

FORM No. 1-B-9A																		
Name of the Insurer : Universal Sampo General Insurance Company Limited																		
Registration No. 134 and Date of Registration with the IRD&I 16 November 2007																		
REVENUE ACCOUNT FOR THE QUARTER ENDED ON DECEMBER 31, 2025																		
Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total				
		For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	
1	Premiums earned (Net)	NL-4	932	2,988	(228)	1,103	399	1,224	164	1,064	65,559	1,67,111	76,413	1,75,182	66,890	1,71,323	76,349	1,77,329
2	Profit/ Loss on sale/redemption of Investments		29	91	19	19	95	23	2	15	1,431	3,954	887	3,172	1,469	4,068	908	3,263
3	Interest, Dividend & Rent - Gross Note 1		461	1,019	247	917	48	119	21	82	7,636	20,678	6,618	17,471	8,146	21,816	6,886	18,470
4	Others		-	-	(3)	1	-	-	(2)	1	-	-	13	187	-	-	9	155
	State Cheque write back		-	-	(3)	1	-	-	(2)	1	-	-	13	187	-	-	9	155
	Miscellaneous income		-	-	-	-	-	-	-	25	36	4	20	25	36	4	20	20
	Foreign Exchange (Gain) / Loss		0	1	-	-	-	-	-	4	(1)	(3)	(3)	4	37	(1)	(1)	13
	(%) Contribution from the Shareholders' Account - Towards remuneration of MD/CEO/WTD/Other KMPs		-	3	-	-	1	-	2	-	200	37	73	83	315	37	74	74
	TOTAL (A)		1,422	4,102	36	2,117	497	1,368	185	1,142	74,737	1,92,025	83,971	1,96,072	76,616	1,97,495	84,192	1,99,331
6	Claims Incurred (Net)	NL-5	192	2,081	(36)	344	591	1,487	324	1,162	48,898	1,17,989	59,544	1,34,640	49,681	1,21,955	59,832	1,36,086
7	Commission	NL-6	38	(956)	(886)	(1,123)	(8)	(28)	(550)	119	9,986	24,110	4,704	12,954	10,016	23,176	3,268	11,950
8	Operating Expenses related to Insurance Business	NL-7	111	498	(20)	308	49	216	(11)	211	11,170	32,719	14,218	31,753	11,330	33,433	14,187	32,372
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Contribution to Statutory Fund/Ret and Run Compensation		-	-	-	-	-	-	-	197	882	279	1,406	197	680	270	1,400	1,400
	TOTAL (B)		341	1,673	(942)	(471)	632	1,675	(237)	1,432	70,251	1,75,499	78,745	1,80,753	71,224	1,78,846	77,566	1,81,714
10	Operating Profit/(Loss) C = (A - B)		1,080	2,429	978	2,588	(175)	(307)	422	(290)	4,486	16,527	5,226	15,319	5,392	18,649	6,626	17,617
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		1,080	2,429	978	2,588	(175)	(307)	422	(290)	4,486	16,527	5,226	15,319	5,392	18,649	6,626	17,617
	Transfer to Catastrophe Reserve																	
	Transfer to Other Reserves (to be specified)																	
	TOTAL (C)		1,080	2,429	978	2,588	(175)	(307)	422	(290)	4,486	16,527	5,226	15,319	5,392	18,649	6,626	17,617
Note -1																		
Relating to Policyholder's funds.																		
			For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024
	Interest, Dividend & Rent		163	496	168	541	49	123	22	88	7,907	21,471	6,888	18,137	8,119	22,090	7,058	18,764
	Add/Less:																	
	Investment Expenses		(1)	(5)	(1)	(6)	(1)	(1)	(1)	(1)	(236)	(62)	(210)	(63)	(242)	(64)	(64)	(217)
	Amortisation of Premium/ Discount on Investments		(4)	(14)	(5)	(18)	(2)	(2)	(1)	(2)	(211)	(603)	(220)	(593)	(216)	(620)	(227)	(614)
	Amount written off in respect of depreciated investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Provision for Bad and Doubtful Debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Provision for diminution in the value of other than equity investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment income from TP Pool & Nuclear Pool		301	542	86	400	-	-	-	2	46	33	137	305	589	119	537	
	Interest, Dividend & Rent - Gross*		461	1,019	247	917	48	119	21	82	7,636	20,678	6,618	17,471	8,145	21,816	6,886	18,470

* 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 QUARTER ENDED ON DECEMBER 31, 2025						
						(₹ in Lakhs)
SI No	Particulars	Schedule Ref. Form No.	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	1,080	2,429	978	2,588
	(b) Marine Insurance	NL-1	(175)	(307)	422	(290)
	(c) Miscellaneous Insurance	NL-1	4,486	16,527	5,226	15,319
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,704	5,763	1,498	6,059
	(b) Profit on sale of investments		364	1,219	294	1,321
	(c) (Loss on sale/ redemption of investments)		(58)	(158)	(159)	(261)
	(d) Amortization of Premium / Discount on Investments		(45)	(162)	(47)	(198)
3	OTHER INCOME (To be specify)					
	Interest on Income Tax Refund		-	-	-	32
	Foreign Exchange (Gain) / Loss		-	-	-	-
	Miscellaneous Income		-	-	-	-
	Profit on Sale / Write off of Fixed Assets (Net)		3	18	-	11
	TOTAL (A)		7,359	25,328	8,212	24,581
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	(10,928)	-	-
	(c) Others - Impairment of Investment Assets		-	-	91	(167)
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	10,928	-	-
	(c) Interest on subordinated debt		636	1,575	373	648
	(d) Expenses towards CSR activities		235	454	132	301
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	Managerial Remuneration		83	214	37	74
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others		-	-	-	-
	Director Sitting fees and Board meeting expenses		37	135	38	114
	Debtenture Issuance		20	70	(2)	63
	TOTAL (B)		1,011	2,448	669	1,033
6	Profit/(Loss) Before Tax		6,348	22,880	7,543	23,548
7	Provision for Taxation					
	Current tax		1,317	4,212	1,875	6,005
	Deferred tax		362	1,649	(363)	(329)
8	Profit / (Loss) after tax		4,669	17,019	6,032	17,872
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	920	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	(d) Proposed final dividend		-	-	-	-
	Balance of profit/ loss brought forward from last year		1,20,803	1,09,373	1,02,378	90,537
	Balance carried forward to Balance Sheet		1,25,472	1,25,472	1,08,410	1,08,409

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 DECEMBER 31, 2025			
(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	As at December 31, 2025	As at December 31, 2025
SOURCES OF FUNDS			
Share Capital	NL-8	36,818	36,818
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	1,42,384	1,25,171
Fair Value Change Account			
-Shareholders' Funds		(369)	12
-Policyholders' Funds		(1,415)	35
Borrowings	NL-11	26,500	15,000
TOTAL		2,03,918	1,77,036
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	1,21,295	1,21,598
Investments-Policyholders	NL-12A	4,64,928	3,76,495
Loans	NL-13	-	-
Fixed Assets	NL-14	6,734	6,923
Deferred Tax Asset (Net)		2,187	2,521
CURRENT ASSETS			
Cash and Bank Balances	NL-15	17,863	9,241
Advances and Other Assets	NL-16	1,50,895	1,41,924
Sub-Total (A)		1,68,758	1,51,165
Deferred Tax Liability (Net)			
Current Liabilities	NL-17	4,17,374	3,76,447
Provisions	NL-18	1,42,610	1,05,219
Sub-Total (B)		5,59,984	4,81,666
NET CURRENT ASSETS (C) = (A - B)		(3,91,226)	(3,30,501)
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		2,03,918	1,77,036
Note: Previous year figures are regrouped & reclassified wherever necessary.			
CONTINGENT LIABILITIES			
Particulars		As at December 31, 2025	As at December 31, 2024
1. Partly paid-up investments		-	-
2. Claims, other than against policies, not acknowledged as debts by the company		-	-
3. Underwriting commitments outstanding (in respect of shares and securities)		-	-
4. Guarantees given by or on behalf of the Company		-	-
5. Statutory demands/ liabilities in dispute, not provided for (Refer Note- 1a)		9,474	6,544
6. Reinsurance obligations to the extent not provided for in accounts		-	-
7. Others (to be specified)		-	-
7a. Claims lodged by policyholders in court under dispute not provided for		4,419	4,622
7b. Others (Refer Note-2)		10,473	10,473
TOTAL		24,366	21,639
Note 1			
a) The Company has disputed the demand raised by Income Tax Authorities amounting to ₹ 3,169 Lakhs (Previous year ₹ 3,169 Lakhs) and the Goods & Service Tax authorities amounting to ₹ 6,305 Lakhs (Previous year ₹ 3,375 Lakhs). The company is taking appropriate action on the same.			
b) Excludes demand of ₹ 67,892 lakhs raised by Income Tax Authorities for three financial years towards various industry wide issues including disallowance of expenses such as provision for IBNR, reinsurance premium paid to foreign reinsurance branches, admin fees paid to lead insurers, commission paid to reinsurance companies, certain marketing expenses, denial of exempt income, etc. The company has filed an appeal at Commissioner appeal level for all three financial years. The Company has been advised that its tax position on the matters is legally valid and the adopted tax position is legally tenable.			
c) Show-cause notices issued by various Government Authorities are not considered as an obligation. When any order or notice is raised by the authorities for which the Company is in appeal under adjudication, these are disclosed as contingent liability except in cases where the probability of any financial outflow is remote.			
Note 2			
The company is informed of imposing penalty ₹ 1,109 Lakhs (previous year ₹ 1,109 Lakhs) from Haryana State and penalty of ₹ 9,364 Lakhs (previous year ₹ 9,364) from Gujarat State for the alleged delay in settlement of crop claims to the farmers. Crop claims of eligible farmers of the Gujarat State have already been settled in March 2024, after receipt of premium subsidy from Central and State Governments in March 2024. The writ petition challenging the imposition of penalty by State Government of Haryana and State Government of Gujarat are sub-judice before respective High Courts. Considering the operational guidelines for PMFBY schemes and defense raised by the Company in Writs, the chance of penalty succeeding against the company is remote.			
Pending Litigation			
The Company's pending litigations comprise of claims against the Company primarily by customers and proceedings pending with tax authorities. The Company has reviewed all its pending litigations and proceedings and has adequately provided for where provisions are required and disclosed the contingent 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 December 31, 2025.			

FORM N-S - CLAIMS SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025
Claims Paid (Direct)	4,560	29,888	768	2,274	18	18	787	2,302	25,717	61,752	19,989	25,199	45,807	56,827	26,587	69,008	2,162	6,484	5	17	28,252	76,102
Add: Reinsurance ceded to third claims	192	618	9	27	-	-	201	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reinsurance Ceded to claims cost	4,368	29,270	759	2,247	17	17	776	2,266	25,717	61,752	19,989	25,199	45,807	56,827	26,587	69,008	2,162	6,484	5	17	28,252	76,102
Net Claims Paid	340	2,008	1,069	1,054	1	1	288	1,036	18,999	36,000	8,000	18,999	36,000	46,181	15,312	46,533	5,322	5,322	5	16	16,349	47,791
Add: Claims Outstanding at the end of the quarter	2,239	3,258	2,239	2,297	20	20	2,279	2,279	6,076	1,070	1,070	1,070	1,070	1,070	6,076	6,076	6,076	6,076	19	19	11,442	11,442
Less: Claims Outstanding at the beginning of the year	3,497	3,220	655	855	25	25	935	888	6,414	7,394	5,343	5,343	5,343	5,343	6,158	6,334	4,325	4,325	133	42	18,336	13,336
Net Incurred Claims	1872	2,046	1089	1,496	3	23	591	1,487	11,388	31,200	12,264	21,264	23,652	52,866	15,965	46,533	1,699	1,699	38	144	17,154	46,688
Claims Paid (Direct)																						
- In State	4,560	29,888	740	2,124	18	18	748	2,142	25,717	61,752	19,989	25,199	45,807	56,827	26,587	69,008	2,162	6,484	5	17	28,252	76,097
Outside State	-	-	28	150	-	-	28	160	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	741	741	184	184	20	20	204	204	4,362	4,362	58,988	62,346	62,346	2,942	2,942	1,804	1,804	78	78	78,000	4,844	
Estimates of IBNR and IBNER at the beginning of the period (net)	738	737	189	138	23	3	182	141	4,149	3,874	52,550	49,676	56,766	52,756	2,932	4,869	1,790	2,387	76	-	4,815	7,447

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024
Claims Paid (Direct)	924	3,973	465	1,365	453	453	918	1,720	18,263	42,683	8,255	25,433	33,688	39,938	48,971	5,322	9,644	5	17	28,252	76,102	
Add: Reinsurance ceded to third claims	19	26	37	69	37	37	74	106	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Reinsurance Ceded to claims cost	789	3,947	428	1,296	416	416	832	1,614	18,263	42,683	8,255	25,433	33,688	39,938	48,971	5,322	9,644	5	17	28,252	76,102	
Net Claims Paid	126	1,000	374	1,138	37	37	74	106	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Claims Outstanding at the end of the quarter	1,449	3,484	793	793	793	793	793	793	7,239	7,239	1,120	1,120	1,120	1,120	1,120	1,120	1,120	1,120	14	14	11,442	11,442
Less: Claims Outstanding at the beginning of the year	1,097	4,086	794	123	2	3	794	128	6,468	11,853	1,47,181	1,50,191	1,50,335	1,63,034	6,941	1,880	5,941	5,775	148	77	12,815	11,752
Net Incurred Claims	(240)	344	315	1,094	9	9	294	1,883	8,922	27,761	8,613	21,494	17,538	46,185	26,935	48,481	1,669	4,181	(5)	67	27,515	47,791
Claims Paid (Direct)																						
- In State	924	3,973	278	1,182	416	416	794	1,599	18,928	46,040	8,255	26,639	26,462	36,088	28,085	48,971	2,302	9,643	-	3	22,387	66,427
Outside State	-	-	127	122	-	-	127	127	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	744	744	113	113	2	3	115	115	3,429	3,429	51,270	51,270	54,707	54,707	3,905	3,905	3,478	2,478	-	-	2,383	2,383
Estimates of IBNR and IBNER at the beginning of the period (net)	797	748	181	102	2	3	183	185	2,395	4,271	53,853	54,936	56,048	59,287	2,296	3,202	2,478	1,499	-	-	4,774	4,881

