,648.44	20.52	5.28	3.95	7,445.60	111.35	5.46	4.08
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
		SGOA	2,659.70	44.77	6.77	5.07	2,999.64	198.04	6.60	4.94	3,002.95	194.50	6.48	4.85
		SGGB	36,201.21	618.59	6.87	5.14	38,896.27	2,741.73	7.05	5.27	41,871.61	2,953.07	7.05	5.28
3	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	34,658.95	606.14	7.03	5.26	34,576.11	2,378.90	6.88	5.15	29,721.75	1,877.14	6.32	4.73
		HTHD	10,534.88	179.73	6.86	5.13	12,155.97	836.45	6.88	5.15	17,446.85	1,133.59	6.50	4.86
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	4,058.86	50.86	7.77	5.82	3,575.33	125.20	7.52	5.63
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
		Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	108.33	23.00	41.33	30.93	66.75	22.67	34.34
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Taxable - Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	64,575.12	1,130.30	7.04	5.27	63,910.95	4,482.40	7.01	5.25	63,873.03	4,332.22	6.78	5.08
	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	9,907.33	193.20	7.84	5.87	9,916.07	782.70	7.89	5.91	5,013.25	382.42	7.63	5.71
	Taxable - Infrastructure / Social Sector - Other Corporate Securities (Approved Investments) - Debentures/Bonds	ICTD	2,520.95	46.77	7.46	5.58	2,760.42	190.62	7.71	5.77	-	-	-	-
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - CPs	ICCP	4,997.37	6.32	7.71	5.77	3,651.85	9.68	7.46	5.59	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds - Tax Free Bond	IPFD	-	-	-	-	-	-	-	-	932.42	68.87	8.02	8.02
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	10,048.72	194.48	7.78	5.82	6,780.59	521.99	7.70	5.76	1,013.17	51.46	7.51	5.62
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-	-	-
		PSU (Approved Investment) - Equity Shares - Quoted	EAEQ	559.90	164.11	117.88	88.21	736.63	306.51	41.61	31.14	181.23	23.72	13.02
	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	13,795.58	801.15	23.36	17.48	10,434.15	1,650.01	15.81	11.83	5,299.49	337.91	6.37	4.77
	Corporate Securities - Bond Taxable	EBPT	3,499.93	50.34	5.79	4.33	3,499.76	202.58	5.79	4.33	3,363.96	193.84	5.76	4.31
	Corporate Securities - (Approved Investment) - Debentures	ECOS	1,02,561.51	1,984.18	7.78	5.82	93,712.46	7,154.82	7.63	5.71	61,764.99	4,289.33	6.95	5.20
	Commercial Papers - Approved Investment	ECCP	2,498.56	3.36	7.04	5.27	2,498.14	9.93	7.27	5.44	2,497.78	2.54	9.29	6.95
	Deposits - CDs with Scheduled Banks	EDCD	3,289.83	14.22	7.19	5.38	5,630.79	196.12	7.20	5.39	10,402.31	403.30	6.40	4.79
	Deposits - Deposit with Scheduled Banks	ECDB	1,520.05	23.23	6.15	4.60	2,444.79	100.63	5.86	4.39	5,188.62	182.57	5.31	3.97
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	1,500.00	24.95	8.23	6.16	1,500.00	24.95	8.23	6.16	1,000.00	27.46	8.15	6.10
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	4,877.46	117.79	5.92	4.43
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	-	-	-	-	-	-	1,002.04	7.91	7.02	5.26
	CCIL - CBLO/TREPS	ECBO	7,113.12	120.84	6.83	5.11	6,108.52	394.68	6.89	5.16	4,450.63	160.48	7.23	5.41
	Passively Managed Equity ETF (Non Promoter Group)	EETF	1,041.00	57.84	22.35	16.72	1,119.09	223.98	20.01	14.98	384.88	37.38	14.65	10.96
6	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
		Other Investments - Equity Shares (incl. Co - op Societies)	OESH	4,199.58	(74.39)	(7.12)	(7.12)	2,148.15	277.74	12.93	9.67	495.70	75.98	15.33
	Mutual Funds -Debt/Income/Serial Plans/Liquid Schemes (Others)	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	(0.27)	-	-
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	4,770.09	9.67	6.74	5.04	-	-	-	-
	Infrastructure - Equity (including unlisted)	IOEQ	104.20	37.91	166.45	124.56	133.55	95.25	150.03	112.26	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	155.05	19.76	30.29	22.67	325.80	3.75	1.15	0.86
	Passively Managed Equity ETF Non Promoter Group)	OETF	224.00	12.32	22.12	16.56	221.93	20.68	9.32	6.97	293.94	1.28	1.17	0.88
	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
	Alternative Investment Fund	OAFB	1,656.52	39.29	9.54	7.14	1,403.98	137.02	9.76	7.30	769.35	56.00	7.28	5.45
	TOTAL		4,16,754.67	7,996.64	7.72	5.77	4,09,358.14	30,301.06	7.40	5.54	3,74,887.53	24,676.63	6.58	4.92

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

- Based on daily simple Average of Investments
- Yield netted for Tax
- In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
- FORM shall be prepared in respect of each fund.
- YTD Income on investment shall be reconciled with figures in P&L and Revenue account
- Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number: 134
Statement as on: March 31, 2024
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

(₹ in Lakhs)

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

Note:

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: Universal Sampo General Insurance Company Ltd.

Registration No: 134

Date: As on March 31, 2024

(₹ in Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	2	-	40.50	73.02	0.04%
2	No. of Reinsurers with rating AA but less than AAA	21	11,725.38	608.85	7,983.20	8.04%
3	No. of Reinsurers with rating A but less than AA	42	24,530.97	2,165.42	4,676.30	12.41%
4	No. of Reinsurers with rating BBB but less than A	25	7,484.32	771.84	2,906.52	4.41%
5	No. of Reinsurers with rating less than BBB	4	(6.14)	-	2,550.10	1.01%
	Total (A)	94	43,734.53	3,586.61	18,189.14	
	With In India					
1	Indian Insurance Companies	15	-	-	1,411.09	0.56%
2	FRBs	8	1,00,199.45	1,155.04	191.09	40.16%
3	GIC Re	1	78,397.89	5,605.33	386.09	33.37%
4	Other (to be Specified)	-	-	-	-	0.00%
	Total (B)	24	1,78,597.33	6,760.36	1,988.27	74.09%
	Grand Total (C)= (A)+(B)	118	2,22,331.86	10,346.97	20,177.42	100.00%

Note:-

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

(b) Figures are to be provided upto the quarter

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		
		For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	
STATES'																								
1	Andhra Pradesh	99	242	-	-	-	-	-	-	163	725	108	538	271	1,263	50	152	34	166	-	-	84	318	
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	46	131	-	-	0	1	0	1	517	1,202	881	1,398	5,272	20	68	0	0	-	-	20	68		
4	Bihar	99	255	-	-	0	0	0	0	24	253	95	267	169	665	40	89	0	0	-	-	46	98	
5	Chhattisgarh	32	86	-	-	0	0	0	0	374	2,000	886	2,886	1,228	3,264	7	20	0	0	-	-	7	28	
6	Goa	8	23	-	-	-	-	-	-	111	515	70	388	181	903	10	33	-	-	-	-	10	51	
7	Gujarat	146	381	-	-	7	36	7	36	1,054	4,295	616	2,984	1,670	7,228	535	2,322	4	1	-	-	538	2,324	
8	Haryana	572	7,065	-	-	559	2,307	559	2,307	2,186	9,721	2,096	11,951	4,952	21,715	1,142	1,142	128	212	0	0	1,270	13,952	
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Jharkhand	99	130	-	-	4	4	4	4	377	668	170	266	736	1,261	18	86	-	-	-	-	18	86	
11	Karnataka	265	697	-	-	8	86	8	86	1,421	5,267	1,739	5,429	3,195	16,395	389	1,580	735	2,952	-	-	643	4,571	
12	Kerala	83	220	-	-	0	0	0	0	1,462	5,133	846	4,917	2,208	10,200	135	476	0	0	-	-	135	476	
13	Madhya Pradesh	81	239	-	-	-	1	-	1	1,093	3,967	1,216	8,200	2,800	12,198	42	152	0	0	-	-	42	162	
14	Maharashtra	330	3,517	758	2,564	99	106	817	2,760	1,812	10,264	1,536	10,236	3,354	20,495	1,422	12,138	46	1,364	610	1,512	4,078	15,012	
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Odisha	136	464	-	-	0	0	0	0	609	2,135	485	1,770	1,020	5,905	53	315	152	171	0	0	204	488	
20	Punjab	99	157	-	-	0	0	0	0	900	3,721	469	2,987	1,369	6,369	45	176	0	1	0	0	45	178	
21	Rajasthan	70	200	-	-	1	4	1	4	2,767	11,141	4,692	16,634	8,664	26,777	36	172	5	400	-	-	41	532	
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	Tamil Nadu	388	5,645	-	-	84	692	84	692	421	1,261	3,689	2,096	10,293	1,027	38,212	977	7,286	343	1,883	0	1	1,392	11,678
24	Telangana	159	565	-	-	-	-	-	-	46	200	1,617	325	1,561	614	3,158	199	1,911	51	255	-	-	52	2,166
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	Uttarakhand	46	132	-	-	0	0	0	0	469	1,292	332	1,514	780	3,266	31	215	0	11	-	-	31	228	
27	Uttar Pradesh	345	1,284	-	-	4	37	4	37	1,073	12,515	4,071	20,034	7,144	30,649	1,323	2,432	1	12	-	-	1	1,333	2,444
28	West Bengal	478	1,516	-	-	9	36	9	36	239	1,084	400	1,955	388	3,262	257	887	979	1,204	-	-	1,204	4,140	
	TOTAL (A)	3,874	24,292	758	2,564	756	3,178	1,494	5,742	21,638	88,566	24,264	1,13,100	45,902	2,01,666	8,551	44,235	2,048	12,691	611	1,513	11,446	59,527	
UNION TERRITORIES'																								
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Govt. of NCT of Delhi	127	422	-	-	12	49	12	49	629	4,170	680	4,141	1,208	8,213	234	1,624	0	0	0	0	234	1,025	
6	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Ladakh	-	-	-	-	-	-	-	-	170	883	153	686	321	1,665	3	12	0	0	0	0	3	14	
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL (B)	129	481	-	-	12	69	12	69	798	5,153	833	4,828	1,631	9,881	237	1,686	0	1	-	0	237	1,087	
Outside India																								
	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Grand Total (A)+(B)+(C)	4,002	24,773	758	2,564	768	3,247	1,505	5,811	22,437	93,720	25,096	1,17,928	47,533	2,11,647	8,788	45,322	2,048	12,692	611	1,513	11,446	59,527	