FORM N.S. - CLAIMS SCHEDULE

(F to L)

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	
	Claims Paid (Direct)	51	96	26	31	10	274	-	-	1940	1600	75	75	1,940	1,600	55,145	55,145	2,643	2,643
Add: Reinsurance ceded to third claims	-	-	-	-	2	13	-	-	-	-	-	-	-	-	12	12	25	25	
Less: Reinsurance Ceded to claims cost	7	5	1	1	83	211	-	-	11,027	11,029	74	74	1,478	1,478	46,387	46,387	1,29,873	1,29,873	
Net Claims Paid	52	96	27	32	89	264	-	-	7,958	24,100	1	1	902	2,222	48,798	48,798	1,26,239	1,26,239	
Less: Claims Outstanding at the end of the quarter	323	353	468	460	193	893	-	-	16,158	16,158	-	-	1,733	1,733	1,94,188	1,94,188	1,26,708	1,26,708	
Less: Claims Outstanding at the beginning of the year	325	273	461	319	354	507	-	-	16,888	14,142	-	-	1,762	1,612	1,91,059	2,06,392	1,26,419	1,23,330	
Net Incurred Claims	30	124	44	138	142	600	-	-	7,224	16,522	1	1	894	2,342	48,999	1,17,889	49,683	1,23,553	
Claims Paid (Direct)																			
- In State	54	98	28	33	99	274	-	-	19,463	16,007	75	75	1,348	1,627	55,145	55,145	2,64,909	2,64,909	
Outside State	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	25	25	
Estimates of IBNR and IBNER at the end of the period (net)	261	261	70	70	152	152	-	-	16,905	16,906	-	-	181	181	85,703	85,703	86,648	86,648	
Estimates of IBNR and IBNER at the beginning of the period (net)	183	133	54	10	183	138	-	-	16,828	14,687	-	-	626	733	78,453	86,296	88,241	87,144	

(F to L)

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	
	Claims Paid (Direct)	17	17	2	2	103	103	-	-	5,063	16,461	22	22	883	2,161	54,641	54,641	2,07,885	2,13,547
Add: Reinsurance ceded to third claims	-	-	-	-	11	11	-	-	-	-	-	-	-	-	11	11	23	23	
Less: Reinsurance Ceded to claims cost	-	2	3	3	21	117	-	-	3,251	45,899	22	22	422	1,801	19,368	19,368	26,782	92,616	
Net Claims Paid	17	15	1	1	93	97	-	-	1,812	20,562	-	-	461	1,360	34,284	34,284	1,81,126	1,20,954	
Less: Claims Outstanding at the end of the quarter	231	251	1	3	336	351	-	-	30,708	30,708	-	-	1,524	1,524	2,13,961	2,13,961	2,18,181	2,18,181	
Less: Claims Outstanding at the beginning of the year	234	189	107	101	368	303	-	-	30,382	21,074	-	-	1,708	1,681	1,88,028	1,88,028	1,24,127	1,23,108	
Net Incurred Claims	14	72	172	183	96	117	-	-	19,896	29,634	-	-	217	839	59,244	59,244	1,24,644	1,26,086	
Claims Paid (Direct)																			
- In State	17	17	2	2	100	100	-	-	5,063	16,461	22	22	883	2,160	54,641	54,641	2,07,885	2,13,487	
Outside State	-	-	-	-	11	11	-	-	-	-	-	-	-	-	11	11	23	23	
Estimates of IBNR and IBNER at the end of the period (net)	134	134	17	17	133	134	-	-	30,748	30,748	-	-	710	710	81,817	81,817	84,498	84,498	
Estimates of IBNR and IBNER at the beginning of the period (net)	126	120	10	44	134	101	-	-	19,234	20,210	-	-	671	671	88,977	85,183	81,877	86,817	

FORM N-G-COMMISSION SCHEDULE

Particulars	Firm		Merrill Lynch		Merrill Hall		JPMorgan		Morgan DP		Morgan SP		JPMorgan		Health		Personal Account		Trust Investment		JPMorgan		
	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	
	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	
Commissions & Reimbursement	901	3,561	144	456	-	7	114	473	11,462	30,180	11,942	31,497	26,477	11,421	34,447	144	1,584	301	1,301	1,231	1,246	2,114	9,111
Reimburse	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Commissions	901	3,561	144	456	-	7	114	473	11,462	30,180	11,942	31,497	26,477	11,421	34,447	144	1,584	301	1,301	1,231	1,246	2,114	9,111
Self-Commission on Insurance Account	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Self-Commission on Insurance Cash	886	3,547	47	456	-	7	114	473	11,462	30,180	11,942	31,497	26,477	11,421	34,447	144	1,584	282	1,282	1,231	1,246	2,114	9,111
Net Commission	781	3,086	47	384	(76)	(70)	(100)	(81)	4,000	10,181	4,000	10,001	8,000	4,000	10,000	44	(100)	1,184	1,000	1,000	1,000	1,000	8,000

Particulars	Firm		Merrill Lynch		Merrill Hall		JPMorgan		Morgan DP		Morgan SP		JPMorgan		Health		Personal Account		Trust Investment		JPMorgan		
	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	For the Quarter Ended December 31, 2018	Up to the Quarter Ended December 31, 2018	
	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)
Commissions & Reimbursement	301	1,201	(40)	61	11	31	(64)	304	7,711	21,714	8,021	24,411	13,711	41,111	1,201	1,301	301	1,101	1,001	1,011	1,111	2,111	6,111
Reimburse	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Commissions	301	1,201	(40)	61	11	31	(64)	304	7,711	21,714	8,021	24,411	13,711	41,111	1,201	1,301	301	1,101	1,001	1,011	1,111	2,111	6,111
Self-Commission on Insurance Account	1,341	1,001	11	101	11	11	11	11	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111
Self-Commission on Insurance Cash	1,341	1,001	11	101	11	11	11	11	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111
Net Commission	(840)	(1,121)	(40)	(40)	(171)	(80)	(100)	110	4,000	13,201	(80)	2,401	2,001	14,201	1,001	2,001	61	(1,001)	1,201	1,001	1,001	1,001	2,001

(1) The party commission, if any, as to be combined with the insurance account or Reimbursement under Name.
 (2) Quarterly Reimburse to the issuer for equity underwritten which continues more than 10 percent of the total gross direct purchase.
 (3) Commission on Reimbursement from Broker/Dealer.

FORM NL7-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 December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025
	1 Employee remuneration & welfare benefits	49	235	28	114	(1)	-	27	118	1,894	4,543	2,156	4,942	4,060	9,485	1,544	4,168	79	405	55	122	1,678
2 Travel, conveyance and vehicle running expenses	2	11	1	7	-	-	1	7	89	207	105	291	194	598	69	245	2	24	3	7	74	276
3 Training expenses	-	2	-	1	-	-	-	1	15	44	17	48	32	112	12	41	-	4	-	1	42	46
4 Bank, utility & lease	3	16	2	10	-	-	2	18	156	369	172	531	326	922	119	351	(6)	35	-	10	114	396
5 Repairs	2	10	1	5	-	-	1	6	84	213	96	311	195	444	42	135	-	19	-	1	6	209
6 Printing & stationery	1	2	-	1	-	-	-	1	25	46	28	49	53	44	21	41	-	4	-	1	23	46
7 Communication expenses	1	4	-	2	-	-	2	6	29	75	34	98	63	137	23	69	-	7	-	1	25	76
8 Legal & professional charges	2	9	2	5	-	-	2	6	64	205	118	319	192	444	30	139	-	19	-	1	5	20
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	8	18	9	19	17	37	7	16	-	1	-	2	8	18
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Tradition matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) at any other capacity	-	-	-	-	-	-	-	-	19	53	15	39	35	103	-	10	-	-	-	-	-	10
(Total of audited expenses)	-	-	-	-	-	-	-	-	1	1	1	1	2	2	1	1	-	-	-	-	-	1
10 Advertisement and publicity	(2)	7	(1)	1	-	-	(1)	1	(13)	46	(12)	30	(20)	96	(17)	42	(9)	4	(20)	4	(20)	47
11 Interest & Bank Charges	(8)	6	(2)	3	-	-	(1)	1	26	67	27	79	244	644	203	421	69	60	60	60	313	699
12 Depreciation	8	35	4	21	(1)	-	3	31	318	610	300	918	605	1,531	181	295	143	10	10	20	278	637
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	(1)	(1)	(1)	(1)	(1)	-	-	-	-	-	-	-	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	(1)	(1)	(1)	(1)	(1)	-	-	-	-	-	-	-	-
16 Membership & Subscription	1	1	-	-	-	-	-	-	5	13	5	19	10	35	4	11	-	-	-	-	-	4
17 Information Technology Expenses	7	44	5	24	-	-	5	25	361	637	416	1,020	777	1,807	288	860	13	84	11	25	312	669
18 Goods and Service Tax/Service Tax Expenditure	2	3	2	2	-	-	2	2	53	62	59	66	112	130	54	62	(9)	5	2	2	47	69
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	(2)	2	1	1	-	-	1	1	5	19	17	20	22	48	8	22	-	2	-	1	1	9
Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Administration Charges - Casualty Follower	36	99	(2)	(4)	2	4	(6)	(6)	-	-	-	-	-	-	107	2,119	(9)	1	-	107	2,119	
TOTAL	111	498	49	208	(6)	8	49	214	3,426	8,388	3,971	9,167	2,393	17,492	2,873	9,796	113	740	102	233	3,088	10,724
In Sida	89	491	37	204	8	37	212	212	3,077	8,236	3,957	9,144	2,394	17,480	2,873	9,822	69	732	89	216	3,051	10,720
Outside Sida	1	7	1	4	-	-	1	4	58	149	67	183	125	312	44	174	2	13	5	7	51	154

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 December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024
	1 Employee remuneration & welfare benefits	(21)	118	(8)	103	-	-	(6)	103	1,046	2,633	1,007	3,141	2,143	5,774	2,563	4,178	23	104	20	84	2,645
2 Travel, conveyance and vehicle running expenses	(2)	7	-	7	-	-	-	7	61	161	62	191	122	382	152	255	1	13	2	5	156	222
3 Training expenses	-	1	-	1	-	-	-	1	11	29	14	31	25	25	46	1	1	2	1	1	28	43
4 Bank, utility & lease	(1)	10	-	8	-	-	-	8	85	193	94	242	178	416	107	307	7	38	7	6	205	341
5 Repairs	-	8	(1)	5	-	-	-	5	44	127	56	152	90	279	119	262	-	2	-	5	140	216
6 Printing & stationery	-	3	(1)	2	-	-	-	2	25	62	28	78	35	140	19	51	-	3	-	1	59	102
7 Communication expenses	-	4	1	4	-	-	1	4	58	130	64	191	122	219	111	219	-	7	2	2	120	169
8 Legal & professional charges	(2)	8	(1)	6	-	-	(1)	6	87	221	160	247	158	388	222	316	-	20	-	4	252	359
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	(1)	-	-	-	-	-	-	-	4	9	5	11	9	20	9	14	-	1	-	1	9	15
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Tradition matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) at any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Total of audited expenses)	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	-	-	-	-	-	1
10 Advertisement and publicity	1	7	2	7	-	-	2	7	95	180	105	319	205	350	107	205	-	10	-	6	158	227
11 Interest & Bank Charges	(1)	13	-	12	-	-	-	12	123	262	130	236	254	438	286	448	4	21	3	9	293	478
12 Depreciation	6	28	(2)	28	-	-	(2)	28	234	458	246	534	328	868	423	716	-	4	3	4	464	786
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	(5)	-	(5)	-	-	-	(5)	-	(76)	-	(97)	-	(173)	-	(77)	-	(8)	-	(3)	-	(88)	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	(1)	1	-	-	-	-	-	-	6	12	6	14	12	26	13	19	-	1	-	-	13	20
17 Information Technology Expenses	(1)	32	2	31	-	-	2	31	320	724	343	864	662	1,486	738	1,110	9	13	9	23	756	1,228
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	2	-	2	(1)	4	(1)	1	(1)	(1)	18	-	-	(2)	17
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	8	1	6	1	-	-	6	1	5	19	5	24	10	43	18	30	(1)	1	-	1	17	32
Administration Charges - Casualty Follower	14	75	(7)	(1)	1	2	(6)	(1)	-	0	1	0	1	3,009	3,009	(9)	0	-	-	1,009	3,009	
TOTAL	(20)	308	(12)	287	1	4	(11)	211	2,069	5,177	2,346	6,216	4,313	11,393	7,989	11,236	44	435	56	163	6	

FORM NL-7-OPERATING EXPENSES SCHEDULE

(€ in Lakhs)

Particulars	Miscellaneous														Grand Total			
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments			Total Miscellaneous		
	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025		For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	
1 Employee remuneration & welfare benefits	3	12	10	62	3	8	-	-	189	1,456	-	-	114	262	6,057	15,980	6,131	16,312
2 Travel, conveyance and vehicle running expenses	-	-	1	4	-	4	-	-	-	15	135	-	-	15	288	889	291	1,009
3 Training expenses	-	-	-	-	-	-	-	-	-	14	-	-	-	3	46	156	45	189
4 Bank, utility & lease	-	1	-	-	-	1	-	-	19	122	-	-	5	29	459	1,176	461	1,605
5 Depreciation	-	1	-	2	-	-	-	-	6	88	-	-	5	12	295	747	298	762
6 Printing & stationery	-	-	1	-	-	-	-	-	3	14	-	-	2	3	86	188	62	161
7 Communication expenses	-	-	-	2	-	-	-	-	24	24	-	-	1	4	91	264	92	270
8 Legal & professional charges	-	-	-	2	-	1	-	-	(114)	884	-	-	5	11	121	1,499	121	1,621
9 Auditor's fees, expenses etc.	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	1	-	-	-	-	-	2	6	-	-	1	28	63	28	28	65
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Tradition matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	11	-	-	-	-	-	(18)	180	-	162
(g) of audited expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	3
10 Advertisement and publicity	-	-	-	1	-	-	-	-	177	195	-	-	(1)	2	83	365	78	386
11 Interest & Bank Charges	1	2	2	3	3	3	-	-	54	217	-	-	29	39	1,168	2,352	1,293	2,645
12 Depreciation	-	1	1	11	1	1	-	-	21	21	-	-	47	107	1,027	2,889	1,028	3,909
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Spent internally)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)	-	(1)
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	-	-	-	-	-	-	-	-	4	-	-	1	15	46	16	43	64
17 Information Technology Expenses	-	2	2	13	1	2	-	-	24	299	-	-	22	54	1,138	3,296	1,159	3,385
18 Goods and Service Tax/Service Tax Expenditure	-	-	1	1	-	-	-	-	40	108	-	-	(3)	4	197	312	201	317
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21 Miscellaneous Expenses	-	-	-	-	-	-	-	-	73	88	(2)	-	-	1	103	154	103	157
22 Administration Charges - Conscience Follower	-	-	1	5	2	6	-	-	-	-	-	-	3	8	112	2,148	138	2,286
TOTAL	5	21	19	119	9	22	-	-	454	3,848	(1)	-	200	496	11,179	32,728	11,339	33,433
In India	4	17	17	117	8	22	-	-	292	3,797	(1)	-	177	487	11,028	32,198	11,184	32,897
Outside India	-	-	-	2	-	-	-	-	4	48	-	-	23	9	151	530	155	536

(€ in Lakhs)

Particulars	Miscellaneous														Grand Total			
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments			Total Miscellaneous		
	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024		For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	
1 Employee remuneration & welfare benefits	3	9	12	46	14	20	-	-	314	2,066	-	-	23	62	5,124	13,014	5,007	13,242
2 Travel, conveyance and vehicle running expenses	1	1	1	3	1	2	-	-	-	28	-	-	1	5	124	373	122	495
3 Training expenses	-	-	-	-	-	-	-	-	-	5	-	-	1	38	126	35	127	
4 Bank, utility & lease	-	1	1	4	1	2	-	-	34	199	-	-	4	19	421	881	421	1,001
5 Depreciation	-	-	-	2	-	-	-	-	27	78	-	-	2	12	128	332	131	307
6 Printing & stationery	-	-	1	-	-	-	-	-	3	16	-	-	2	3	286	694	287	922
7 Communication expenses	-	-	1	2	1	2	-	-	39	99	1	-	2	3	374	888	312	1,194
8 Legal & professional charges	-	-	-	3	1	2	-	-	2,673	3,087	-	-	5	3,374	3,884	3,372	3,956	
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	1	-	-	-	-	-	-	2	8	-	-	-	21	65	20	20	65
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Tradition matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	-	-	-	-
(g) of audited expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	3
10 Advertisement and publicity	1	1	1	3	1	3	-	-	63	189	-	-	3	6	463	793	466	887
11 Interest & Bank Charges	1	1	1	5	1	3	-	-	49	279	-	-	3	18	660	1,394	660	1,419
12 Depreciation	1	3	3	8	3	3	-	-	46	444	-	-	4	16	603	3,335	643	3,978
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Spent internally)	-	-	(2)	-	(1)	-	-	-	(116)	-	-	-	(2)	1	(376)	1	(387)	1
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	-	-	-	-	-	-	-	4	13	-	-	-	29	99	28	60	
17 Information Technology Expenses	-	2	4	13	4	8	-	-	133	717	-	-	8	26	1,568	3,380	1,567	3,643
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	82	183	-	-	(30)	(31)	54	188	54	188
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Service charges	-	-	-	-	-	-	-	-	(1,673)	-	-	-	-	-	(1,978)	-	(1,978)	-
21 Miscellaneous Expenses	-	-	-	-	-	1	-	-	(1)	20	-	-	1	2	29	99	43	105
22 Administration Charges - Conscience Follower	(5)	-	(5)	3	2	7	-	-	-	-	-	-	1	3	3,012	3,072	3,030	3,146
TOTAL	7	18	24	96	29	65	-	-	1,734	8,191	1	1	19	185	14,218	31,783	14,187	32,272
In India	9	20	24	103	35	70	-	-	2,346	8,600	1	1	35	189	14,030	31,204	14,044	31,749
Outside India	-	-	(8)	2	-	1	-	-	(2)	110	-	-	1	4	188	574	143	523

FORM NL-8-SHARE CAPITAL SCHEDULE			
			(₹ in Lakhs)
	Particulars	As at December 31, 2025	As at December 31, 2024
1	Authorised Capital	40,000	40,000
	400,000,000 Equity Shares of Rs.10 each (Previous Period: 400,000,000 Equity Shares of Rs.10 each)		
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)		
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)		
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		
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)		

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

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

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

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE						ANNEXURE A			
DETAILS OF EQUITY HOLDING OF INSURERS									
PART A:									
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LTD INSURANCE COMPANY, AS AT QUARTER ENDED 31st DECEMBER 2025									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A Promoters & Promoters Group									
A.1 Indian Promoters									
i) Individuals/HUF (Names of major shareholders):									
ii) Bodies Corporate:									
	Dabur Investment Corporation (Partnership Firm)	1	4,71,47,727	12.81	4,715				
iii) Financial Institutions/ Banks									
	(i) Indian Bank	4	10,50,00,000	28.52	10,500				
	(ii) Indian Overseas Bank	2	6,65,00,000	18.06	6,650				
	(iii) Karnataka Bank Limited	1	2,20,90,910	6.00	2,209				
iv) Central Government/ State Government(s) / President of India									
v) Persons acting in concert (Please specify)									
vi) Any other (Please specify)									
A.2 Foreign Promoters									
i) Individuals (Name of major shareholders):									
ii) Bodies Corporate:									
	(i) Sompo Japan Insurance Inc	1	12,74,43,183	34.61	12,744	-	-	-	-
iii) Any other (Please specify)									
B. Non Promoters									
B.1 Public Shareholders									
1.1) Institutions									
	i) Mutual Funds								
	ii) Foreign Portfolio Investors								
	iii) Financial Institutions/Banks								
	iv) Insurance Companies								
	v) FII belonging to Foreign promoter								
	vi) FII belonging to Foreign Promoter of Indian Promoter								
	vii) Provident Fund/Pension Fund								
	viii) Alternative Investment Fund								
	ix) Any other (Please specify)								
1.2) Central Government/ State Government(s)/ President of India									
1.3) Non-Institutions									
	i) Individual share capital upto Rs. 2 Lacs								
	ii) Individual share capital in excess of Rs. 2 Lacs								
	iii) NBFCs registered with RBI								
	iv) Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
	v) Any other (Please Specify)								
B.2 Non Public Shareholders									
2.1) Custodian/DR Holder									
2.2) Employee Benefit Trust									
2.3) Any other (Please specify)									
Total		9	36,81,81,820	100.00	36,818				
Foot Notes:									
(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.									
(b) Indian Promoters - As defined under Regulation 21(1)(i) 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.									

Name of the Indian Promoter / Indian Investor:									
2. INDIAN OVERSEAS BANK									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
	President of India	1	17,80,04,88,299	92.44	17,80,048.83				
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	20	3,42,83,292	0.18	3,428.33	-	-	-	-
ii)	Foreign Portfolio Investors Category - 1	41	6,76,40,520	0.35	6,764.05	-	-	-	-
iii)	Foreign Portfolio Investors Category - 2	1	454	0.00	0.05	-	-	-	-
iv)	Banks	10	4,88,81,231	0.25	4,888.12	-	-	-	-
v)	Insurance Companies	5	71,68,81,177	3.72	71,688.12	-	-	-	-
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	2	1,00,823	0.00	10.08	-	-	-	-
	Any other (Please specify)								
	-Financial Institutions	3	2,12,53,710	0.11	2,125.37				
1.2)	Central Government/ State Government(s)/ President of India	1	1,500	0.00	0.15	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	9,61,026	35,70,72,141	1.85	35,707.21	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,998	11,71,29,326	0.61	11,712.93	-	-	-	-
iii)	NBFCs registered with RBI					-	-	-	-
iv)	Others:								
	-Trusts	20	7,09,302	0.00	70.93	-	-	-	-
	-Non Resident Indian (NRI)	5,144	1,05,88,411	0.05	1,058.84	-	-	-	-
	-Clearing Members	5	5,94,843	0.00	59.48	-	-	-	-
	-Foreign Companies	1	48,000	0.00	4.80	-	-	-	-
	-Foreign Nationals					-	-	-	-
	-Directors and their Relatives					-	-	-	-
	-Non Resident Indian Non Repatriable					-	-	-	-
	-Bodies Corporate	1,105	2,55,80,886	0.13	2,558.09	-	-	-	-
	-Key Managerial Personnel	1	5401	0.00	0.54	-	-	-	-
	-IEPF								
v)	Any other (Please Specify)								
	Foreign Companies								
	Director & their relatives	4	24,262	0.00	2.43	-	-	-	-
	-Unclaimed/Suspense/Escrow Account					-	-	-	-
	-Hindu Undivided Family	4,711	1,57,10,033	0.08	1,571	-	-	-	-
	-Overseas Corporate Bodies					-	-	-	-
	-ESOP/ESOS/ESPS	7,655	3,75,81,575	0.20	3,758.16	-	-	-	-
	LLP								
	Trust								
	KMP								
B.2)	Foreign Portfolio Investor (Individual)	1	5,550	0.00	0.56				
	LLP	74	20,09,059	0.02	200.91				
B.3)	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	9,81,829	19,25,65,89,795	100.00	19,25,659	-	-	-	-
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor:									
3. KARNATAKA BANK LTD									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B. Non Promoters									
B.1 Public Shareholders									
1.1 Institutions									
i)	Mutual Funds	9	2,92,78,041	7.74	2,928				
ii)	Foreign Portfolio Investors	144	4,42,26,246	11.70	4,423				
iii)	Financial Institutions/Banks	3	736	0.00	0				
iv)	Insurance Companies	7	3,00,30,896	7.94	3,003				
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	5	5,89,681	0.16	59				
ix)	NBFC's registered with RBI	2	3,191	0.00	0				
x)	Any other (Please specify)								
1.2 Central Government/ State Government(s)/ President of India									
1.3 Non-Institutions									
i)	Individual share capital upto Rs. 2 Lacs	3,98,152	13,42,39,304	35.50	13,423.93				
ii)	Individual share capital in excess of Rs. 2 Lacs	1,000	9,97,14,269	26.37	9,971.43				
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	12	65,391	0.02	6.54				
	- Non Resident Indian	6,639	94,26,345	2.49	942.63				
	- Clearing Members	12	7,776	0.00	0.78				
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate	1,001	2,01,16,424	5.32	2,011.64				
	- IEPF	1	14,11,648	0.37	141.16				
v)	Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 5A	2	1,99,934	0.05	19.93				
	Directors & Relatives	4	7,361	0.00	0.74				
	HUF	3,492	78,51,738	2.08	785.17				
	LLP	105	9,71,363	0.26	97.14				
B.2 Non Public Shareholders									
2.1 Custodian/DR Holder									
2.2 Employee Benefit Trust									
2.3 Any other (Please specify)									
Total		4,10,590	37,81,40,344	100.00	37,814	-	-	-	-
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.									
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.									
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.									
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.									