Sl.No.	State / Union Territory	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Total Miscellaneous		Total			
		For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024		
STATES																			
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	4	21	360	1,005	451	1,888		
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Assam	0	0	0	0	1	3	-	-	-	-	12	45	1,432	5,388	1,472	5,521		
4	Bihar	-	0	0	0	0	0	-	-	-	-	29	108	728	860	235	1,195		
5	Chhattisgarh	-	0	-	-	-	-	-	-	-	-	-	-	12	1,098	3,062	1,688	7,581	
6	Goa	5	5	0	0	1	2	-	-	-	-	-	-	3	200	200	593		
7	Gujarat	12	52	0	0	0	31	-	-	5,003	10,014	145	726	2,309	20,004	7,532	20,623		
8	Haryana	3	37	37	372	119	678	-	-	-	-	536	1,569	6,956	30,711	8,042	47,606		
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10	Jharkhand	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11	Karnataka	-	5	11	202	6	88	-	-	54	37,206	51	392	364	1,462	402	1,816		
12	Kerala	-	0	0	0	0	0	-	-	-	-	-	-	16	2,442	10,563	2,310	10,774	
13	Madhya Pradesh	2	1	0	0	1	4	-	-	-	-	-	-	22	2,876	12,451	2,897	12,651	
14	Maharashtra	9	30	110	695	8	82	-	-	10,561	60,222	586	1,810	18,706	98,731	19,872	1,26,608		
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
19	Odisa	1	2	0	0	0	31	-	-	-	-	-	-	24	51	1,353	4,181	1,520	5,036
20	Punjab	0	0	0	0	0	0	-	-	-	-	-	-	18	56	1,432	6,542	1,482	6,700
21	Rajasthan	4	7	-	0	20	54	-	-	68	21,022	12	48	8,922	52,348	9,068	52,412		
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23	Tamil Nadu	0	7	77	267	24	99	-	-	4,096	4,056	306	1,007	9,611	31,801	10,535	46,952		
24	Telangana	1	3	45	48	19	47	-	-	-	-	-	-	62	96	5,483	1,104	6,096	
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
26	Uttarakhand	0	0	0	0	4	11	-	-	-	-	-	-	14	64	833	1,520	878	3,671
27	Uttar Pradesh	1	4	17	47	15	44	-	-	1,874	16,115	177	457	10,653	53,881	11,000	53,202		
28	West Bengal	6	10	3	5	31	106	-	-	-	-	118	371	1,081	7,779	7,469	9,372		
TOTAL (A)		42	144	252	1,699	320	1,275	-	-	22,495	1,50,443	2,112	6,798	82,332	4,20,425	87,699	4,50,459		
UNION TERRITORIES*																			
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
5	Govt. of NCT of Delhi	0	5	3	4	16	54	-	-	-	-	25	72	1,585	9,523	1,724	10,885		
6	Jammu & Kashmir	0	0	0	0	1	-	-	-	-	-	-	-	1	322	1,687	320	1,686	
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL (B)		0	6	1	4	16	55	-	-	-	-	26	76	1,912	11,310	2,653	11,760		
Outside India																			
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Grand Total (A)+(B)+(C)		42	150	253	1,704	336	1,330	-	-	22,495	1,50,443	2,139	6,874	84,244	4,31,635	89,752	4,62,219		

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

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on March 31, 2024

(₹ in Lakhs)

Sl.No.	Line of Business	For the Quarter Ended March 31, 2024		For the Quarter Ended March 31, 2023		Upto the Quarter Ended March 31, 2024		Upto the Quarter Ended March 31, 2023	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	4,002	79,917	4,391	50,836	24,773	2,43,722	22,287	2,30,768
2	Marine Cargo	748	331	391	205	3,247	1,040	2,436	811
3	Marine Other than Cargo	758	38	586	35	2,564	70	2,213	78
4	Motor OD	22,437	4,48,442	18,336	3,75,997	93,720	20,04,876	93,788	21,69,835
5	Motor TP	25,096	-	20,559	-	1,17,928	-	88,123	-
6	Health	8,788	76,004	5,866	39,935	45,322	2,04,234	28,324	1,63,352
7	Personal Accident	2,048	6,174	8,104	5,013	12,692	21,286	20,562	69,630
8	Travel	611	12	(3)	36	1,513	108	2	225
9	Workmen's Compensation/ Employer's liability	42	380	16	99	150	926	76	396
10	Public/ Product Liability	253	185	121	317	1,704	2,224	1,636	3,174
11	Engineering	336	459	144	194	1,330	1,285	1,020	863
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	22,495	3	36,140	177	1,50,443	108	1,44,304	619
14	Other segments	2,139	38,751	1,844	30,350	6,834	1,36,521	5,537	1,52,053
	Miscellaneous - Total	84,244	5,70,410	91,129	4,52,118	4,31,635	23,71,568	3,83,373	25,60,147
	Grand Total	89,752	6,50,696	96,497	5,03,194	4,62,219	26,16,400	4,10,309	27,91,804

Notes:

- Premium stands for amount of gross direct premium written in India
- The line of business which are not applicable for any company should be filled up with NA.
- Figure '0' in those fields will imply no business in the segment.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on March 31,2024

Sl.No.	Channels	For the Quarter Ended March 31, 2024		Upto the Quarter Ended March 31, 2024		For the Quarter Ended March 31, 2023		Upto the Quarter Ended March 31, 2023	
		No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)
1	Individual agents	20,345	2,753	1,31,443	14,946	35,555	4,437	1,19,625	13,476
2	Corporate Agents-Banks	1,58,641	8,556	5,34,149	35,071	1,19,299	7,797	5,50,153	31,472
3	Corporate Agents -Others	12,466	1,146	61,242	5,401	565	33	731	56
4	Brokers	3,85,500	44,370	15,58,296	2,05,035	2,69,610	31,374	17,56,399	1,60,319
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	15,911	27,177	27,173	1,69,241	7,886	45,543	25,353	1,73,668
	Officers/Employees	-	-	-	-	-	-	-	-
	Online (Through Company Website)	-	-	-	-	-	-	-	-
	Others	15,911	27,177	27,173	1,69,241	7,886	45,543	25,353	1,73,668
7	Common Service Centres(CSC)	9,538	150	36,720	504	8,824	127	68,094	379
8	Insurance Marketing Firm	2,642	233	11,043	911	182	39	676	162
9	Point of sales person (Direct)	45,595	5,340	2,55,813	31,043	61,229	7,134	2,70,011	30,716
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	58	27	521	68	44	12	762	61
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specify)	-	-	-	-	-	-	-	-
	Total (A)	6,50,696	89,752	26,16,400	4,62,219	5,03,194	96,497	27,91,804	4,10,309
14	Business outside India (B)								
	Grand Total (A+B)	6,50,696	89,752	26,16,400	4,62,219	5,03,194	96,497	27,91,804	4,10,309

Note:

- (a) Premium means amount of premium received from business acquired by the source
(b) No of Policies stand for no. of policies sold
(c) Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA

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

Upto the quarter ending March 31, 2024

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	No. of claims only	
																					Total
1	Claims O/S at the beginning of the year	377	355	-	355	21,339	17,390	38,729	2,711	5,965	3	8,679	54	23	72	-	11,856	-	6,76	60,821	
2	Claims reported during the year	938	8,000	-	8,000	3,47,490	12,295	3,59,785	86,213	4,724	2	90,939	116	36	184	-	19,30,293	-	3,051	23,93,342	
	(a) Booked During the year	886	7,993	-	7,993	3,46,510	11,683	3,58,193	84,299	3,741	2	88,042	115	35	184	-	19,30,293	-	2,865	23,88,706	
	(b) Reopened during the year	52	7	-	7	980	612	1,592	1,914	983	-	2,897	1	1	-	-	-	-	86	4,636	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the year	959	7,709	-	7,709	3,46,616	8,130	3,54,746	85,669	6,105	5	91,779	122	29	202	-	18,30,356	-	3,199	22,89,101	
	(a) paid during the year	552	7,194	-	7,194	3,22,122	6,603	3,28,725	77,466	2,058	1	79,525	70	3	137	-	18,27,816	-	2,696	22,46,718	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the year	147	21	-	21	12,142	73	12,215	2,585	3,041	-	5,626	3	-	7	-	-	-	39	18,058	
	Other Adjustment (Closed Claims)	260	494	-	494	12,352	1,454	13,806	5,618	1,006	4	6,628	49	26	58	-	2,540	-	464	24,325	
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Claims O/S at End of the year	356	646	-	646	22,213	21,555	43,768	3,255	4,584	-	7,839	48	30	54	-	1,11,793	-	528	1,65,062	
	Less than 3months	81	528	-	528	17,174	3,842	21,016	2,550	1,008	-	3,558	23	6	21	-	37,231	-	158	62,622	
	3 months to 6 months	71	49	-	49	2,610	1,887	4,497	124	752	-	876	6	5	4	-	1,158	-	38	6,404	
	6months to 1 year	89	28	-	28	1,386	3,869	5,255	117	1,104	-	1,221	3	11	4	-	73,404	-	92	80,107	
	1year and above	115	41	-	41	1,043	12,257	13,300	464	1,720	-	2,184	16	8	25	-	-	-	240	15,929	

Notes:-

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

Upto the quarter ending March 31, 2024

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	(₹ in Lakhs)	
																					Total
1	Claims O/S at the beginning of the year	31,820.04	748.73	-	748.73	11,919.80	82,566.43	94,486.23	1,877.33	15,088.44	4.69	16,970.46	169.46	125.35	1,325.90	-	1,413.49	-	1,898.48	1,48,958.15	
2	Claims reported during the year	13,863.35	1,647.34	-	1,647.34	70,942.47	75,507.52	1,46,449.99	58,501.89	23,715.37	0.44	82,217.71	92.88	1,120.48	327.80	-	1,01,459.25	-	4,272.84	3,51,451.63	
	(a) Booked During the year	13,316.84	1,646.29	-	1,646.29	68,732.88	71,049.94	1,39,782.83	57,438.01	21,323.89	0.44	78,762.35	92.27	965.83	327.80	-	1,01,459.25	-	4,131.21	3,40,484.66	
	(b) Reopened during the year	546.51	1.05	-	1.05	2,209.59	4,457.58	6,667.16	1,063.88	2,391.48	-	3,455.36	0.60	154.64	-	-	-	-	141.63	10,966.97	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the year	18,561.83	1,520.93	-	1,520.93	72,715.58	33,272.61	1,05,988.19	57,440.55	15,686.22	5.13	73,131.91	113.67	221.17	548.91	-	96,328.46	-	-	2,96,415.07	
	(a) paid during the year	16,223.56	1,496.86	-	1,496.86	76,879.29	30,902.61	1,07,781.90	40,752.32	8,176.66	0.41	48,929.39	35.79	182.63	207.53	-	95,337.87	-	3,721.33	2,73,916.86	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the year	473.06	89.87	-	89.87	3,333.95	455.57	3,789.53	1,461.66	7,062.27	-	8,523.92	11.00	-	20.50	-	-	-	29.99	12,937.88	
	Other Adjustment (Closed Claims)	1,865.21	(65.80)	-	(65.80)	(7,497.66)	1,914.42	(5,583.24)	15,226.58	447.30	4.72	15,678.59	66.88	38.54	320.88	-	990.59	-	211.37	13,523.02	
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Claims O/S at End of the year	27,121.56	875.14	-	875.14	10,146.69	1,24,801.34	1,34,948.03	2,938.67	23,117.59	-	26,056.26	148.66	1,024.65	1,104.79	-	6,544.28	-	2,208.64	2,00,032.01	
	Less than 3months	1,251.30	295.72	-	295.72	3,453.94	25,446.94	28,900.88	2,045.45	6,132.06	-	8,177.50	31.19	0.50	152.20	-	1,951.62	-	734.47	41,495.39	
	3 months to 6 months	9,535.54	125.73	-	125.73	1,565.11	14,492.98	16,058.09	135.38	5,559.56	-	5,694.94	36.95	1.60	137.73	-	52.09	-	201.66	31,844.33	
	6months to 1 year	1,493.04	154.85	-	154.85	1,828.26	29,639.99	31,468.25	162.71	6,790.56	-	6,953.27	10.31	961.54	15.95	-	4,540.56	-	255.27	45,853.04	
	1year and above	14,841.67	298.84	-	298.84	3,299.37	55,221.44	58,520.81	595.14	4,635.42	-	5,230.56	70.21	61.00	798.91	-	-	-	1,017.25	80,839.26	

Notes:-

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

Particulars	Accident Year Cohort											
	31st Mar 2014	31st Mar 2015	31st Mar 2016	31st Mar 2017	31st Mar 2018	31st Mar 2019	31st Mar 2020	31st Mar 2021	31st Mar 2022	31st Mar 2023	31st Mar 2024	
A] Ultimate Net loss Cost - Original Estimate	32,102	35,309	40,809	51,404	66,472	95,815	98,595	1,31,220	1,31,672	1,81,715	1,77,290	
B] Net Claims Provisions²	18,890	17,477	17,261	26,108	36,771	46,121	55,679	75,703	53,924	69,312	80,696	
C] Cumulative Payment as of												
one year later - 1st Diagonal	19,426	24,286	30,562	38,668	38,397	67,794	56,779	79,528	1,05,832	1,42,072	-	
two year later - 2nd Diagonal	22,690	26,372	32,027	41,064	41,697	70,532	61,985	86,726	1,10,488	-	-	
three year later - 3rd Diagonal	25,036	27,890	33,318	40,861	42,940	73,799	68,819	93,232	-	-	-	
four year later - 4th Diagonal	26,736	28,806	34,563	41,738	45,005	78,436	76,915	-	-	-	-	
five year later - 5th Diagonal	27,875	29,746	35,175	43,432	48,055	82,948	-	-	-	-	-	
six year later - 6th Diagonal	28,920	30,104	36,296	44,882	50,397	-	-	-	-	-	-	
seven year later - 7th Diagonal	29,487	30,367	37,299	46,293	-	-	-	-	-	-	-	
eight year later - 8th Diagonal	29,784	30,751	38,363	-	-	-	-	-	-	-	-	
nine year later - 9th Diagonal	30,316	31,339	-	-	-	-	-	-	-	-	-	
ten year later - 10th Diagonal	31,198	-	-	-	-	-	-	-	-	-	-	
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-	-	-	
D] Ultimate Net Loss Cost re-estimated												
one year later - 1st Diagonal	30,931	33,504	38,271	49,641	55,020	93,622	1,00,571	1,21,645	1,30,336	1,76,999	-	
two year later - 2nd Diagonal	30,499	32,034	38,232	50,130	55,852	94,469	95,686	1,15,946	1,32,777	-	-	
three year later - 3rd Diagonal	30,959	32,306	38,600	48,376	56,136	94,618	92,354	1,16,495	-	-	-	
four year later - 4th Diagonal	32,022	32,840	38,924	48,352	56,284	91,863	95,177	-	-	-	-	
five year later - 5th Diagonal	32,575	32,942	38,836	48,772	54,729	91,421	-	-	-	-	-	
six year later - 6th Diagonal	32,636	32,851	39,335	48,187	54,781	-	-	-	-	-	-	
seven year later - 7th Diagonal	32,556	32,859	39,377	48,675	-	-	-	-	-	-	-	
eight year later - 8th Diagonal	32,538	32,312	39,908	-	-	-	-	-	-	-	-	
nine year later - 9th Diagonal	32,899	32,475	-	-	-	-	-	-	-	-	-	
ten year later - 10th Diagonal	33,302	-	-	-	-	-	-	-	-	-	-	
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-	-	-	
Favourable / (unfavourable) development³ Amount	(1,200)	2,834	901	2,729	11,691	4,394	3,418	14,726	(1,105)	4,717		
In %												
[(A-D)/A]	-4%	8%	2%	5%	18%	5%	3%	11%	-1%	3%		

Note:-

(a) Should Include all other prior years

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

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

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

FORM NL-39- AGEING OF CLAIMS

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

For the Quarter ending on March 31, 2024

(₹ in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	44	65	29	38	14	-	-	150	189	129	341	114	-	22	190	945
2	Marine Cargo	1,845	1,313	137	34	1	-	-	292	166	93	40	23	-	-	3,330	614
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	56,343	14,396	2,603	691	123	5	2	9,947	6,064	2,332	1,066	312	124	37	74,163	19,883
5	Motor TP	(542)	333	276	785	822	117	131	(773)	690	339	917	2,796	1,538	1,160	1,922	6,666
6	Health	18,994	4,957	679	71	-	-	-	10,460	3,334	668	165	16	-	-	24,701	14,643
7	Personal Accident	152	85	64	40	48	-	-	480	313	358	302	168	-	-	389	1,621
8	Travel	-	-	-	-	-	-	-	(0)	-	-	-	-	-	-	-	(0)
9	Workmen's Compensation/ Employer's liability	4	4	14	13	1	-	-	1	1	3	13	0	-	-	36	19
10	Public/ Product Liability	-	-	-	1	-	-	-	9	-	2	2	1	-	-	1	13
11	Engineering	8	3	4	4	3	-	-	15	6	6	2	3	1	-	22	33
12	Aviation	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-	-
13	Crop Insurance	6,48,864	7,507	867	8,247	1,154	-	-	37,867	367	55	261	126	3	-	6,66,639	38,679
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	401	293	60	19	4	1	2	675	187	25	147	104	28	12	780	1,178