Name of the Indian Promoter / Indian Investor:									
4. DABUR INVESTMENT CORPORATION - A PARTNERSHIP FIRM									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mr. Mohit Burman (Partner)			95.00	6,997				
	(ii) Mr. Vivek Burman (Partner)			5.00	17				
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B. Non Promoters									
B.1 Public Shareholders									
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 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	-	-	-	-

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(₹ in Lakhs)			
Sl. No.	Particulars	As at December 31, 2025	As at December 31, 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	16,762	16,762
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves		
	Debenture Redemption Reserve	150	-
7	Balance of Profit in Profit & Loss Account	1,25,472	1,08,409
	TOTAL	1,42,384	1,25,171

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

Sl. No.	Particulars	As at December 31, 2025	As at December 31, 2024
1	Debentures/ Bonds	26,500	15,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	26,500	15,000

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 December 31, 2025	As at December 31, 2024	As at December 31, 2025	As at December 31, 2024	As at December 31, 2025	As at December 31, 2024
LONG TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	41,356	41,652	1,58,515	1,28,965	1,99,871	1,70,617
2	Other Approved Securities	-	645	-	1,998	-	2,643
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	310	366	1,190	1,134	1,500	1,500
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	24,414	26,290	93,578	81,400	1,17,992	1,07,690
	(e) Other Securities (to be specified)	318	-	1,219	-	1,537	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	33,048	32,080	1,26,673	99,328	1,59,721	1,31,408
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	-	-	-	-	-	-
	(b) Debentures/ Bonds	-	-	-	-	-	-
6	Investments in Alternate Investment Fund	804	666	3,083	2,061	3,887	2,727
7	Other Securities	50	-	193	-	243	-
	TOTAL	1,00,300	1,01,699	3,84,451	3,14,886	4,84,751	4,16,585
SHORT TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	2,438	1,105	9,343	3,420	11,781	4,525
2	Other Approved Securities	3,325	1,809	12,741	5,602	16,066	7,411
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	7,035	5,549	26,967	17,180	34,002	22,729
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	795	-	2,461	-	3,256
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	3,205	2,256	12,288	6,984	15,493	9,240
	(e) Other Securities/bank deposit	-	244	-	756	-	1,000
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,289	4,888	8,778	15,135	11,067	20,023
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	2,703	3,159	10,360	9,780	13,063	12,939
	(b) Mutual Fund	-	94	-	291	-	385
	(c) Debentures/ Bonds	-	-	-	-	-	-
	TOTAL	20,995	19,899	80,477	61,609	1,01,472	81,508
	GRAND TOTAL	1,21,295	1,21,598	4,64,928	3,76,495	5,86,223	4,98,093

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

Particulars	Shareholders		Policyholders		Total	
	As at December 31, 2025	As at December 31, 2024	As at December 31, 2025	As at December 31, 2024	As at December 31, 2025	As at December 31, 2024
	Long Term Investments--					
Book Value	98,817	1,00,667	3,78,767	3,11,691	4,77,584	4,12,358
Market Value	99,058	1,00,474	3,79,693	3,11,092	4,78,751	4,11,566
Short Term Investments--						
Book Value	11,257	10,302	43,149	31,897	54,406	42,199
Market Value	11,278	10,276	43,228	31,816	54,506	42,092

Notes:

- Aggregate book value of Investments (other than Alternate Investment Fund, Mutual Fund, Listed Equities & Perpetual Bond, InvTs) is Rs.5,31,990 Lakhs (previous year Rs.4,54,557 Lakhs).
- Aggregate market value of Investments (other than Alternate Investment Fund, Mutual Fund, Listed Equities & Perpetual Bond, InvTs) is Rs.5,33,257 Lakhs (previous year Rs.4,53,658 Lakhs).
- Short Term Other approved securities includes TREPS amounting to Rs.8,449 Lakhs (previous year Rs.4,920 Lakhs) and Certificate of Deposit amounting to Rs.4,992 Lakhs (previous year Rs.2,492 Lakhs) and State Gov amounting to Rs.2,624 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.3,747 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 December 31, 2025	As at December 31, 2024
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-
Notes:			
(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.			
(b) Provisions against non-performing loans shall be shown separately.			
(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.			
(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.			
Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (₹ in Lakhs)	Provision (₹ in Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

(₹ in Lakhs)											
Particulars	Cost/ Gross Block				Depreciation				Net Block		
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at December 31, 2025	As at December 31, 2024	
Goodwill	-	-	-	-	-	-	-	-	-	-	
Intangibles (Computer Software)	11,236	1,951	413	12,774	6,259	2,355	-	8,614	4,160	4,577	
Land-Freehold	-	-	-	-	-	-	-	-	-	-	
Leasehold Property	964	16	102	878	273	137	102	308	570	848	
Buildings	-	-	-	-	-	-	-	-	-	-	
Furniture & Fittings	252	10	59	203	132	14	58	88	115	17	
Information Technology Equipment	4,615	435	591	4,459	3,422	372	589	3,205	1,254	1,039	
Vehicles	-	-	-	-	-	-	-	-	-	-	
Office Equipment	360	7	35	332	224	31	33	222	110	54	
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-	
TOTAL	17,427	2,419	1,200	18,646	10,310	2,909	782	12,437	6,209	6,535	
Work in progress	114	2,831	2,420	525	-	-	-	-	525	388	
Grand Total	17,541	5,250	3,620	19,171	10,310	2,909	782	12,437	6,734	6,923	
PREVIOUS YEAR	13,683	6,955	4,221	16,417	7,867	2,252	624	9,494	6,923		

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 December 31, 2025	As at December 31, 2024
1	Cash (including cheques, drafts and stamps)	85	19
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	392
	(ab) Others	-	1
	(b) Current Accounts	17,778	8,829
	(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	17,863	9,241
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES	17,863	9,241
	In India	17,863	9,241
	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 December 31, 2025	As at December 31, 2024
ADVANCES			
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	3,200	1,037
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,979	2,940
6	Others		
	Advance to Employees against expenses	19	24
	Advance to Others	1,261	104
	Surplus in Leave encashment fund	-	32
	TOTAL (A)	7,459	4,137
OTHER ASSETS			
1	Income accrued on investments	16,539	13,662
2	Outstanding Premiums	17,896	48,745
	Less : Provisions for doubtful	(101)	-
3	Agents' Balances	714	965
	Less : Provisions for doubtful	(110)	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	61,807	50,151
	Less : Provisions for doubtful	-	(5,687)
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	2,608	3,023
8	Interest on Unclaimed amount pertaining to Policyholders	596	450
9	Others		
	Deposits for Office Premises	975	974
	Less : Provisions for doubtful	(15)	-
	Other Deposits	2,884	2,284
	Less : Provisions for doubtful	(74)	-
	Receivable from Terrorism Pool	7,670	6,678
	Receivable from Motor Pool	-	-
	Receivable from Nuclear Pool	866	777
	Receivable from Marine Cargo Excluded Territories Pool	25	28
	GST unutilized credit	29,603	15,710
	Contracts for Sales - Investment	1,399	-
	Unsettled Investment Receivables	3,747	4,221
	Less: Provision for diminution in value of investments	(3,747)	(4,221)
	Other Receivables	154	27
	TOTAL (B)	1,43,436	1,37,787
	TOTAL (A+B)	1,50,895	1,41,924

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

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

Sl. No.	Particulars	As at December 31, 2025	As at December 31, 2024
1	Agents' Balances	10,474	8,314
2	Balances due to other insurance companies	1,17,210	87,875
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	61,651	33,303
	(b) for Other Policies	3,553	3,716
5	Unallocated Premium	12,252	9,335
6	Sundry creditors	5,190	10,018
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,98,706	2,18,182
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	2,498	2,877
11	Income accrued on Unclaimed amounts	596	450
12	Interest payable on debentures/bonds	1,109	648
13	GST Liabilities	657	241
14	Others		
	Due to Solatium Fund	1,331	930
	Due to Environment Relief Fund	2	-
	Due to Statutory Authorities	1,131	495
	Book Overdraft	-	63
	Contracts for Purchases - Investment	1,014	-
	TOTAL	4,17,374	3,76,447

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 December 31, 2025	As at December 31, 2024
1	Reserve for Unexpired Risk	1,39,887	1,03,993
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	968	1,190
4	For Employee Benefits	-	-
5	Others (to be specify)	-	-
	Leave Encashment	200	-
	Gratuity	1,081	36
	Cash Linked Stock Appreciation Rights Liability (CSAR)	474	-
	TOTAL	1,42,610	1,05,219

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

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

FORM NL-20-ANALYTICAL RATIOS SCHEDULE

Name of the Insurer: Universal Somp General Insurance Company Limited

Sl. No.	Particular	Calculation	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024
1	Gross Direct Premium Growth Rate**	$\frac{[GDPI(CY)-GDPI(PY)]}{GDPI(PY)}$	21.08%	10.41%	11.57%	7.87%
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	0.89	2.48	0.82	2.48
3	Growth rate of Net Worth	$\frac{(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY))}{\text{Shareholder's funds}(PY)}$	10.63%	10.63%	12.49%	12.49%
4	Net Retention Ratio**	$\frac{\text{Net written premium}}{(\text{Gross Direct Premium Income} + \text{Reinsurance Accepted})}$	53.99%	49.38%	56.77%	50.12%
5	Net Commission Ratio**	$\frac{\text{Net Commission}}{\text{Net written premium}}$	11.60%	10.57%	4.33%	5.91%
6	Expense of Management to Gross Direct Premium Ratio**	$\frac{(\text{Direct Commission}+\text{Operating Expenses})}{\text{Gross direct premium}}$	27.38%	24.63%	22.62%	21.21%
7	Expense of Management to Net Written Premium Ratio**	$\frac{(\text{Net Commission}+\text{Operating Expenses})}{\text{Net Written Premium}}$	24.57%	25.75%	23.15%	21.88%
8	Net Incurred Claims to Net Earned Premium**	$\frac{\text{Net Incurred Claims}}{\text{Net Earned Premium}}$	74.27%	70.95%	78.37%	76.74%
9	Claims paid to claims provisions**	$\frac{\text{Claim Paid (pertaining to provisions made previously)}}{\text{claims provision made previously}}$	11.00%	37.11%	11.87%	33.03%
10	Combined Ratio**	(7) +(8)	99.04%	96.84%	101.52%	98.63%
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	1.99%	6.04%	1.89%	6.05%
12	Technical Reserves to net premium ratio **	$\frac{[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims}(\text{including IBNR and IBNER})]}{\text{Net premium written}}$	3.92	1.54	4.27	1.59
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>	(0.06)	(0.04)	(0.01)	(0.02)
14	Operating Profit Ratio	$\frac{\text{Operating profit}}{\text{Net Earned premium}}$	8.06%	10.88%	8.68%	9.93%
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	0.25	0.25
16	Net earning ratio	$\frac{\text{Profit after tax}}{\text{Net Premium written}}$	5.41%	7.76%	8.00%	8.84%
17	Return on net worth ratio	$\frac{\text{Profit after tax}}{\text{Net Worth}}$	2.61%	9.50%	3.72%	11.03%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	2.01	2.01	1.98	1.98
19	NPA Ratio	to be taken from NPA reporting	-	-	-	-
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0.15	0.15	0.09	0.09
21	Debt Service Coverage Ratio	$\frac{(\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due})}{\text{Interest and Principal Instalments Due}}$	10.98	15.53	21.22	37.34
22	Interest Service Coverage Ratio	$\frac{(\text{Earnings before Interest and Tax/ Interest due})}{\text{Interest due}}$	10.98	15.53	21.22	37.34
23	Earnings per share	$\frac{\text{Profit / (loss) after tax}}{\text{No. of shares}}$	1.27	4.62	1.64	4.85
24	Book value per share	$\frac{\text{Net worth}}{\text{No. of shares}}$	48.67	48.67	44.00	44.00

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 Up to the quarter ended December 31, 2025	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	19.44%	10.03%	-34.40%	14.54%	-15.49%	69.63%	14.44%	54.14%	2.68	0.44
Previous Period	4.34%	1.51%	-330.29%	12.27%	-239.71%	31.19%	20.83%	-208.52%	23.41	1.42
Marine Cargo										
Current Period	-23.98%	39.72%	15.93%	19.90%	32.33%	121.49%	63.85%	153.83%	1.55	-0.56
Previous Period	68%	28.94%	23.92%	19.95%	40.76%	106.94%	65.28%	147.71%	1.29	-0.58
Marine Hull										
Current Period	-5.20%	1.22%	-793.10%	0.63%	-765.52%	121.05%	0.00%	-644.46%	2.34	11.47
Previous Period	38%	0.96%	-729.17%	1.60%	-712.50%	38.10%	291.99%	-674.40%	1.50	8.71
Total Marine										
Current Period	-16.96%	23.32%	-2.16%	11.68%	14.49%	121.49%	63.62%	135.98%	1.57	-0.37
Previous Period	55.39%	18.57%	9.50%	13.09%	26.34%	105.56%	66.60%	131.89%	1.29	-0.39
Motor OD										
Current Period	48.40%	54.66%	32.94%	34.03%	46.53%	66.39%	104.85%	112.93%	0.80	-0.27
Previous Period	6.65%	53.81%	32.72%	35.37%	45.37%	72.52%	69.58%	117.89%	0.88	-0.22
Motor TP										
Current Period	50.50%	46.77%	0.82%	28.10%	14.31%	43.84%	10.62%	58.15%	3.06	0.36
Previous Period	3.31%	51.13%	5.84%	27.77%	18.52%	45.70%	13.67%	64.22%	3.72	0.34
Total Motor										
Current Period	49.57%	50.23%	16.15%	30.70%	29.69%	54.91%	14.96%	84.60%	1.98	0.05
Previous Period	4.76%	52.32%	18.07%	31.13%	30.73%	57.76%	17.75%	88.50%	2.43	0.08
Health										
Current Period	24.98%	54.47%	4.90%	14.90%	22.32%	101.42%	300.06%	123.74%	0.75	-0.30
Previous Period	125.18%	79.41%	3.63%	18.23%	20.83%	92.24%	117.78%	113.06%	0.74	-0.17
Personal Accident										
Current Period	21.67%	49.31%	-10.02%	24.85%	4.17%	45.07%	45.00%	49.24%	1.35	0.50
Previous Period	-17.75%	26.70%	-47.05%	22.97%	-28.44%	188.20%	50.83%	159.75%	3.42	-0.60
Travel Insurance										
Current Period	27.25%	94.70%	99.64%	107.71%	113.19%	9.80%	8.28%	122.99%	0.00	-0.36
Previous Period	51.22%	94.29%	93.55%	100.66%	106.22%	5.40%	0.00%	111.62%	0.00	-0.17
Total Health										
Current Period	24.70%	54.60%	6.13%	17.22%	23.18%	93.81%	176.83%	116.99%	0.80	-0.23
Previous Period	92.15%	74.63%	3.59%	19.90%	20.75%	94.30%	84.82%	115.05%	0.82	-0.19
Workmen's Compensation/ Employer's liability										
Current Period	13.89%	94.51%	22.58%	34.76%	36.13%	91.18%	30.61%	127.31%	2.52	-0.32
Previous Period	34.25%	95.14%	24.09%	36.81%	37.23%	30.83%	18.32%	68.06%	2.41	0.25
Public/ Product Liability										
Current Period	18.51%	46.62%	16.44%	25.73%	31.04%	-18.29%	0.00%	12.76%	1.13	0.82
Previous Period	0.14%	15.55%	38.50%	22.78%	80.97%	192.63%	145.91%	273.61%	1.77	-2.95
Engineering										
Current Period	-15.89%	7.84%	101.00%	24.09%	123.00%	-22.56%	12.22%	100.44%	4.05	0.76
Previous Period	37.95%	21.89%	18.51%	17.78%	34.13%	58.79%	9.23%	92.93%	1.82	-0.33
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	-71.24%	64.30%	-5.92%	13.22%	14.63%	93.67%	94.92%	108.30%	0.95	-0.09
Previous Period	-20.94%	39.09%	-14.34%	8.11%	6.38%	96.36%	117.68%	102.74%	0.82	-0.04
Other Miscellaneous										
Current Period	54.06%	46.01%	6.50%	20.36%	20.58%	80.13%	-32.64%	100.71%	1.18	-0.05
Previous Period	5.84%	25.47%	-23.31%	19.51%	-10.99%	77.65%	38.22%	66.65%	0.70	0.01
Total Miscellaneous										
Current Period	10.37%	52.24%	11.19%	25.47%	26.39%	70.60%	37.34%	96.99%	1.53	-0.05
Previous Period	7.49%	53.61%	6.46%	21.88%	22.30%	78.21%	33.20%	100.51%	1.70	0.00
Total-Current Period	10.41%	49.38%	10.57%	24.63%	25.75%	70.95%	37.11%	96.84%	1.54	-0.04
Total-Previous Period	7.87%	50.12%	5.91%	21.21%	21.88%	76.74%	33.03%	98.63%	1.59	-0.02

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: Universal Sompo 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 December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024
1	Indian Bank	Joint Venture	Premium Income (rendering of services)	13	34	10	29
2	Indian Bank	Joint Venture	Claim Payments	2	7	3	6
3	Indian Bank	Joint Venture	Commission payout	541	1,454	559	1,487
4	Indian Bank	Joint Venture	Other Expenditure/Reimbursement	9	24	6	55
5	Indian Bank	Joint Venture	Dividend	-	263	-	263
6	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Premium	896	5,112	1,505	8,447
7	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Commission	119	624	244	1,092
8	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Claim	698	3,273	958	1,547
9	Sompo Japan Insurance Inc.	Joint Venture	Other Expenditure	8	37	8	25
10	Sompo Japan Insurance Inc.	Joint Venture	Dividend	-	319	-	319
11	Sharad Mathur	Key Management Personnel	Remuneration	183	514	137	374
12	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	(1)	144	1	153
13	Dabur Investment Corporation	Joint Venture	Claim Payments	-	1	-	0
14	Dabur Investment Corporation	Joint Venture	Dividend	-	118	-	118
15	Indian Overseas Bank	Joint Venture	Premium Income (rendering of services)	0	1	0	2
16	Indian Overseas Bank	Joint Venture	Claim Payments	-	-	1	1
17	Indian Overseas Bank	Joint Venture	Commission payout	352	1,464	247	1,294
18	Indian Overseas Bank	Joint Venture	Dividend	-	166	-	166
19	Indian Overseas Bank	Joint Venture	Other Expenditure	3	11	3	51
20	Karnataka Bank	Joint Venture	Premium Income (rendering of services)	7	158	15	197
21	Karnataka Bank	Joint Venture	Claim Payments	13	16	-	17
22	Karnataka Bank	Joint Venture	Commission payout	211	807	190	690
23	Karnataka Bank	Joint Venture	Other Expenditure	3	6	3	20
24	Karnataka Bank	Joint Venture	Dividend	-	55	-	55
25	Indbank Merchant Banking Services Ltd	Related party of Indian Bank	Other Expenditure	1	3	1	4
26	Sompo Insurance Singapore Pte. Ltd.	Sompo Group Company	Other Expenditure	-	4	-	0
27	SOMPO Holding Inc.	Sompo Group Company	Reimbursement of Training Expenses	-	-	5	5
28	Endurance Worldwideinsurance Limited	Sompo Group Company	Reinsurance Arrangement Claim	-	2,174	-	-
29	Endurance Worldwideinsurance Limited	Sompo Group Company	Reinsurance Arrangement Commission	45	164	-	-
30	Endurance Worldwideinsurance Limited	Sompo Group Company	Reinsurance Arrangement Premium	126	1,561	-	-
31	Sompo Thailand	Sompo Group Company	Reinsurance Arrangement Commission	-	9	-	-
32	Sompo Thailand	Sompo Group Company	Reinsurance Arrangement Premium	-	798	-	-

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 December 31, 2025								
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	Claim Payable	No	-	-	-
2	Indian Bank	Joint Venture	201	Commission Payable	No	-	-	-
3	Dabur Investment Corporation	Joint Venture	8	Claim Payable	No	-	-	-
4	Indian Overseas Bank	Joint Venture	0	Commission Payable	No	-	-	-
5	Karnataka Bank Limited	Joint Venture	399	Claim Payable	No	-	-	-
6	Sompo Japan Insurance Inc	Joint Venture	3,985	Reinsurance Claim Recoverable	No	-	-	-
7	Sompo Japan Insurance Inc	Joint Venture	2,028	Commission Recoverable	No	-	-	-
8	Sompo Japan Insurance Inc	Joint Venture	7,934	Premium Payable	No	-	-	-
9	Indian Bank	Joint Venture	10,500	Capital	No	-	-	-
10	Indian Overseas Bank	Joint Venture	6,650	Capital	No	-	-	-
11	Karnataka Bank Limited	Joint Venture	2,209	Capital	No	-	-	-
12	Dabur Investment Corporation	Joint Venture	4,715	Capital	No	-	-	-
13	Dabur Investment Corporation	Joint Venture	2,045	Share Premium	No	-	-	-
14	Sompo Japan Insurance Inc	Joint Venture	12,744	Capital	No	-	-	-
15	Sompo Japan Insurance Inc	Joint Venture	14,716	Share Premium	No	-	-	-
16	Indian Bank	Joint Venture	98	Bank Balance	No	-	-	-
17	Indian Overseas Bank	Joint Venture	121	Bank Balance	No	-	-	-
18	Karnataka Bank Limited	Joint Venture	2,795	Bank Balance	No	-	-	-
17	Endurance Worldwideinsurance Limited	Sompo Group Company	597	Reinsurance Premium Payable	No	-	-	-
18	Endurance Worldwideinsurance Limited	Sompo Group Company	1,046	Reinsurance Arrangement Claim Recoverable	No	-	-	-
19	Endurance Worldwideinsurance Limited	Sompo Group Company	92	Reinsurance Arrangement Commission Recoverable	No	-	-	-
20	Sompo Thailand	Sompo Group Company	798	Reinsurance Premium Payable	No	-	-	-
21	Sompo Thailand	Sompo Group Company	9	Reinsurance Arrangement Commission Recoverable	No	-	-	-

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**STATEMENT OF ADMISSIBLE ASSETS : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED
As at December 31, 2025****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	-	1,21,295	1,21,295
	Policyholders as per NL-12 A of BS	4,64,927	-	4,64,927
(A)	Total Investments as per BS	4,64,927	1,21,295	5,86,222
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	6,735	6,735
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	685	685
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	17,863	17,863
(F)	Advances and Other assets as per BS	1,04,812	45,173	1,49,986
(G)	Total Current Assets as per BS...(E)+(F)	1,04,812	63,037	1,67,849
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	22,702	2,791	25,493
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	-	-
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	5,69,739	1,91,066	7,60,806
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	22,702	3,476	26,177
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	5,47,038	1,87,591	7,34,628

(₹ 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	-	114	114
(b)	Leasehold Improvements	-	570	570
(c)	Computer Equipments	-	-	-
	Inadmissible current assets			
(a)	Re-insurer bal o/s for more than 365 days having Indian Branch	3,852	-	3,852
(b)	Re-insurer bal o/s for more than 180 days not having Indian Branch	7,551	-	7,551
(c)	Outstanding Premiums for more than 365 days	2,741	-	2,741
(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	-	641	641
(i)	Agents' Balances greater than 30 days	-	77	77
(j)	Co-insurer bal o/s for more than 90 days	8,467	-	8,467
(k)	Fair Value Change account subject to minimum of zero	-	-	-
(l)	Deferred Tax Asset (Net)	-	1,640	1,640
(m)	Advance commission to Agents	-	433	433
(n)	GST Receivable from Reinsurers for greater than 365 days	89	-	89
	Total	22,702	3,476	26,177

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 December 31, 2025****(₹ in Lakhs)**

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,73,508	1,39,887
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,73,508	1,39,887
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,06,881	1,12,057
(e)	IBNR reserve	1,77,630	86,649
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	6,58,019	3,38,593

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
December 31, 2025****(₹ in Lakhs)**

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	30,976	3,458	18,794	2,404	3,098	2,819	3,098
2	Marine Cargo	3,983	1,542	3,666	2,047	478	660	660
3	Marine - Other than Marine Cargo	3,056	39	348	23	306	52	306
4	Motor	3,12,031	1,57,516	1,68,535	79,548	46,805	37,920	46,805
5	Engineering	1,596	4	(305)	81	160	24	160
6	Aviation	-	-	-	-	-	-	-
7	Liability	2,016	768	452	294	302	102	302
8	Health	1,31,758	70,581	96,772	64,172	19,764	21,774	21,774
9	Miscellaneous	10,406	4,463	4,896	2,918	1,457	1,028	1,457
10	Crop	54,376	28,420	92,576	36,015	5,684	13,886	13,886
	Total	5,50,197	2,66,790	3,85,733	1,87,502	78,052	78,266	88,447

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 Sampo 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 DECEMBER 31, 2025		
(₹ in Lakhs)		
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's Funds	
	Available assets(as per Form IRDAI-GI-TA)	5,47,038
	Deduct:	
(B)	Current Liabilities as per BS	3,38,593
(C)	Provisions as per BS	1,95,998
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	12,447
	Shareholder's Funds	
(F)	Available Assets	1,87,591
	Deduct:	
(G)	Other Liabilities	22,297
(H)	Excess in Shareholder's funds (F-G)	1,65,293
(I)	Total ASM (E+H)	1,77,740
(J)	Total RSM	88,447
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.01
Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.		

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: Universal Sompo General Insurance Comapany Limited

Date: December 31, 2025

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business ^(a)	Category of product	Date of allotment of UIN
1	Group Personal Accident Insurance	134	UNIPAGP26042V052526	Personal Accident	Group	22-Dec-25
2	Parametric Assure	134	IRDAN134CPMS0003V01202526	Miscellaneous	Commercial/ Group	03-Dec-25
3	Healthcare Plus Add-on	134	UNIHLIA26041V012526	Health	Retail	26-Nov-25

Note: -

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

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

PART - A

Name of the Insurer: Universal Sampo General Insurance Company Limited

Registration Number: 134

Statement as on: December 31, 2025

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

(Business within India)

Periodicity of Submission: Quarterly

Section I				(₹ in Lakhs)
No	PARTICULARS	SCH ++	AMOUNT	
1	Investments (Shareholders)	8	1,21,295	
	Investments (Policyholders)	8A	4,64,928	
2	Loans	9	-	
3	Fixed Assets	10	6,734	
4	Deferred Tax Assets		2,187	
5	Current Assets			
	a. Cash & Bank Balance	11	17,863	
	b. Advances & Other Assets	12	1,50,895	
6	Current Liabilities			
	a. Current Liabilities	13	4,17,374	
	b. Provisions	14	1,42,610	
	c. Misc. Exp not Written Off	15	-	
	d. Debit Balance of P&L A/c		-	
	Application of Funds as per Balance Sheet (A)		2,03,918	
	Less: Other Assets	SCH ++	Amount	
1	Loans (if any)	9	-	
2	Fixed Assets (if any)	10	6,734	
3	Deferred Tax Assets		2,187	
4	Cash & Bank Balance (if any)	11	17,863	
5	Advances & Other Assets (if any)	12	1,50,895	
6	Current Liabilities	13	4,17,374	
7	Provisions	14	1,42,610	
8	Misc. Exp not Written Off	15	-	
9	Investments held outside India		-	
10	Debit Balance of P&L A/c		-	
	Total (B)		(3,82,305)	
	'Investment Assets'	(A-B)	5,86,223	

Investment represent in Form 3B Section II includes Application Money of Rs 125 Crores

Section II											(₹ in Lakhs)
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)	
			Balance	FRSM*							
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)		
1	Central Govt. Securities	Not less than 20%	-	31,246	1,19,765	1,51,011	26	-	1,51,011	1,50,188	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	44,336	1,69,940	2,14,276	36	-	2,14,276	2,13,057	
3	Investment subject to Exposure Norms		-	77,328	2,96,402	3,73,730.00	63.56	(1,783.82)	3,71,946	3,74,503.09	
	a. Housing / Infra & Loans to SG for Housing and FFE		-	-	-	-	-	-	-	-	
	1. Approved Investments	Not less than 15%	-	36,066	1,38,244	1,74,310	30	184	1,74,494	1,75,589	
	2. Other Investments		-	498	1,911	2,409	0	(100)	2,309	2,309	
	b. Approved Investments		-	37,213	1,42,638	1,79,851	31	408	1,80,259	1,81,721	
	c. Other Investments	Not exceeding 55%	-	3,551	13,609	17,160	3	(2,276)	14,884	14,884	
	Investment Assets	100%		1,21,664	4,66,342	5,88,006	100.00	(1,783.82)	5,86,222	5,87,560	