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

Up to the Quarter ending on March 31, 2024

(₹ in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	163	162	109	81	37	-	-	12,173	468	622	806	2,134	-	22	552	16,224
2	Marine Cargo	2,851	3,920	298	104	21	-	-	628	363	204	155	147	-	-	7,194	1,497
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	2,60,871	47,544	9,215	4,039	444	5	4	43,633	19,815	8,299	4,103	864	124	43	3,22,122	76,879
5	Motor TP	1,567	618	496	1,242	1,692	600	388	10,809	1,165	1,313	2,791	7,448	4,902	2,475	6,603	30,903
6	Health	59,787	15,574	1,923	169	13	-	-	28,420	9,733	2,218	340	39	-	-	77,466	40,751
7	Personal Accident	622	414	311	388	322	1	-	2,215	1,768	1,804	1,386	1,002	2	-	2,058	8,177
8	Travel	1	-	-	-	-	-	-	0	-	-	-	-	-	-	1	0
9	Workmen's Compensation/ Employer's liability	4	9	31	23	2	-	1	1	3	6	18	3	-	5	70	36
10	Public/ Product Liability	2	-	-	1	-	-	-	178	0	2	2	1	-	-	3	183
11	Engineering	71	37	14	6	7	2	-	49	27	46	12	60	14	-	137	208
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	17,83,608	23,912	2,225	16,753	1,318	-	-	92,713	1,520	180	809	112	3	-	18,27,816	95,338
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	1,651	771	171	63	24	8	8	2,507	527	119	187	183	102	96	2,696	3,721

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

FORM NL-41 OFFICES INFORMATION

As at: March 31, 2024

Name of the Insurer: Universal Sampo General Insurance Company Limited Date: March 31, 2024

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	109
2	No. of branches approved during the year	2
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	10
6	No of branches at the end of the year	152
7	No. of branches approved but not opened	0
8	No. of rural branches	48
9	No. of urban branches	104
10	No. of Directors:-	
	(a) Independent Director	3 (including 1 women director)
	(b) Executive Director/ Whole time director	1
	(c) Non-executive Director	9
	(d) Women Director	1
11	No. of Employees	
	(a) On-roll:	1,875
	(b) Off-roll:	149
	(c) Total	2,024
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	4,424
	(b) Corporate Agents-Banks	14
	(c) Corporate Agents-Others	13
	(d) Insurance Brokers	433
	(e) Web Aggregators	17
	(f) Insurance Marketing Firm	17
	(g) Motor Insurance Service Providers (DIRECT)	7
	(h) Point of Sales persons (DIRECT)	9,254
	(i) Other as allowed by IRDAI (To be specified)	-

* 51 Functional/Branch offices (rural and urban) opened in states of Maharashtra, Tamil Nadu and Uttar Pradesh for implementation of PMFBY & RWBCIS for 2023-24.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	1,815	13,196
Recruitments during the quarter	181	1,050
Attrition during the quarter	121	67
Number at the end of the quarter	1,875	14,179

FORM NL-42

BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: March 31, 2024

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. Shanti Lal Jain	Non-Executive Director	Chairman /Nominee Director	No Change
2	Mr. Sharad Mathur	Managing Director & Chief Executive Officer	Executive Director	No Change
3	Mr. Imran Amin Siddiqui	Non-Executive Director	Nominee Director	Cessation due to end of tenure w.e.f. 9th March 2024
4	Mr. Mahesh Kumar Bajaj	Non-Executive Director	Nominee Director	No Change
5	Mr. Gopal Sarvesan	Non-Executive Director	Nominee Director	No Change
6	Mr. Sekhar Rao	Non-Executive Director	Nominee Director	No Change
7	Mr. Mohit Burman	Non-Executive Director	Nominee Director	No Change
8	Mr. Daniel Neo	Non-Executive Director	Nominee Director	No Change
9	Mr.Takashi Kurumisawa	Non-Executive Director	Nominee Director	No Change
10	Mr. Kelvin John Nathan	Alternate Director	Non-Executive Director	Cessation due to vacation of office u/s 161 w.e.f. 8th January 2024
11	Mr. Aditya Tibrewala	Non-Executive Director	Nominee Director	No Change
12	Ms. Chhaya Palrecha	Independent Director	Non-Executive Director	No Change
13	Mr. G C Rangan	Independent Director	Non-Executive Director	No Change
14	Mr. Bhaskar Jyoti Sarma	Independent Director	Non-Executive Director	No Change
15	Mr. Mudit Gupta	Alternate Director	Non-Executive Director	No Change
16	Mr. Lui Kwang Vincent Ng	Alternate Director	Non-Executive Director	Cessation due to vacation of office u/s 161 w.e.f. 8th January 2024
17	Mr. Kuniaki Takahashi	Deputy CEO	Executive	No Change
18	Mr. Nilesh Mejari	Chief Financial Officer	Executive	No Change
19	Mr. Mahendra Tripathi	Chief Compliance Officer	Executive	No Change
20	Ms. Aarti Ganesh Kamath	Company Secretary	Executive	No Change
21	Mr. Vikas Garg	Appointed Actuary	Executive	No Change
22	Mr. Hareshwar Karekar	Chief Investment Officer	Executive	No Change
23	Mr. Rishin Rai	Chief Risk Officer	Executive	No Change
24	Mr. Arti Mulik	Head, Underwriting and Product	Executive	No Change
25	Mr. Chinmay Pradeep Adhikari	Chief Human Resources Officer	Executive	No Change

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

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

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)Insurer: **Universal Sampo General Insurance Company Limited**

Upto the Quarter ending on As on March 31, 2024

(₹ in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	26,663	1,641	20,76,003
		Social	-	-	-
2	MARINE CARGO	Rural	44	212	21,84,429
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	2,78,109	11,024	75,57,301
		Social	-	-	-
5	MOTOR TP	Rural	11,894	14,861	1,15,655
		Social	-	-	-
6	HEALTH	Rural	12,405	1,144	74,769
		Social	2,139	1,664	27,64,634
7	PERSONAL ACCIDENT	Rural	3,051	55	1,51,032
		Social	3,214	167	4,27,620
8	TRAVEL	Rural	2	0	406
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	37	5	18,690
		Social	-	-	-
10	Public/ Product Liability	Rural	187	63	23,372
		Social	-	-	-
11	Engineering	Rural	148	82	2,10,282
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment (CROP)	Rural	71	28,766	1,12,154
		Social	108	1,50,443	5,86,557
14	Miscellaneous	Rural	21,028	443	6,22,344
		Social	-	-	-
	Total	Rural	3,53,639	58,297	1,31,46,438
		Social	5,461	1,52,274	37,78,810

Notes:

- (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(b) Premium Collected means gross direct written premium
(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)

(i) Name of the Insurer: Universal Sompo General Insurance Company Limited

(ii) Registration No.134 and Date of Registration with the IRDAI: 16 November 2021

(iii) Gross Direct Premium Income during immediate preceding FY: ₹ 4,10,309.06 Lakhs

(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: ₹ 88,123.15 Lakhs

(v) Obligation of the Insurer to be met in a financial year: ₹ 92,391.00 Lakhs

Statement Period: Quarter ending March 31, 2024

Items	(₹ in Lakhs)	
	For the Quarter Ended March 31, 2024	Upto the Quarter Ended March 31, 2024
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	744	4,486
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	24,352	1,13,441
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	25,096	1,17,928
Total Gross Direct Motor Own damage Insurance Business Premium	22,437	93,720
Total Gross Direct Premium Income	89,752	4,62,219

Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: As on March 31, 2024

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	-	-	-	-	-	1
b)	Claims Related	-	309	24	3	285	-	744
c)	Policy Related	-	29	12	-	17	-	92
d)	Premium Related	-	6	-	-	6	-	61
e)	Refund Related	-	5	2	-	3	-	6
f)	Coverage Related	-	1	-	-	1	-	2
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	-	-	-	-	-	-	-
i)	Others (to be specified) (i) Insurer failed to clarify the queries raised by Insured (7) (ii) Insurer not given no claim bonus (1) (iii) Insurer repudiated the claim but not returned original bills to the Insured (1)	-	7	2	-	5	-	34
	Total	-	357	40	-	317	0	1,260
2	Total No. of policies during previous year: FY 2022-23	27,91,804						
3	Total No. of claims during previous year: FY 2022-23	23,12,317						
4	Total No. of policies during current year: FY 2023-24	26,16,400						
5	Total No. of claims during current year: FY 2023-24	23,93,342						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.75						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	4.45						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	-	-	-	-	-	0%	
b)	15 - 30 days	-	-	-	-	-	0%	
c)	30 - 90 days	-	-	-	-	-	0%	
d)	90 days & Beyond	-	-	-	-	-	0%	
	Total Number of Complaints	0	0%	-	-	-	0%	

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

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
Name of the Insurer: Universal Sampo General Insurance Company Limited For the Quarter ending: 31st March 2024
Date: 31st March 2024