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

PART - B

Name of the Insurer: Universal Sompo General Insurance Company Limited

Registration Number: 134

Statement as on: December 31, 2025

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		1,43,581	26	7,430	23	1,51,011	25.68
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		2,01,402	36	12,873	41	2,14,276	36.44
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		53,719	10	11,732	37	65,451	11.13
	2. Other Investments		1,772	0	237	1	2,009	0.34
	b. Infrastructure Investments							
	1. Approved Investments		99,657	18	9,202	29	1,08,859	18.51
	2. Other Investments		400	0	-	-	400	0.07
	c. Approved Investments		1,70,382	31	9,469	30	1,79,851	30.59
	d. Other Investments (not exceeding 15%)		28,953	5	(11,793)	(37)	17,160	2.92
	Total		5,56,285	100.00	31,721	100.00	5,88,006	100.00

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: As on December 31, 2025

(₹ in Lakhs)

Detail Regarding debt securities

PARTICULARS	MARKET VALUE				BOOK VALUE			
	As at December 31, 2025	As % of total for this class	As at December 31, 2024	As % of total for this class	As at December 31, 2025	As % of total for this class	As at December 31, 2024	As % of total for this class
Break down by credit rating								
AAA rated	2,78,701	52.11	2,45,514	54.05	2,76,659	51.86	2,45,838	54.02
AA or better	34,621	6.47	26,686	5.88	34,107	6.39	26,514	5.83
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	2,13,057	39.84	1,77,084	38.99	2,14,276	40.16	1,77,785	39.07
Any other (Treps)	8,450	1.58	4,920	1.08	8,449	1.58	4,920	1.08
Total (A)	5,34,828	100.00	4,54,204	100.00	5,33,490	100.00	4,55,057	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	54,506	10.19	41,092	9.05	54,407	10.20	41,198	9.05
more than 1 year and upto 3years	87,688	16.40	1,09,724	24.16	86,778	16.27	1,10,403	24.26
More than 3years and up to 7years	1,77,409	33.17	2,07,629	45.71	1,75,995	32.99	2,08,953	45.92
More than 7 years and up to 10 years	1,43,135	26.76	66,410	14.62	1,43,241	26.85	65,472	14.39
above 10 years	72,091	13.48	29,350	6.46	73,069	13.70	29,031	6.38
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (B)	5,34,828	100.00	4,54,204	100.00	5,33,490	100.00	4,55,057	100.00
Breakdown by type of the issuer								
a. Central Government	1,50,188	28.08	1,33,078	29.30	1,51,011	28.31	1,33,930	29.43
b. State Government	62,869	11.76	44,006	9.69	63,265	11.86	43,855	9.64
c. Corporate Securities	3,13,321	58.58	2,72,201	59.93	3,10,766	58.25	2,72,352	59.85
Any other (Treps)	8,450	1.58	4,920	1.08	8,449	1.58	4,920	1.08
Total (C)	5,34,828	100.00	4,54,204	100.00	5,33,490	100.00	4,55,057	100.00

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: As on December 31, 2025

Registration No: 134

Name of the Fund UNIVERSAL SOMPO

(₹ in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at December 31, 2025	As at March 31, 2025	As at December 31, 2025	As at March 31, 2025	As at December 31, 2025	As at March 31, 2025	As at December 31, 2025	As at March 31, 2025	As at December 31, 2025	As at March 31, 2025
1	Investments Assets	3,10,766	2,83,665	-	-	2,14,276	1,84,464	62,964	62,056	5,88,006	5,30,185
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)	3,10,766	2,83,665	-	-	2,14,276	1,84,464	62,964	62,056	5,88,006	5,30,185
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

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: 31st December 2025

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund UNIVERSAL SOMPO

(` in Lakhs)

No.	Category of Investment	Category Code	For the Quarter Ended December 31, 2025				Up to the Quarter Ended December 31, 2025				Up to the Quarter Ended December 31, 2024			
			Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²
			1	CENTRAL GOVERNMENT SECURITIES	CGSB	1,46,672	2,366	6.40	4.79	1,39,424	7,626	7.26	5.43	1,23,227
		CSGB	2,031	33	6.47	4.84	1,606	79	6.50	4.86	-	-	-	-
		CTRB	2,497	5	5.29	3.96	3,433	104	6.03	4.51	3,344	31	6.34	4.75
		CDSS	-	-	-	-	-	-	-	-	-	-	-	-
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.	SGGB	57,391	1,054	7.29	5.45	47,195	2,613	7.35	5.50	44,186	2,374	7.13	5.34
		SGOA	2,627	45	6.75	5.05	2,631	134	6.77	5.07	2,650	134	6.75	5.05
3	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	52,372	1,015	7.69	5.75	49,529	2,924	7.84	5.86	47,049	2,588	7.30	5.46
	Bonds / Debentures issued by HUDCO	HTHD	10,349	182	6.97	5.22	10,375	544	6.96	5.21	10,482	543	6.87	5.14
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	10	(0)	(212.76)	(212.76)	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares Quoted	ITCE	1,498	44	11.71	8.76	1,425	77	7.19	5.38	1,410	31	2.94	2.20
	Infrastructure - PSU - Debentures / Bonds	IPFD	68,115	1,208	7.04	5.26	65,380	3,518	7.14	5.34	65,259	3,560	7.24	5.42
	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	14,952	297	7.88	5.90	14,952	888	7.88	5.90	13,101	775	7.85	5.88
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	12,524	229	7.24	5.42	7,294	409	7.45	5.57	2,518	142	7.47	5.59
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds - Tax Free Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	7,450	144	7.69	5.75	7,517	477	8.42	6.30	10,326	604	7.76	5.81
	Units of Infrastructure Investment Trust	EIIT	1,382	11	3.32	2.48	1,382	11	3.32	2.48	-	-	-	-
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	33,071	1,085	13	10	28,432	2,901	14	10	16,737	2,249	18	13
	PSU - Equity shares - Quoted	EAEQ	1,452	99	27	20	1,450	118	11	8	1,287	90	9	7
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	EAPS	1,500	32	8	6	1,500	94	8	6	1,500	94	8	6
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	4,996	19	6	4	4,317	9	7	5
	Deposits - CDs with Scheduled Banks	EDCD	6,149	73	7	5	5,652	255	7	5	5,066	163	7	5
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	6,017	67	5	4	2,686	117	6	4
	Corporate Securities - Debentures	ECOS	1,32,822	2,612	8	6	1,24,345	7,595	8	6	1,08,279	6,337	8	6
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - (Taxable)	EPBT	1,000	14	6	4	1,000	42	6	4	1,164	49	6	4
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
	CCIL - CBLO/TREPS	ECBO	14,406	192	5	4	10,217	413	5	4	6,573	309	6	5
	Passively Managed Equity ETF (Non Promoter Group)	EETF	188	4	87	65	869	(8)	(2)	(2)	1,609	171	14	11
	Application Money	ECAM	-	-	-	-	500	-	-	-	-	-	-	-
6	OTHER INVESTMENTS													
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	274	(35)	(52)	(52)	-	-	-	-
	Equity Shares (incl. Co-op Societies)	OESH	13,799	481	14	10	12,011	868	10	7	10,268	1,452	19	14
	Passively Managed Equity ETF Non Promoter Group)	OETF	145	2	68	51	292	(2)	(3)	(3)	455	96	28	21
	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	354	(76)	(79)	(79)
	Equity Shares in Housing Finance Companies	HOEQ	1,900	9	2	1	1,457	161	15	11	699	120	27	20
	Alternative Investment Fund	OAFB	3,507	98	11	8	3,506	269	10	8	2,463	190	10	8
	Units of Infrastructure Investment Trust	OIIT	400	-	-	-	400	36	12	9	-	-	-	-
	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		5,85,993	11,336	8	6	5,42,538	32,199	8	6	4,77,711	28,351	8	6

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Registration No: 134

Date: As on December 31, 2025

(₹ 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	3	97	6	220	0.14%
2	No. of Reinsurers with rating AA but less than AAA	45	19,312	585	7,315	12.10%
3	No. of Reinsurers with rating A but less than AA	27	8,346	1,705	478	4.68%
4	No. of Reinsurers with rating BBB but less than A	29	1,294	391	866	1.13%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
	Total (A)	104	29,048	2,687	8,880	18.07%
With In India						
1	Indian Insurance Companies	12	-	-	31,754	14.12%
2	FRBs	8	1,02,770	610	135	46.05%
3	GIC Re	1	44,383	2,436	1,660	21.56%
4	Other (to be Specified)	1	386	61	-	0.20%
	Total (B)	22	1,47,540	3,108	33,549	81.93%
	Grand Total (C)= (A)+(B)	126	1,76,588	5,795	42,429	100.00%

FORM No. 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 December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	
STATES																								
1	Andhra Pradesh	87	151	-	-	-	-	-	-	368	579	281	773	620	1,753	39	103	11	66	-	-	-	63	163
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	72	92	-	-	0	0	0	0	318	1,154	1,302	3,904	1,621	4,525	70	71	1	4	-	-	-	30	74
4	Bihar	77	231	-	-	0	0	0	0	231	498	359	705	281	1,386	24	64	0	0	-	-	-	24	84
5	Chhattisgarh	28	23	-	-	0	0	0	0	2,070	9,037	4,423	16,531	8,641	18,990	18	22	-	0	-	-	-	18	37
6	Goa	6	12	-	-	-	-	-	-	63	217	151	248	165	465	8	24	-	1	-	-	-	8	25
7	Gujarat	146	579	-	-	3	110	3	110	2,678	5,447	3,087	5,473	5,765	10,238	60	1,865	0	0	-	-	-	60	1,866
8	Haryana	2,326	7,524	-	-	558	1,786	558	1,786	4,761	9,335	4,609	9,565	9,133	18,900	4,728	13,365	21	130	-	-	-	4,749	13,555
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	94	121	-	-	6	5	6	5	269	896	280	1,200	299	2,055	41	26	-	0	-	-	-	41	56
11	Karnataka	160	690	-	-	11	85	11	85	2,079	6,654	4,536	11,541	3,055	17,995	2,622	4,926	242	1,158	-	-	-	2,864	6,083
12	Kerala	28	67	-	-	0	0	0	0	3,288	9,643	2,381	7,254	5,671	14,697	956	1,999	0	0	-	-	-	956	1,999
13	Madhya Pradesh	109	153	-	-	0	13	0	13	2,005	6,454	3,469	8,403	6,377	14,935	47	138	0	0	-	-	-	47	139
14	Maharashtra	1,138	6,644	837	2,370	124	507	962	2,878	5,735	10,889	8,600	17,288	14,036	27,955	8,464	56,421	20	261	794	1,738	9,285	58,420	
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	137	394	-	-	6	6	6	6	767	2,000	1,081	2,659	1,851	4,608	141	321	53	567	-	-	-	141	384
20	Punjab	34	104	-	-	0	0	0	0	2,372	911	1,918	2,873	4,290	48	145	0	0	-	-	-	-	48	150
21	Rajasthan	36	106	-	-	-	-	-	-	5,588	13,707	7,312	17,621	12,862	30,732	36	109	0	0	-	-	-	36	109
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	466	1,686	-	-	115	500	115	500	3,206	9,314	2,861	7,881	6,916	16,116	1,240	4,086	0	0	-	-	-	1,240	4,086
24	Telangana	327	1,058	-	-	19	-	19	-	400	954	620	1,450	1,050	2,498	1,299	2,510	85	210	-	-	-	1,384	2,720
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	24	20	-	-	0	0	0	0	613	1,451	1,113	2,162	1,726	3,608	26	111	2	2	-	-	-	26	115
27	Uttar Pradesh	374	1,120	-	-	5	8	5	8	6,616	14,633	11,508	22,927	18,121	37,560	388	1,920	4	14	0	0	-	392	1,944
28	West Bengal	524	1,541	-	-	17	62	17	62	406	1,168	1,464	3,041	2,000	4,169	1,992	3,337	368	1,830	-	-	-	1,992	3,367
TOTAL (A)		6,094	25,528	837	2,370	839	3,117	4,677	5,488	45,326	1,05,410	61,587	1,34,476	1,06,913	2,39,886	24,173	98,860	1,949	10,652	794	1,737	28,514	1,11,248	
UNION TERRITORIES																								
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	36	64	-	-	0	2	0	2	1,207	3,314	1,606	3,877	2,904	7,192	30	61	-	-	-	-	-	30	61
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	73	286	-	-	27	67	27	67	1,289	3,281	2,282	5,175	3,773	8,467	1,574	3,742	0	2	-	-	-	1,576	3,744
6	Jammu & Kashmir	-	-	-	-	-	-	-	-	204	801	201	805	555	1,606	1	5	-	0	-	-	-	1	5
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		91	356	-	27	69	27	69	27	2,981	7,407	4,250	9,858	7,231	17,265	1,599	3,959	0	2	-	0	1,599	3,960	
Outside India																								
TOTAL (C)		-	-	-																				
Grand Total (A)+(B)+(C)		6,185	25,884	837	2,370	866	3,186	4,703	5,556	48,307	1,12,816	65,837	1,44,334	1,14,144	2,57,150	25,768	1,02,819	1,950	10,652	794	1,737	28,514	1,15,208	

Sl.No.	State / Union Territory	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(A)		Total Miscellaneous		Total	
		For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025
		STATES															
1	Andhra Pradesh	-	0	0	0	0	1	-	-	-	-	12	30	691	1,957	738	2,098
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	0	0	-	-	1	1	-	-	-	-	10	34	1,662	4,668	1,689	4,760
4	Bihar	-	0	-	0	0	0	-	-	-	-	29	89	898	3,901	915	5,725
5	Chhattisgarh	-	2	-	-	3	3	-	-	-	-	2	11	9,862	19,914	9,484	39,986
6	Goa	0	2	0	0	1	1	-	-	-	-	3	3	174	495	180	507
7	Gujarat	11	50	17	17	21	56	-	-	-	-	21	83	6,285	17,993	6,394	33,661
8	Haryana	3	7	135	151	155	492	-	-	-	-	155	1,214	14,751	34,638	17,301	49,973
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	0	0	0	0	-	-	-	-	6	20	979	2,136	1,283	2,265
11	Karnataka	-	0	11	74	6	45	-	-	439	8,689	106	315	11,092	38,435	11,289	36,291
12	Kerala	-	0	0	0	0	0	-	-	-	-	4	7	6,631	18,499	6,629	34,796
13	Madhya Pradesh	1	2	-	-	2	4	-	-	-	-	45	83	6,472	15,053	6,581	18,209
14	Maharashtra	16	46	95	862	87	299	-	-	(88)	791	1,704	1,928	24,739	92,191	26,380	1,01,511
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	0	0	0	7	9	-	-	-	-	31	79	2,086	5,494	2,224	6,954
20	Punjab	-	0	-	-	-	0	-	-	-	-	15	34	1,836	4,474	1,670	4,578
21	Rajasthan	-	1	-	-	7	21	-	-	-	-	32	80	12,973	30,491	13,099	30,551
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	0	0	14	66	6	72	-	-	4,907	5,479	286	595	14,082	31,176	19,889	27,111
24	Telangana	-	0	3	17	33	119	-	-	-	-	19	66	4,489	10,378	4,617	11,453
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	0	1	-	-	5	14	-	-	-	-	10	26	1,769	3,791	1,794	3,811
27	Uttar Pradesh	1	5	1	128	5	25	-	-	2,008	14,983	171	579	20,700	55,223	21,079	56,351
28	West Bengal	4	20	2	11	37	90	-	-	-	-	116	141	4,134	10,204	4,674	14,934
	TOTAL (A)	44	160	263	1,710	303	1,105	-	-	5,884	29,091	2,720	7,508	1,43,853	3,96,798	1,50,824	4,23,723
UNION TERRITORIES*																	
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)
2	Chandigarh	-	-	0	0	0	0	-	-	-	-	1	17	2,927	7,480	2,981	7,365
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	151
5	Govt. of NCT of Delhi	-	2	0	12	27	39	-	-	-	-	42	129	5,409	12,393	5,530	13,725
6	Jammu & Kashmir	0	1	-	-	-	-	-	-	-	-	-	3	507	1,410	559	1,621
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)	1	3	9	12	27	49	-	-	-	-	51	149	8,914	21,438	9,032	21,862
Outside India																	
	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	45	164	272	1,722	330	1,154	-	-	5,884	29,091	2,780	7,657	1,51,967	4,12,146	1,59,855	4,43,586

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

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on December 31, 2025

(₹ in Lakhs)

Sl.No.	Line of Business	For the Quarter Ended December 31, 2025		For the Quarter Ended December 31, 2024		Upto the Quarter Ended December 31, 2025		Upto the Quarter Ended December 31, 2024	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	6,185	73,103	4,665	60,315	25,884	2,02,032	21,671	1,73,932
2	Marine Cargo	866	261	324	396	3,186	961	4,191	1,321
3	Marine Other than Cargo	837	26	870	14	2,370	44	2,500	59
4	Motor OD	48,307	11,33,744	29,384	6,22,055	1,12,816	26,25,553	76,022	16,36,690
5	Motor TP	65,837	-	32,766	-	1,44,334	-	95,900	-
6	Health	25,768	39,167	49,649	47,293	1,02,819	1,12,462	82,266	1,65,384
7	Personal Accident	1,950	998	1,352	2,503	10,652	26,870	8,755	8,973
8	Travel	794	12	450	14	1,737	46	1,365	68
9	Workmen's Compensation/ Employer's liability	45	276	43	254	164	837	144	952
10	Public/ Product Liability	272	150	297	129	1,722	522	1,453	515
11	Engineering	331	545	460	642	1,154	1,325	1,372	1,453
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	5,884	9	10,565	2	29,091	57	1,01,160	25
14	Other segments	2,780	41,247	1,199	35,709	7,658	1,13,311	4,970	1,04,065
	Miscellaneous - Total	1,51,967	12,16,148	1,26,165	7,08,601	4,12,147	28,80,983	3,73,407	19,18,125
	Grand Total	1,59,855	12,89,538	1,32,024	7,69,326	4,43,586	30,84,020	4,01,769	20,93,437

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on December 31,2025

Sl.No.	Channels	For the Quarter Ended December 31, 2025		Upto the Quarter Ended December 31, 2025		For the Quarter Ended December 31, 2024		Upto the Quarter Ended December 31, 2024	
		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	51,402	7,471	1,31,591	18,271	37,445	4,733	1,02,704	12,963
2	Corporate Agents-Banks	1,42,608	7,595	3,97,148	25,574	1,32,577	6,145	3,85,832	24,023
3	Corporate Agents -Others	15,910	2,109	43,295	4,466	16,431	1,463	48,241	3,828
4	Brokers	9,02,071	1,04,148	20,52,585	2,64,324	5,12,711	57,939	13,40,249	1,80,309
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	Officers/Employees								
	Online (Through Company Website)								
	Others	3,081	17,433	6,054	84,373	1,413	54,211	6,786	1,57,976
7	Common Service Centres(CSC)	15,169	642	59,307	1,389	3,676	154	16,218	360
8	Insurance Marketing Firm	14,031	685	35,538	1,936	8,650	397	21,255	1,132
9	Point of sales person (Direct)	1,44,020	18,905	3,57,214	41,212	56,398	6,961	1,72,073	21,144
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	1,246	867	1,288	2,041	25	21	79	34
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specify)	-	-	-	-	-	-	-	-
	Total (A)	12,89,538	1,59,855	30,84,020	4,43,586	7,69,326	1,32,024	20,93,437	4,01,769
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	12,89,538	1,59,855	30,84,020	4,43,586	7,69,326	1,32,024	20,93,437	4,01,769

FORM NL-37-CLAIMS DATA

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

Upto to the quarter ending December 31, 2025

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	No. of claims only	
																				Total	Total
1	Claims O/S at the beginning of the year	365	2,146	1	2,147	20,454	23,556	44,010	6,775	2,907	210	9,892	40	26	362	-	838	-	663	58,343	58,343
2	Claims reported during the period	594	12,408	3	12,411	2,51,820	7,954	2,59,774	1,02,067	2,355	1,091	1,05,513	74	19	42	-	13,70,104	-	3,040	17,51,561	17,51,561
	(a) Booked During the period	941	12,394	3	12,397	2,50,354	7,769	2,58,123	95,227	1,921	1,081	98,229	69	19	41	-	13,70,100	-	2,829	17,42,338	17,42,338
	(b) Reopened during the period	43	24	-	24	1,466	185	1,651	6,840	434	10	7,284	5	-	1	-	4	-	211	9,223	9,223
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	303	11,568	1	11,569	2,02,635	5,381	2,08,016	89,264	1,416	7	90,687	37	2	27	-	13,69,895	-	2,608	16,83,144	16,83,144
	(a) paid during the period	303	11,568	1	11,569	2,02,635	5,381	2,08,016	89,264	1,416	7	90,687	37	2	27	-	13,69,895	-	2,608	16,83,144	16,83,144
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Reopened during the period	203	550	-	550	12,578	50	12,628	13,234	725	688	14,647	16	9	319	-	-	-	429	28,801	28,801
	Other Adjustment (Closed Claims)	-	-	-	-	-	381	381	-	-	-	-	-	-	-	-	-	-	-	381	381
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 period	443	2,436	3	2,439	57,061	25,698	82,759	6,344	3,121	606	10,071	61	34	58	-	1,047	-	666	97,578	97,578
	Less than 3months	91	1,932	-	1,932	49,764	2,465	52,229	3,706	640	295	4,641	17	5	9	-	86	-	208	59,218	59,218
	3 months to 6 months	87	228	-	228	4,222	1,936	6,158	391	243	201	835	21	6	3	-	73	-	67	7,478	7,478
	6months to 1 year	78	122	3	125	2,095	5,009	7,104	996	527	109	1,632	5	11	5	-	114	-	85	9,159	9,159
	1year and above	187	154	-	154	980	16,288	17,268	1,251	1,711	1	2,963	18	12	41	-	774	-	306	21,723	21,723

Upto to the quarter ending December 31, 2025

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total (₹ in Lakhs)	
																				Total	Total
1	Claims O/S at the beginning of the year	22,474	1,854	0	1,854	5,008	1,49,698	1,54,706	2,813	16,164	44	19,021	151	684	536	-	159	-	2,249	2,01,832	2,01,832
2	Claims reported during the period	17,975	3,083	316	3,399	66,186	57,826	1,24,012	95,207	13,086	239	1,08,533	72	(105)	228	-	86,045	-	4,795	3,44,953	3,44,953
	(a) Booked During the period	16,192	3,078	316	3,394	62,643	56,507	1,19,150	92,158	5,354	218	97,729	53	(105)	228	-	86,042	-	4,425	3,27,109	3,27,109
	(b) Reopened during the period	1,783	5	-	5	3,543	1,319	4,862	3,050	7,732	21	10,803	19	-	(0)	-	3	-	370	17,844	17,844
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	29,599	2,275	18	2,292	61,722	35,105	96,827	69,611	6,484	14	76,109	99	33	274	-	86,007	-	3,731	2,94,971	2,94,971
	(a) paid during the period	29,599	2,275	18	2,292	61,722	35,105	96,827	69,611	6,484	14	76,109	99	33	274	-	86,007	-	3,731	2,94,971	2,94,971
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Reopened during the period	1,028	527	-	527	7,238	336	7,574	24,443	7,480	184	32,108	17	1	364	-	-	-	643	42,262	42,262
	Other Adjustment (Closed Claims)	-	-	-	-	-	2,658	2,658	-	-	-	-	-	-	-	-	-	-	-	2,658	2,658
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 period	9,822	2,135	299	2,434	2,233	1,69,425	1,71,658	3,966	15,286	84	19,336	107	545	126	-	198	-	2,669	2,06,894	2,06,894
	Less than 3months	1,274	976	-	976	1,768	13,240	15,009	2,724	7,563	32	10,319	7	1	58	-	17	-	202	27,862	27,862
	3 months to 6 months	3,401	320	-	320	120	12,355	12,475	291	1,422	30	1,742	12	2	22	-	14	-	483	18,471	18,471
	6months to 1 year	1,912	293	299	591	131	51,593	51,724	290	2,790	21	3,101	17	6	10	-	11	-	675	58,047	58,047
	1year and above	3,234	547	-	547	214	92,236	92,450	661	3,512	1	4,174	71	537	36	-	156	-	1,309	1,02,513	1,02,513

FORM NL-39- AGEING OF CLAIMS

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

For the Quarter ending on December 31, 2025

(₹ 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	22	54	27	20	3	-	2	382	270	239	478	37	-	3,162	128	4,568
2	Marine Cargo	1,275	1,748	270	79	26	1	-	267	169	109	119	84	21	-	3,399	769
3	Marine Other than Cargo	-	-	1	-	-	-	-	5	-	12	-	-	-	-	1	18
4	Motor OD	40,998	33,287	2,635	352	29	9	4	8,589	10,497	2,929	685	15	1	-	77,314	22,717
5	Motor TP	678	89	67	406	1,129	698	114	5,536	3,357	377	1,388	5,230	1,792	1,409	3,181	19,089
6	Health	28,246	3,990	574	523	110	2	-	21,831	2,961	862	366	35	6	-	33,445	26,061
7	Personal Accident	237	81	59	55	111	8	-	662	251	331	359	561	19	-	551	2,182
8	Travel	2	-	-	1	-	-	-	0	-	-	9	-	-	-	3	9
9	Workmen's Compensation/ Employer's liability	2	5	9	2	2	-	-	16	0	8	1	28	-	-	20	54
10	Public/ Product Liability	-	-	-	-	-	-	-	28	-	-	-	-	-	-	-	28
11	Engineering	1	-	1	1	2	-	-	24	-	1	24	49	-	-	5	98
12	Aviation	-	-	-	-	-	-	-	-	-	1	24	-	-	-	-	-
13	Crop Insurance	1,10,638	2	-	-	2	-	-	19,478	3	-	-	1	-	-	1,10,642	19,482
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	796	108	19	13	5	1	5	1,110	65	67	118	1	1	61	947	1,423

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 December 31, 2025

(₹ 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	83	93	63	42	19	1	2	2,208	537	10,587	2,489	1,460	44	12,275	303	29,599
2	Marine Cargo	4,873	5,176	1,207	262	49	1	-	696	509	284	476	289	21	-	11,568	2,275
3	Marine Other than Cargo	-	-	1	-	-	-	-	5	-	12	-	-	-	-	1	18
4	Motor OD	1,29,471	66,070	6,055	937	88	12	2	26,422	25,007	7,758	2,198	252	77	8	2,02,635	61,722
5	Motor TP	1,175	121	192	589	2,122	971	211	9,597	3,571	1,008	2,751	11,915	3,676	2,586	5,381	35,105
6	Health	76,021	9,199	1,668	1,991	379	5	1	59,126	7,267	2,134	985	89	9	-	89,264	69,611
7	Personal Accident	652	257	173	138	184	12	-	2,232	966	1,086	1,028	1,144	28	-	1,416	6,484
8	Travel	5	-	1	1	-	-	-	1	-	4	9	-	-	-	7	14
9	Workmen's Compensation/ Employer's liability	6	8	14	6	3	-	-	31	1	12	15	40	-	-	37	99
10	Public/ Product Liability	1	-	-	-	1	-	-	30	-	-	-	3	-	-	2	33
11	Engineering	16	2	3	2	3	1	-	42	3	3	52	86	88	-	27	274
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	13,69,891	2	-	-	2	-	-	86,002	4	-	-	1	-	-	13,69,895	86,007
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	1,984	475	100	34	7	3	5	2,996	254	250	166	3	2	61	2,608	3,731