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
09-Jan-24	HDFC Bank Limited	PB	Management	Re-appointment of Mr. M.D. Ranganath (DIN: 07565125) as an Independent Director of the Bank having specialised experience inter alia in finance, accountancy, information technology, risk management, business management strategy, merger & acquisition (M&A), consulting, and corporate planning, to hold office for a period of three years from January 31, 2024 to January 30, 2027 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with Law. No governance concern identified with regard to re-appointment.
09-Jan-24	HDFC Bank Limited	PB	Management	Re-appointment of Mr. Sandeep Parekh (DIN: 03268043) as an Independent Director of the Bank having specialized experience inter alia in Law (with focus on securities market and financial regulations), Payment & Settlement System, Business Management, to hold office for a period of three years from January 19, 2024 to January 18, 2027 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with Law. No governance concern identified with regard to re-appointment.
09-Jan-24	HDFC Bank Limited	PB	Management	Re-appointment of Mr. Sashidhar Jagdishan (DIN: 08614396) as the Managing Director & Chief Executive Officer (the MD & CEO) of the Bank for a period of three years commencing from October 27, 2023 up to October 26, 2026 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with Law. No governance concern identified with regard to re-appointment.
09-Jan-24	HDFC Bank Limited	PB	Management	Appointment of Mr. V. Srinivasa Rangan (DIN: 00030248) as the Executive Director of the Bank, liable to retire by rotation, for a period of three years commencing from November 23, 2023 up to November 22, 2026 (both days inclusive) and including remuneration.	FOR	FOR	Compliant with Law. No governance concern identified with regard to appointment. No major governance concern identified with regard to proposed remuneration.
09-Jan-24	Hindustan Unilever Limited	PB	Management	Appointment of Mr. Tarun Bajaj (DIN: 02026219) as an Independent Director, not liable to retire by rotation, to hold office for a term of five consecutive years i.e., from 1st December, 2023 upto 30th November, 2028.	FOR	FOR	Compliant with law. No concern identified.
09-Jan-24	Uniparts India Limited	PB	Management	Appointment of Ms. Celine George (DIN: 02563846) as an Independent Director of the Company for a period of two years till November 08, 2025, and that she shall not be liable to retire by rotation.	FOR	FOR	Appointment is compliant with law. No concern identified
09-Jan-24	Uniparts India Limited	PB	Management	Re-appointment of Mr. Gurdeep Soni (DIN: 00011478) as Managing Director of the Company for a further period of five years, (on expiry of his present term), with effect from April 1, 2024 upto March 31, 2029 (both days inclusive).	FOR	ABSTAIN	We abstain from voting.
09-Jan-24	Uniparts India Limited	PB	Management	To approve Uniparts India Limited-Employee Stock Option Scheme 2023.	FOR	FOR	Scheme is compliant with law. No major concern identified.
09-Jan-24	Uniparts India Limited	PB	Management	To approve grant of employee stock options to the eligible employees of subsidiary company(ies) of the Company under Uniparts India Limited-Employee Stock Option Scheme 2023.	FOR	FOR	Scheme is compliant with law. No major concern identified.
09-Jan-24	Uniparts India Limited	PB	Management	To approve grant of employee stock option equal or more than 1% of Issued Capital to the identified employees.	FOR	ABSTAIN	We abstain from voting.
09-Jan-24	Uniparts India Limited	PB	Management	To approve ratification and amendment of the Uniparts Employee Stock Option Plan 2007.	FOR	ABSTAIN	We abstain from voting.

09-Jan-24	Uniparts India Limited	PB	Management	To approve ratification of grant of employee stock Option to the employees of Subsidiary Company(ies) of the Company under Uniparts Employee Stock Option Plan 2007.	FOR	ABSTAIN	We abstain from voting.
18-Jan-24	Larsen & Toubro Limited	PB	Management	Appointment of Mr. Ajay Tyagi (DIN: 00187429) as an Independent Director, not liable to retire by rotation, for a period of five years commencing from October 31, 2023 upto October 30, 2028.	FOR	FOR	Compliant with Law. No governance concern identified.
18-Jan-24	Larsen & Toubro Limited	PB	Management	Appointment of Mr. P. R. Ramesh (DIN: 01915274) as an Independent Director, not liable to retire by rotation, for a period of five years commencing from October 31, 2023 upto October 30, 2028.	FOR	FOR	Compliant with Law. No major governance concern identified.
18-Jan-24	Larsen & Toubro Limited	PB	Management	Approval for entering into material related party transactions with Larsen Toubro Arabia LLC for an amount not exceeding Rs.12,500 crore or USD 1500 Mn.	FOR	FOR	Compliant with Law. No major concern identified.
18-Jan-24	Larsen & Toubro Limited	PB	Management	Approval for entering into material related party transaction(s) with L&T Metro Rail (Hyderabad) Limited for an amount not exceeding Rs. 3,600 crore.	FOR	FOR	Compliant with Law. No major governance concern identified.
18-Jan-24	Dreamfolks Services Ltd	PB	Management	Appointment of Ms. Prerna Kohli (DIN: 03463093) as an Independent Director of the Company, who is not liable to retire by rotation, to hold office for a term of 3 consecutive years from November 28, 2023 to November 27, 2026.	FOR	FOR	Appointment is compliant with law. No concern identified.
18-Jan-24	Dreamfolks Services Ltd	PB	Management	Appointment of Mr. Ravindra Pandey (DIN: 07188637) as an Independent Director of the Company, who is not liable to retire by rotation, to hold office for a term of 5 consecutive years from November 28, 2023 to November 27, 2028.	FOR	FOR	Appointment is compliant with law. No concern identified.
21-Jan-24	JSW Infrastructure Ltd	PB	Management	Approval for Material Related Party Transaction between JSW Jaigarh Port Limited with JSW Steel Limited for aggregate value of Rs.992 crores for the FY 2023-2024.	FOR	FOR	Compliant with law. No governance concern identified.
21-Jan-24	JSW Infrastructure Ltd	PB	Management	Approval for Material Related Party Transaction between JSW Dharamtar Port Private Limited with JSW Steel Limited for aggregate value of Rs.460 crores for the FY 2023-2024.	FOR	FOR	Compliant with law. No governance concern identified.
25-Jan-24	Tata Steel Limited	TCM (Equity Sha	Management	Scheme of Amalgamation amongst Tata Steel Limited (Transferee Company/the Company) and The Indian Steel & Wire Products Limited (Transferor Company) and their respective shareholders under Sections 230 to 232 of the Act (Scheme).	FOR	FOR	Compliant with law. No governance concern identified in the proposed scheme of amalgamation.
28-Jan-24	Bharti Airtel Limited	PB	Management	Appointment of Mr. Douglas Anderson Baillie (DIN: 00121638) as an Independent Director of the Company for a term of five consecutive years with effect from the original date of appointment i.e. from October 31, 2023 to October 30, 2028.	FOR	FOR	Appointment compliant with law. No concern identified.
09-Feb-24	Tata Steel Limited	TCM (Equity Sha	Management	Scheme of Amalgamation amongst Tata Steel Limited (Transferee Company /the Company) and Angul Energy Limited (Transferor Company) and their respective shareholders under Sections 230 to 232 of the Act (Scheme).	FOR	FOR	Compliant with law. No governance concern identified in the proposed scheme of amalgamation.
09-Feb-24	Cyient DLM Ltd	PB	Management	Appointment of Dr. Ajay Kumar (DIN: 01975789) as Non-Executive Independent Director of the Company for a period of 3 consecutive years commencing from 15 November 2023 to 14 November 2026.	FOR	FOR	Appointment compliant with law. No concern identified.
17-Feb-24	Protean eGov Technologies Ltd	PB	Management	Ratification of the Protean eGov Technologies Limited - Employee Stock Option Plan, 2017.	FOR	ABSTAIN	We abstain from voting for this item.
17-Feb-24	Protean eGov Technologies Ltd	PB	Management	Ratification of the extension of Protean eGov Technologies Limited - Employee Stock Option Plan, 2017 to the employees of subsidiary companies / associate companies (present or future).	FOR	ABSTAIN	We abstain from voting for this item.

20-Feb-24	Infosys Limited	PB	Management	Appointment of Nitin Keshav Paranjpe (DIN: 00045204) as an Independent Director of the Company for a period of 5 years till December 31, 2028, and that he shall not be liable to retire by rotation.	FOR	FOR	Appointment Compliant with Law. No concern identified.
20-Feb-24	Infosys Limited	PB	Management	Reappointment of Chitra Nayak (DIN: 09101763) as an Independent Director, not liable to retire by rotation, for a second term of 3 years with effect from March 25, 2024 up to March 24, 2027.	FOR	FOR	Re-appointment Compliant with law. No concern identified.
22-Feb-24	Fedbank Financial Services Ltd	EGM	Management	Amended Shareholders agreement (SHA) dated 19th July, 2023 executed between the Federal Bank Limited, True North Fund VI LLP and the Company.	FOR	FOR	The SHA is legally binding without any compliance concern.
22-Feb-24	Fedbank Financial Services Ltd	EGM	Management	Adoption of the altered Articles of Association of the Company Post listing.	FOR	ABSTAIN	We abstain from voting for this item.
22-Feb-24	Fedbank Financial Services Ltd	EGM	Management	Ratification of the Existing Fedbank Financial Services Limited - Employees Stock Option Plan, 2018 as amended post listing.	FOR	ABSTAIN	We abstain from voting for this item.
02-Mar-24	Tata Steel Limited	PB	Management	Related party contract(s)/ arrangement(s)/transaction(s) with ISWP and increase the transaction value by Rs.535 crore (Rs.10 crore towards sale of goods and Rs.525 crore towards transactions emerging consequent to the amalgamation of Tata Steel Long Products Limited into and with Tata Steel Limited, and which are proposed to be entered into between the Company and ISWP going forward), thereby now aggregating to Rs.3,043 crore, to be entered during FY2023-24, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company and ISWP.	FOR	FOR	Compliant with law. No concern identified
02-Mar-24	Tata Steel Limited	PB	Management	Related party contract(s)/ arrangement(s)/transaction(s) between TSDPL and TML / ancillary entities of TML to benefit TML, on such terms and conditions as may be agreed between TSDPL, TML and ancillary entities of TML and increase the transaction value by Rs.800 crore, thereby now aggregating to Rs.4,005 crore, for purchase and sale of steel products, lease agreement and other business transactions to be entered during FY2023-24, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of TSDPL, ancillary entities of TML and TML.	FOR	FOR	Compliant with law. No concern identified
02-Mar-24	Tata Steel Limited	PB	Management	Related party contract(s)/ arrangement(s)/transaction(s) with Tata Motors directly and/or through third party i.e., Poshs and/or other ancillary entities of Tata Motors to benefit Tata Motors, and increase the transaction value of sale of goods by Rs.1,500 crore, thereby now aggregating to Rs.2,690 crore (directly with Tata Motors for an amount up to Rs.690 crore and through third party, viz. Poshs / ancillary entities of Tata Motors to benefit Tata Motors, for an amount up to Rs.2,000 crore), for purchase and sale of goods, receiving and rendering of services and other transactions for business, to be entered during FY2023-24, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company, Tata Motors and Poshs / ancillary entities of Tata Motors.	FOR	FOR	Compliant with law. No concern identified

02-Mar-24	Tata Steel Limited	PB	Management	Related party under Regulation 2(1)(zb) of the SEBI Listing Regulations, on such terms and conditions as may be agreed between the Company and Tata Capital Ltd., for an aggregate value up to Rs.3,510 crore for availing and rendering financial services, purchase / sale / leasing of information technology and other assets including technologies and other business transactions, to be entered during FY2023-24, subject to such contract(s)/ arrangement(s)/ transaction(s) being carried out at arm's length and in the ordinary course of business of the Company and Tata Capital Limited (including transactions entered into with Tata Capital Financial Services Ltd. prior to its amalgamation with Tata Capital Ltd).	FOR	FOR	Compliant with law. No concern identified
05-Mar-24	Hindustan Unilever Limited	PB	Management	Introduction and Implementation of Hindustan Unilever Limited Performance Share Plan Scheme 2024.	FOR	ABSTAIN	We abstain from voting for this item.
05-Mar-24	Hindustan Unilever Limited	PB	Management	Extension of Hindustan Unilever Limited Performance Share Plan Scheme 2024 to Employees of Subsidiary Company(ies) of the Company.	FOR	ABSTAIN	We abstain from voting for this item.
06-Mar-24	HCL Technologies Limited	PB	Management	Appointment of Ms. Bhavani Balasubramanian (DIN: 09194973) as a Non-Executive Independent Director of the Company for a term of five consecutive years commencing from January 12, 2024 to January 11, 2029 (both days inclusive), and she will not be liable to retire by rotation.	FOR	FOR	Appointment is compliant with law. No concern identified.
12-Mar-24	Kotak Mahindra Bank Limited	PB	Management	Payment of annual remuneration of up to Rs.36 lakh and for providing car with driver as per the applicable policy of the Bank, to Mr. C S Rajan (DIN: 00126063) in his capacity as the Non-Executive Part-time Chairman of the Bank, which appointment is for a period of two years, with effect from January 1, 2024.	FOR	FOR	Compliant with Law. No major governance concern identified.
12-Mar-24	Kotak Mahindra Bank Limited	PB	Management	Appointment of Mr. Cornelis Petrus Adrianus Joseph (Eli) Leenaars (DIN: 10438792) as an Independent Director of the Bank, for a period of four years, with effect from January 1, 2024 up to December 31, 2027 (both day inclusive).	FOR	FOR	Compliant with law. No concern identified.
12-Mar-24	Kotak Mahindra Bank Limited	PB	Management	Re-appointment of Mr. Uday Shankar (DIN: 01755963) as an Independent Director of the Bank for the second consecutive term of three years, commencing from March 16, 2024 to March 15, 2027 (both days inclusive).	FOR	FOR	Compliant with law. No major concern identified.
12-Mar-24	Kotak Mahindra Bank Limited	PB	Management	To borrowing and raising funds by the Board of Directors of the Bank (Board) by way of issuance of redeemable securities in the nature of Unsecured Non-Convertible Debentures / Bonds / other Debt securities, in Indian / foreign currency, in the domestic and / or overseas markets, as may be permitted under the RBI guidelines, as applicable and from time to time, in one or more tranches or series, on a private placement basis, during the financial year 2024-25, for an amount not exceeding Rs.10,000 crore.	FOR	FOR	Compliant with law; No concern identified.
12-Mar-24	Kotak Mahindra Bank Limited	PB	Management	Material Related Party Transaction with Mr. Uday Suresh Kotak (DIN: 00007467) during FY 2024-25.	FOR	FOR	Compliant with law; No major concern identified.
12-Mar-24	Kotak Mahindra Bank Limited	PB	Management	Material Related Party Transaction with Infina Finance Private Limited during FY 2024-25.	FOR	FOR	Compliant with law; No major concern identified.
15-Mar-24	Maruti Suzuki India Limited	PB	Management	Appointment of Mr. Kazunari Yamaguchi (DIN: 07961388) as a Director of the Company, liable to retire by rotation.	FOR	FOR	Compliant with law; No major concern identified.
15-Mar-24	Maruti Suzuki India Limited	PB	Management	Appointment of Mr. Kazunari Yamaguchi (DIN: 07961388) as a Whole-time Director designated as Director (Production), for a period of three years with effect from 1st February, 2024 up to 31st January, 2027 and including remuneration.	FOR	FOR	Compliant with law; No major concern identified.

15-Mar-24	Tata Technologies Ltd	PB	Management	Ratification and amendments in Tata Technologies Limited Share Based Long Term Incentive Scheme 2022.	FOR	FOR	Compliant with law. No concern identified.
15-Mar-24	Tata Technologies Ltd	PB	Management	Approval to extend the benefits under Tata Technologies Limited Share Based Long Term Incentive Scheme 2022 to the Employees of Holding / Subsidiary companies of the Company.	FOR	ABSTAIN	We abstain.
15-Mar-24	Tata Technologies Ltd	PB	Management	Material Related Party Transaction(s) between the Company and Tata Motors Limited for an aggregate value not exceeding Rs.1,929 crore, (inclusive of funding transactions (ICDs) not exceeding Rs.1,200 crore at any point of time and operational transactions not exceeding Rs.729 crore), during the financial year 2023-24.	FOR	FOR	Compliant with the law. No governance concern identified in the proposed transactions.
15-Mar-24	Tata Technologies Ltd	PB	Management	Material Related Party Transaction(s) between Tata Technologies Europe Limited (TTEL) and Jaguar Land Rover Limited for an aggregate value not exceeding Rs.1,035 crore, during the financial year 2023-24.	FOR	FOR	Compliant with the law. No governance concern identified in the proposed transactions.
19-Mar-24	ITC Limited	PB	Management	Appointment of Mr. Atul Singh (DIN: 00060943) as a Director of the Company, liable to retire by rotation, with effect from 2nd April, 2024 for a period of three years or till such earlier date upon withdrawal by the recommending Institution or to conform with the policy on retirement and as may be determined by the Board of Directors of the Company and / or by any applicable statutes, rules, regulations or guidelines.	FOR	FOR	Appointment compliant with law. No concern identified.
19-Mar-24	ITC Limited	PB	Management	Appointment of Ms. Pushpa Subrahmanyam (DIN: 01894076) as a Director and also as an Independent Director of the Company with effect from 2nd April, 2024 for a period of five years or till such earlier date to conform with the policy on retirement and as may be determined by any applicable statutes, rules, regulations or guidelines.	FOR	FOR	Appointment compliant with law. No concern identified.
19-Mar-24	Bajaj Finance Limited	PB	Management	To borrow, from time to time, such sum or sums of monies as it may deem requisite for the purpose of the business of the Company, inter alia, by way of loan or financial assistance from various bank(s), financial institution(s) and/or other lender(s), issue of debentures/bonds/commercial papers or other debt instruments, with or without security, whether in India or outside India, and through acceptance of fixed deposits and corporate deposits (whether in Indian Rupees or in foreign currency), on such terms and conditions as the Board, at its sole discretion, may deem fit, notwithstanding that the monies so borrowed together with monies already borrowed by the Company (including the temporary loans obtained/to be obtained from the Company's bankers in the ordinary course of business) will exceed the aggregate of the paid-up share capital of the Company, its free reserves and securities premium, provided that the total amount up to which monies may be borrowed by the Board shall not exceed a sum of Rs.3,75,000 crore at any point of time.	FOR	FOR	Compliant with law. No concern identified.