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: December 31, 2025	
Name of the Insurer: Universal Sampo General Insurance Company Limited		Date: December 31, 2025	
Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	163	
2	No. of branches approved during the year	0	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year	22	
6	No of branches at the end of the year	141	
7	No. of branches approved but not opened	0	
8	No. of rural branches	44	
9	No. of urban branches	97	
10	No. of Directors:-		
	(a) Independent Director	3	
	(b) Executive Director/ Whole time director	1	
	(c) Non-executive Director	15 (Including 3 Independent Directors)	
	(d) Women Director	1 (Including Independent Director)	
	(e) Whole time director	1 (Including Executive Director)	
11	No. of Employees		
	(a) On-roll:	1,980	
	(b) Off-roll:	134	
	(c) Total	2,114	
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,	4,889	
	(b) Corporate Agents-Banks	13	
	(c) Corporate Agents-Others	20	
	(d) Insurance Brokers	457	
	(e) Web Aggregators	7	
	(f) Insurance Marketing Firm	21	
	(g) Motor Insurance Service Providers (DIRECT)	0	
	(h) Point of Sales persons (DIRECT)	18,331	
	(i) Other as allowed by IRDAI (To be specified)	-	
Employees and Insurance Agents and Intermediaries -Movement			
	Particulars	Employees	Insurance Agents and Intermediaries
	Number at the beginning of the quarter	1,942	22,675
	Recruitments during the quarter	166	1,162
	Attrition during the quarter	128	99
	Number at the end of the quarter	1,980	23,738

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: December 31, 2025

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role / Category	Details of change in the period, if any
1	Mr. Mohit Burman	Non-Executive Director	Nominee Director	No Change
2	Mr. Sharad Mathur	Managing Director & CEO	Executive Director	No Change
3	Ms. Chhaya Manoj Palrecha	Independent Director	Non-Executive Director	No Change
4	Mr. Bhaskar Jyoti Sarma	Independent Director	Non-Executive Director	No Change
5	Mr. Aditya Vardhan Tibrewala	Non-Executive Director	Nominee Director	No Change
6	Mr. Gopalaswamy Chakravarti Rangan	Independent Director	Non-Executive Director	No Change
7	Mr. Takashi Kurumisawa	Non-Executive Director	Nominee Director	No Change
8	Mr. Satish Kumar	Non-Executive Director	Nominee Director	No Change
9	Mr. Kenneth Reilly	Non-Executive Director	Nominee Director	No Change
10	Mr. Subodh Kumar	Non-Executive Director	Nominee Director	No Change
11	Mr. Ajay Kumar Srivastava	Non-Executive Director	Nominee Director	No Change
12	Mr. Todd Corey	Non-Executive Director	Nominee Director (Alternate Director)	No Change
13	Mr. Bhavani Shankar Raja	Non-Executive Director	Nominee Director	Appointed as Non-Executive Director w.e.f 19.12.2025
14	Mr. Brajesh Kumar Singh	Non-Executive Director	Nominee Director	Appointed as Non-Executive Director w.e.f 19.12.2025
15	Mr. Shiv Bajrang Singh	Non-Executive Director	Nominee Director	Appointed as Non-Executive Director & Chairperson w.e.f 19.12.2025, subject to approval of IRDAI,
16	Mr. Mudit Gupta	Non-Executive Director	Nominee Director (Alternate Director)	Ceased to be Alternate Director w.e.f. 4.11.2025
17	Mr. Kelvin John Nathan	Non-Executive Director	Nominee Director (Alternate Director)	No Change
18	Mr. Bankim Mapara	Chief Financial Officer	Executive	No Change
19	Ms. Aarti Kamath	Company Secretary & Compliance Officer (Designated as per SEBI (LODR) Regulation)	Executive	No Change
20	Mr. Sameer Patwardhan	Chief Compliance Officer	Executive	No Change
21	Mr. Kuniaki Takahashi	Deputy Chief Executive Officer	Executive	No Change
22	Mr. Rishin Rai	Chief Risk Officer	Executive	No Change
23	Mr. Hareshwar Karekar	Chief Investment Officer	Executive	No Change
24	Mr. Vikas Garg	Appointed Actuary	Executive	No Change
25	Ms. Priti Singh	Chief People Officer	Executive	No Change
26	Ms. Varsha Gujarathi	Chief Customer Officer	Executive	No Change
27	Mr. Vikram Jain	Chief Technology Officer and Business Transformation	Executive	No Change
28	Mr. Prasanna Indi	Head - Internal Audit	Executive	No Change
29	Ms. Arti Mulik	Chief Technical Officer	Executive	No Change
30	Mr. Rajesh Keny	Head-Reinsurance	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 December 31, 2025

(₹ in Lakhs)

Rural & Social Obligations (Quarterly Returns)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	102	3	2,685
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	46	4	1,111
		Social	-	-	-
5	MOTOR TP	Rural	4	0	59
		Social	-	-	-
6	HEALTH	Rural	-	-	-
		Social	-	197	31,405
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	4	2,187	56
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment (CROP)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
Total		Rural	152	7	3,855
		Social	4	2,385	31,461

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)		
(i) Name of the Insurer: Universal Sampo General Insurance Company Limited		
(ii) Registration No.134 and Date of Registration with the IRDAI: 16 November 2007		
(iii) Gross Direct Premium Income during immediate preceding FY: ₹ 5,07,845 Lakhs		
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: ₹ 1,24,640 Lakhs		
(v) Obligation of the Insurer to be met in a financial year*		
Statement Period: Quarter ending December 31, 2025		
	(₹ in Lakhs)	
Items	For the Quarter Ended December 31, 2025	Upto the Quarter Ended December 31, 2025
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	2,875	6,148
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	62,962	1,38,186
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	65,837	1,44,334
Total Gross Direct Motor Own damage Insurance Business Premium	48,307	1,12,816
Total Gross Direct Premium Income	1,59,855	4,43,586
*As per IRDAI (Rural, Social Sector and Motor Third Party Obligations) Regulations, 2024, Motor Third Party obligation is now based on Number of vehicles."		

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: As on December 31, 2025

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claims Related	-	348	62	1	278	7	876
c)	Policy Related	-	22	9	-	13	-	57
d)	Premium Related	-	30	-	-	30	-	62
e)	Refund Related	-	-	-	-	-	-	2
f)	Coverage Related	-	1	-	-	1	-	3
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	1	-	6	-	17
	Total	-	408	72	1	328	7	1,017

2	Total No. of policies during previous year quarter: Q3 2024-25	20,93,437
3	Total No. of claims during previous year quarter: Q3 2024-25	13,56,741
4	Total No. of policies during current quarter: Q3 2025-26	30,84,020
5	Total No. of claims during current quarter: Q3 2025-26	17,51,274
6	Total No. of Policy Complaints (current quarter) per 10,000 policies (current quarter):	0.18
7	Total No. of Claim Complaints (current quarter) per 10,000 claims registered (current quarter):	5.00

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	7	100%	-	-	7	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	7	100%	-	-	7	100%

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

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
10-Oct-25	Cyient DLM Ltd	PB	Management	Appointment of Mr. Rajendra Velagapudi (DIN: 06507627) as the Managing Director (MD)and Chief Executive Officer (CEO) of the Company, for a period of two years from 01.07.2025 to 30.06.2027, liable to retire by rotation and including remuneration.	FOR	FOR	Compliant with law. No governance concerns are identified.
10-Oct-25	Cyient DLM Ltd	PB	Management	To approve the continuation of directorship of Mr. BVR Mohan Reddy (DIN: 00058215) as a Non-Executive, Non-Independent Director of the Company post attaining the age of 75 years till conclusion of the next Annual General Meeting of the Company to be held in 2026.	FOR	FOR	Compliant with law. No governance concern identified.
31-Oct-25	Cello World Ltd	PB	Management	To approve the re-appointment of Mr. Pradeep Ghisulal Rathod (DIN: 00027527) as the Chairman and Managing Director of the Company for a period of five (5) years commencing from November 11, 2025 to November 10, 2030 (both days inclusive) and including remuneration.	FOR	ABSTAIN	We abstain from voting.
31-Oct-25	Cello World Ltd	PB	Management	To approve re-appointment of Mr. Pankaj Ghisulal Rathod (DIN - 00027572) as the Joint Managing Director of the Company for a period of five (5) years commencing from November 11, 2025 to November 10, 2030 (both days inclusive), and including remuneration.	FOR	ABSTAIN	We abstain from voting.
31-Oct-25	Cello World Ltd	PB	Management	To approve re-appointment of Mr. Gaurav Pradeep Rathod (DIN - 06800983) as the Joint Managing Director of the Company for a period of five (5) years commencing from November 11, 2025 to November 10, 2030 (both days inclusive), and including remuneration.	FOR	ABSTAIN	We abstain from voting.
31-Oct-25	Cello World Ltd	PB	Management	To approve re-appointment of Mr. Gagandeep Singh Chhina (DIN - 07397540) as a Non-Executive, Non-Independent Director of the Company with effect from August 11, 2025 liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified
04-Nov-25	Infosys Limited	PB	Management	Buyback by the Company of its fully paid-up equity shares of face value of Rs. 5 (Equity Shares), from the shareholders of the Company, as on the record date, to be determined by the Board / Buyback Committee (Record Date), on a proportionate basis, at a price of Rs. 1,800/- per Equity Share (Buyback Price) and for an amount of Rs. 18,000 crore (Buyback Offer Size), representing 24.31% and 21.68% of the aggregate of the total paid-up share capital and free reserves of the Company based on the latest audited interim condensed financial statements of the Company as at June 30, 2025 on a standalone basis and consolidated basis respectively (Buyback). The Buyback Offer Size does not include any expenses or transaction costs incurred or to be incurred for the Buyback, such as, brokerage, filing fees, advisory fees, intermediaries' fees, public announcement, publication expenses, printing and dispatch expenses, applicable taxes such as securities transaction tax, goods and services tax, stamp duty etc. and other incidental and related expenses (Transaction Costs). The Buyback period shall commence from the date of declaration of results of the postal ballot for special resolution until the last date on which the payment of consideration for the Equity Shares bought back by the Company is made (Buyback Period), in accordance with, and consonance, with the provisions contained in the Buyback Regulations, the Act, Share Capital Rules, the Management Rules and the LODR Regulations.	FOR	FOR	Compliant with the law. No major concerns identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: Universal Sompo General Insurance Company Limited

For the quarter ending: 31st December 2025

Date: 31st December 2025

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
16-Nov-25	Aadhar Housing Finance Ltd	PB	Management	Approval of Aadhar Housing Finance Limited-Employee Stock Option Plan 2025.	FOR	FOR	Compliant with law. No governance concern identified.
16-Nov-25	Aadhar Housing Finance Ltd	PB	Management	Approval for extension of Aadhar Housing Finance Limited - Employee Stock Option Plan 2025 to employees of group companies (including holding and subsidiary companies).	FOR	FOR	Compliant with law. No governance concern identified.
26-Nov-25	Mahindra & Mahindra Limited	PB	Management	Appointment of Ms. Samina Hamied (DIN: 00027923) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a term of 5 (five) consecutive years commencing from 7th October 2025 to 6th October 2030 (both days inclusive).	FOR	FOR	Compliant with law. No governance concern identified.
26-Nov-25	Mahindra & Mahindra Limited	PB	Management	Appointment of Mr. Muthu Raju Paravasa Raju Vijay Kumar (DIN: 05170323) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a term of 5 (five) consecutive years commencing from 7th October 2025 to 6th October 2030 (both days inclusive).	FOR	FOR	Compliant with law. No governance concern identified.
06-Dec-25	Cello World Ltd	TCM (Equity Sha	Management	Scheme of Arrangement Amongst Wim Plast Limited (WPL) and Cello Consumer Products Private Limited (CCPPL) and Cello World Limited (CWL) and their respective shareholders and creditors (Scheme).	FOR	FOR	Compliant with law. No governance concern has been identified.
15-Dec-25	ITC Limited	PB	Management	Appointment of Mr. Amitabh Kant (DIN: 00222708) as a Director and also as an Independent Director of the Company with effect from 1st January, 2026 for a period of five years.	FOR	FOR	Compliant with law. No governance concern identified.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: Universal Sompo General Insurance Company Limited

For the quarter ending: 31st December 2025

Date: 31st December 2025

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
15-Dec-25	ITC Limited	PB	Management	Re-appointment of Mr. Hemant Malik (DIN: 06435812) as a Director, liable to retire by rotation, and also as a Whole-time Director of the Company with effect from 12th August, 2026 for a period of two years and including remuneration.	FOR	FOR	Compliant with law. No major governance concern identified.
20-Dec-25	IDFC First Bank Ltd	PB	Management	Appointment of Mr. Narendra Ostawal (DIN: 06530414) as a Non-Executive Non-Independent Director (Nominee of Currant Sea Investments B.V.) on the Board of the Bank, with effect from September 30, 2025, liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.