19-Mar-24	Bajaj Finance Limited	PB	Management	Creation of such mortgages, charges, liens, hypothecation and/or other securities, in addition to the mortgages, charges, liens, hypothecation and/or other securities created by the Company, on such terms and conditions as the Board at its sole discretion may deem fit, on the Company's assets and properties, both present and future, whether movable or immovable, including the whole or substantially the whole of the Company's undertaking or undertakings, in favour of the bank(s), financial institution(s), and/or other lender(s), fixed deposit trustee, debenture trustee, security trustee as may be agreed to by the Board, for the purpose of securing repayment of any loans/financial assistance or debentures or bonds or other instruments issued to the public and/or on private placement basis and/ or in any other manner (whether in Indian Rupees or in foreign currency), subject to a maximum amount of Rs.3,75,000 crore.	FOR	FOR	Compliant with law. No concern identified.
19-Mar-24	Bajaj Finance Limited	PB	Management	Re-appointment of Anami N Roy (DIN: 01361110) as a Non-executive Independent Director, not liable to retire by rotation, to hold office for a second term of five consecutive years i.e., from 1 April 2024 up to 31 March 2029.	FOR	ABSTAIN	We abstain from voting.
19-Mar-24	Bajaj Finance Limited	PB	Management	Re-appointment of Dr. Naushad Darius Forbes (DIN: 00630825) as a Non-executive Independent Director, not liable to retire by rotation, to hold office for a second term of five consecutive years i.e., from 1 April 2024 up to 31 March 2029.	FOR	ABSTAIN	We abstain from voting.
19-Mar-24	Bajaj Finance Limited	PB	Management	Re-designation of Anup Kumar Saha (DIN: 07640220) as the Deputy Managing Director of the Company, liable to retire by rotation, with effect from 1 April 2024 up to 31 March 2028 (both days inclusive).	FOR	FOR	Compliant with law. No governance concern identified.
19-Mar-24	Bajaj Finance Limited	PB	Management	Modification to the Employee Stock Option Scheme, 2009.	FOR	FOR	Compliant with Law. No governance Concern identified.
19-Mar-24	Bajaj Finance Limited	PB	Management	Approval to extend the benefits and grant of options to the employee(s) of holding and/or subsidiary company(ies) under the Employee Stock Option Scheme, 2009.	FOR	FOR	Compliant with Law. No governance Concern identified.
27-Mar-24	ICICI Bank Limited	TCM (Equity Sha	Management	Scheme of Arrangement amongst ICICI Bank Limited and ICICI Securities Limited and their respective shareholders under Section 230 and other applicable provisions of the Companies Act, 2013.	FOR	ABSTAIN	We abstain from voting for this item.
29-Mar-24	HDFC Bank Limited	PB	Management	To approve revised remuneration of Non-Executive Directors (including Independent Directors) except for Part Time Independent Chairman of the bank.	FOR	FOR	Compliant with law. No governance concern identified.
29-Mar-24	HDFC Bank Limited	PB	Management	To approve the appointment of Dr. (Mr.) Harsh Kumar Bhanwala (DIN: 06417704) as an Independent Director of the Bank having specialised experience inter alia in agriculture and rural economy, co-operation, business management and finance, to hold office for a period of three years with effect from January 25, 2024 to January 24, 2027 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Appointment compliant with law. No governance concern identified.
29-Mar-24	HDFC Bank Limited	PB	Management	Approval of Material Related Party Transactions with HDB Financial Services Limited.	FOR	FOR	Compliant with law. No concern identified.
29-Mar-24	HDFC Bank Limited	PB	Management	Approval of Material Related Party Transactions with HDFC Securities Limited.	FOR	FOR	Compliant with law. No concern identified.

29-Mar-24	HDFC Bank Limited	PB	Management	Approval of Material Related Party Transactions with HDFC Life Insurance Company Limited.	FOR	FOR	Compliant with law. No concern identified.
29-Mar-24	HDFC Bank Limited	PB	Management	Approval of Material Related Party Transactions with HDFC ERGO General Insurance Company Limited.	FOR	FOR	Compliant with law. No concern identified.
29-Mar-24	HDFC Bank Limited	PB	Management	Approval of Material Related Party Transactions with HDFC Credila Financial Services Limited.	FOR	FOR	Compliant with law. No concern identified.
29-Mar-24	HDFC Bank Limited	PB	Management	Approval of Material Related Party Transactions with HCL Technologies Limited.	FOR	FOR	Compliant with law. No concern identified.

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd

Date: 30-05-2024

Information as at : 31-03-2024

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Inhouse Health Claims Management

Validity of agreement with the TPA: Not Applicable

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	24,791	393	NA
Number of lives serviced	2,79,705	3,41,465	NA

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
PAN INDIA	PAN INDIA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	854
ii.	Number of claims received during the year	39,483
iii.	Number of claims paid during the year (specify % also in brackets)	33,718 (84%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	5,307 (13%)
v.	Number of claims outstanding at the end of the year	1,312

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	39%	36%	41%	36%
2	Within 1-2 hours	37%	43%	36%	44%
3	Within 2-6 hours	23%	22%	22%	20%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	100%	100%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	22,517	81%	8,672	78%	NA	NA	31,189	80%
Between 1-3 months	5,084	18%	2,402	22%	NA	NA	7,486	19%
Between 3 to 6 months	253	1%	85	1%	NA	NA	338	1%
More than 6 months	10	0%	2	0%	NA	NA	12	0%
Total	27,864	100%	11,161	100%	NA	NA	39,025	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	183
3	Grievances resolved during the year	183
4	Grievances outstanding at the end of the year	-

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd

Date: 30-05-2024

Information as at : 31-03-2024

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Ericson Insurance TPA Pvt. Ltd

Validity of agreement with the TPA: from 01-04-2019 to 31-03-2025

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	6	-
Number of lives serviced	-	4,405	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/insurer

Name of the State	Name of the Districts
Haryana	GURGAON
Maharashtra	MUMBAI
Gujarat	AHMADNAGAR
Karnataka	BENGALURU
Telangana	HYDERABAD
Maharashtra	PALGHAR
Tamil Nadu	TIRUNELVELI

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	299
ii.	Number of claims received during the year	1,669
iii.	Number of claims paid during the year (specify % also in brackets)	1,863 (95%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	97 (5%)
v.	Number of claims outstanding at the end of the year	8

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	-	-	100%	100%
2	Within 1-2 hours	-	-	-	-
3	Within 2-6 hours	-	-	-	-
4	Within 6-12 hours	-	-	-	-
5	Within 12-24 hours	-	-	-	-
6	>24 hours	-	-	-	-
	Total	-	-	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	-	1,617	83%	-	-	1,537	78%
Between 1-3 months	-	-	259	13%	-	-	308	16%
Between 3 to 6 months	-	-	69	4%	-	-	81	4%
More than 6 months	-	-	15	1%	-	-	32	2%
Total	-	-	1,960	100%	-	-	1,958	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd

Date: 30-05-2024

Information as at : 31-03-2024

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Family Health Plan Insurance TPA Ltd

Validity of agreement with the TPA: from 01-10-2022 to 30-09-2025

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	28	-
Number of lives serviced	-	71,180	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Karnataka	Bangalore
Kerala	Thiruvananthapuram
Maharashtra	Pune
Tamilnadu	Coimbatore
Tamilnadu	Chennai
Tamilnadu	Kancheepuram
Telangana	Hyderabad
West Bengal	Kolkata

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	18
ii.	Number of claims received during the year	6,878
iii.	Number of claims paid during the year (specify % also in brackets)	6,809 (99%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	36 (01%)
v.	Number of claims outstanding at the end of the year	51

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	-	-	78%	43%
2	Within 1-2 hours	-	-	15%	37%
3	Within 2-6 hours	-	-	5%	18%
4	Within 6-12 hours	-	-	1%	1%
5	Within 12-24 hours	-	-	1%	1%
6	>24 hours	-	-	1%	0%
	Total	-	-	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	-	5,620	82%	-	-	5,620	82%
Between 1-3 months	-	-	1,167	17%	-	-	1,167	17%
Between 3-6 months	-	-	58	1%	-	-	58	1%
More than 6 months	-	-	-	-	-	-	-	-
Total	-	-	6,845	100%	-	-	6,845	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	1
3	Grievances resolved during the year	1
4	Grievances outstanding at the end of the year	-

FORM NO. NI-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd

Date: 30-05-2024

Information as at : 31-03-2024

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Genins India Insurance TPA Ltd.

Validity of agreement with the TPA: from 10-12-2022 to 09-12-2025

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	4	-
Number of lives serviced	-	4,088	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Delhi	New Delhi
Haryana	Gurgaon
Uttar Pradesh	Ghaziabad

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	28
ii.	Number of claims received during the year	428
iii.	Number of claims paid during the year (specify % also in brackets)	432 (95%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	14 (03%)
v.	Number of claims outstanding at the end of the year	10

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	-	-	85%	96%
2	Within 1-2 hours	-	-	10%	3%
3	Within 2-6 hours	-	-	5%	2%
4	Within 6-12 hours	-	-	0%	-
5	Within 12-24 hours	-	-	-	-
6	>24 hours	-	-	-	-
	Total	-	-	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	-	269	60%	-	-	257	58%
Between 1-3 months	-	-	166	37%	-	-	175	39%
Between 3 to 6 months	-	-	10	2%	-	-	13	3%
More than 6 months	-	-	1	0%	-	-	1	0%
Total	-	-	446	100%	-	-	446	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

FORM NO. NI-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd Date: 30-05-2024

Information as at : 31-03-2024

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Healthindia Insurance TPA Services Pvt. Ltd.

Validity of agreement with the TPA: from 01-10-2022 to 30-09-2025

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	16,057	69	-
Number of lives serviced	46,715	66,835	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Individual Policies		Group Policies	
Name of State	Name of Districts	Name of State	Name of Districts
Gujrat	Gujrat Region	PAN INDIA	PAN INDIA
Delhi /NCR	Delhi /NCR		

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	108
ii.	Number of claims received during the year	6,459
iii.	Number of claims paid during the year (specify % also in brackets)	5,896 (90%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	508 (8%)
v.	Number of claims outstanding at the end of the year	163

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	76.31%	55.08%	55.08%	67.83%
2	Within 1-2 hours	16.65%	36.32%	36.32%	26.67%
3	Within 2-6 hours	0.51%	3.34%	3.34%	2.32%
4	Within 6-12 hours	0.45%	2.15%	2.15%	1.74%
5	Within 12-24 hours	0.23%	0.82%	0.82%	0.00%
6	>24 hours	5.85%	2.30%	2.30%	1.45%
	Total	100.00%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	3,348	83%	1,984	83%	-	-	5,332	83%
Between 1-3 months	587	15%	344	14%	-	-	931	15%
Between 3 to 6 months	78	2%	42	2%	-	-	120	2%
More than 6 months	14	0%	7	0%	-	-	21	0%
Total	4,027	100%	2,377	100%	-	-	6,404	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	37
3	Grievances resolved during the year	37
4	Grievances outstanding at the end of the year	-

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd Date: 30-05-2024

Information as at : 31-03-2024

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - MDIndia Health Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: from 21-03-2023 to 20-03-2026

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	-	12	-
No of lives serviced	-	14,542	-

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Sr. No.	Name of State	Name of District
1	Delhi	Delhi
2	Karnataka	Kolar
3	Kerala	Ernakulam
4	Maharashtra	Aurangabad
5	Maharashtra	Mumbai
6	Maharashtra	Pune
7	Maharashtra	Satara
8	Rajasthan	Alwar
9	Tamil Nadu	Chennai

d. Data of number of claims processed:

No. of claims outstanding at the beginning of year	18
No. of claims received during the year	1,919
No. of claims paid during the year	1855 (96%)
No. of claims repudiated during the year	63 (03%)
No. of claims outstanding at the end of the year	19

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	-	-	88.12%	87.59%
2	Within 1-2 Hours	-	-	11.88%	12.41%
3	Within 2-6 Hours	-	-	0.00%	0.00%
4	Within 6-12 Hours	-	-	0.00%	0.00%
5	Within 12-24 Hours	-	-	0.00%	0.00%
6	>24 Hours	-	-	0.00%	0.00%
	Total	-	-	100.00%	100%

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)
Within 1 Month	-	-	1,544	80.50%	-	-	1,544	80.50%
Between 1-3 Months	-	-	357	18.61%	-	-	357	18.61%
Between 3-6 Months	-	-	15	0.78%	-	-	15	0.78%
More than 6 Months	-	-	2	0.10%	-	-	2	0.10%
Total	-	-	1,918	100%	-	-	1,918	100.00%

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

FORM NO. NI-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd Date: 30-05-2024

Information as at : 31-03-2024

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Medi Assist Insurance TPA Private Limited

Validity of agreement with the TPA: from 01-03-2023 to 28-02-2025

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	-	56	3
No of lives serviced	-	1,21,686	2,77,323

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Sr. No.	Name of State	Name of District
1	Pan India	Pan India

d. Data of number of claims processed:

No. of claims outstanding at the beginning of year	-
No. of claims received during the year	6,968
No. of claims paid during the year	6,844 (98%)
No. of claims repudiated during the year	35 (01%)
No. of claims outstanding at the end of the year	89

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	-	-	92.4%	83.4%
2	Within 1-2 Hours	-	-	4.5%	9.1%
3	Within 2-6 Hours	-	-	2.6%	5.6%
4	Within 6-12 Hours	-	-	0.4%	1.7%
5	Within 12-24 Hours	-	-	0.1%	0.2%
6	>24 Hours	-	-	0.0%	0.0%
Total		-	-	100.0%	100.0%

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)
Within 1 Month	-	-	5,893	86%	-	-	5,869	85%
Between 1-3 Months	-	-	860	13%	-	-	874	13%
Between 3-6 Months	-	-	118	2%	-	-	127	2%
More than 6 Months	-	-	8	0%	-	-	9	0%
Total	-	-	6,879	100%	-	-	6,879	100%

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

Sr. No.	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	1
3	Grievances resolved during the year	1
4	Grievances outstanding at the end of the year	-

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: Universal Sompo General Insurance Co Ltd

Date: 30-05-2024

Information as at : 31-03-2024

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Paramount Health Services & Insurance TPA Private Limited

Validity of agreement with the TPA: from 01-10-2022 to 30-09-2025

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	-	46	2
No of lives serviced	-	97,814	-

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Sr. No.	Name of State	Name of District
1	Karnataka	Bangalore
2	Tamil Nadu	Chennai
3	Delhi	Delhi
4	Telangana	Hyderabad
5	Maharashtra	Mumbai
6	Maharashtra	Pune
7	Gujarat	Vadodara

d. Data of number of claims processed:

No. of claims outstanding at the beginning of year	47
No. of claims received during the year	6263
No. of claims paid during the year	6212 (98%)
No. of claims repudiated during the year	41 (1%)
No. of claims outstanding at the end of the year	57

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	-	-	89%	65%
2	Within 1-2 Hours	-	-	10%	30%
3	Within 2-6 Hours	-	-	1%	5%
4	Within 6-12 Hours	-	-	0%	0%
5	Within 12-24 Hours	-	-	0%	0%
6	>24 Hours	-	-	0%	0%
Total		-	-	100%	100%

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage(%)
Within 1 Month	-	-	5,532	88%	-	-	4,570	73%
Between 1-3 Months	-	-	647	10%	-	-	667	11%
Between 3-6 Months	-	-	72	1%	-	-	447	7%
More than 6 Months	-	-	2	0%	-	-	569	9%
Total	-	-	6,253	100%	-	-	6,253	100%

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

Sr. No.	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	3
3	Grievances resolved during the year	3
4	Grievances outstanding at the end of the year	-

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: Universal Sompo General Insurance Co Ltd

Date: 30-05-2024

Information as at : 31-03-2024

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Vidal Health Insurance TPA Private Limited

Validity of agreement with the TPA: from 01-10-2022 to 30-09-2025

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	-	12	-
No of lives serviced	-	13,268	-

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Name of State	Name of Districts
Delhi	Gurgaon

d. Data of number of claims processed:

No. of claims outstanding at the beginning of year	21
No. of claims received during the year	13,571
Number of claims paid during the year (specify % also in brackets)	13,431 (99%)
Number of claims repudiated during the year (specify % also in brackets)	88 (1%)
No. of claims outstanding at the end of the year	73

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

Sl no	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
		**	***	**	***
1	Within <1 Hour	-	-	88%	72%
2	Within 1-2 Hours	-	-	8%	18%
3	Within 2-6 Hours	-	-	4%	10%
4	Within 6-12 Hours	-	-	0%	0%
5	Within 12-24 Hours	-	-	0%	0%
6	>24 Hours	-	-	0%	0%
Total		-	-	100%	100%

* Percentage to be calculated on total of respective column

** Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

*** Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA.

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)
within 1 month	-	-	12,416	91.8%	-	-	12,416	92%
Between 1 – 3 Months	-	-	953	7.0%	-	-	953	7%
Between 3 to 6 Months	-	-	135	1.0%	-	-	135	1%
More than 6 months	-	-	15	0.1%	-	-	15	0%
Total	-	-	13,519	100.0%	-	-	13,519	100%

* Percentage shall be calculated on total of respective column.

g. Data of grievances received against the TPA:

Sl no	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	7
3	Grievances resolved during the year	7
4	Grievances outstanding at the end of the year	-

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: Universal Sompco General Insurance Co Ltd

Date: 30-05-2024

Information as at : 31-03-2024

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Volo Health Insurance TPA Pvt. Ltd

Validity of agreement with the TPA: from 01-04-2023 to 31-03-2026

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	-	8	-
No of lives serviced	-	251	-

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Sr. No.	Name of State	Name of District
1	TAMIL NADU	CHENNAI
2	TELANGANA	HYDERABAD

d. Data of number of claims processed:

Outstanding number of claims at the beginning of the year	-
Number of claims received during the year	402
Number of claims paid during the year (specify % also in brackets)	390 (97%)
Number of claims repudiated during the year (specify % also in brackets)	8 (2%)
Number of claims outstanding at the end of the year	4

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	-	-	86%	92%
2	Within 1-2 Hours	-	-	11%	7%
3	Within 2-6 Hours	-	-	4%	1%
4	Within 6-12 Hours	-	-	0%	0%
5	Within 12-24 Hours	-	-	0%	0%
6	>24 Hours	-	-	0%	0%
Total		-	-	100%	100%

*Percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)
Within 1 Month	-	-	253	63.6%	-	-	253	63.6%
Between 1-3 Months	-	-	104	26.1%	-	-	104	26.1%
Between 3-6 Months	-	-	36	9.0%	-	-	36	9.0%
More than 6 Months	-	-	5	1.3%	-	-	5	1.3%
Total	-	-	398	100.0%	-	-	398	100.0%

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

Sr. No.	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-