

Name of the Insurer : Universal Sompo General Insurance Company Limited

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

S.No.	Form No	Description
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2	NL-2-B-PL	Profit and Loss Account
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	NL-3A-B-BS	Balance Sheet
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FORM NL-1-B-BA																		
Name of the Insurer : Universal Sompo General Insurance Company Limited																		
Registration No. 134 and Date of Registration with the IRDAI : 6 November 2007																		
REVENUE ACCOUNT FOR THE YEAR ENDED ON MARCH 31, 2026																		
Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total				
		For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	
1	Premiums earned (Net)	NL-4	1,624	4,612	1,134	3,236	(610)	614	417	1,461	84,143	2,51,255	58,021	2,33,204	85,158	2,56,481	59,572	2,36,901
2	Profit/ Loss on sale/redemption of Investments		8	99	(1)	94	5	28	-	15	966	4,920	(20)	3,152	979	5,047	(21)	3,261
3	Interest, Dividend & Rent - Gross Note 1		134	1,153	352	1,269	45	164	29	111	8,313	28,991	6,180	23,651	8,492	30,308	6,561	25,031
4	Others																	
	State Cheque write back		-	-	1	2	-	-	-	1	-	-	3	160	-	-	-	4
	Miscellaneous income		1	1	-	-	1	1	1	1	17	53	17	37	19	55	18	38
	Foreign Exchange (Gain) / Loss		(1)	-	-	-	-	-	-	(25)	11	1	(2)	(26)	11	-	1	(2)
	(D) Contribution from the Shareholders' Account - Towards remuneration of MD/CEO/Other KMPs		3	6	-	1	-	2	1	1	377	41	114	179	385	42	-	116
	TOTAL (A)		1,770	5,871	1,486	3,602	(559)	809	448	1,590	93,581	2,85,607	64,243	2,60,316	94,792	2,92,287	66,177	2,65,508
6	Claims Incurred (Net)	NL-5	(459)	1,641	323	666	508	1,995	584	1,686	68,168	1,86,158	45,784	1,80,425	68,237	1,89,793	46,691	1,82,777
7	Commission	NL-6	1,833	927	(284)	13	(1,407)	(15)	(29)	90	5,685	29,795	5,897	18,851	7,531	30,767	5,584	17,534
8	Operating Expenses related to Insurance Business	NL-7	225	723	189	497	29	245	62	273	10,635	43,354	8,312	40,065	10,889	44,322	8,563	40,835
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Contribution to Solatium Fund/Hit and Run Compensation		-	-	-	-	-	-	-	-	191	873	86	1,492	191	873	86	1,492
	TOTAL (B)		1,619	3,291	228	(244)	550	2,225	617	2,049	84,679	2,60,180	60,079	2,40,833	86,848	2,65,695	60,924	2,42,638
10	Operating Profit/(Loss) C = (A - B)		151	2,581	1,258	3,846	(1,109)	(1,416)	(169)	(459)	8,902	25,428	4,164	19,483	7,944	26,592	5,253	22,870
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		151	2,581	1,258	3,846	(1,109)	(1,416)	(169)	(459)	8,902	25,428	4,164	19,483	7,944	26,592	5,253	22,870
	Transfer to Catastrophe Reserve																	
	Transfer to Other Reserves (to be specified)																	
	TOTAL (C)		151	2,581	1,258	3,846	(1,109)	(1,416)	(169)	(459)	8,902	25,428	4,164	19,483	7,944	26,592	5,253	22,870
Note - 1																		
Pertaining to Policyholder's Funds																		
			Fire				Marine				Miscellaneous				Total			
			For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
	Interest, Dividend & Rent		110	606	188	729	48	171	30	116	8,582	30,053	6,415	24,552	8,740	30,830	6,633	25,397
	Add/Less:-																	
	Investment Expenses		(1)	(6)	(2)	(6)	(1)	(2)	(1)	(3)	(207)	(307)	(58)	(268)	(73)	(315)	(60)	(277)
	Amortisation of Premiums/ Discount on Investments		(2)	(16)	(5)	(23)	(2)	(5)	(1)	(4)	(198)	(801)	(177)	(770)	(202)	(822)	(183)	(797)
	Amount written off in respect of depreciated investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Provision for Bad and Doubtful Debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Provision for diminution in the value of other than actively traded Equities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment income from TP Pool & Nuclear Pool		27	569	171	571	-	-	-	-	46	-	137	27	615	171	-	708
	Interest, Dividend & Rent - Gross*		134	1,153	352	1,269	45	164	29	111	8,313	28,991	6,180	23,651	8,492	30,308	6,561	25,031

* Term gross implies inclusive of TDS

FORM NL-2-B-PL

Name of the Insurer : Universal Somp General Insurance Company Limited

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

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON MARCH 31, 2026

SI No	Particulars	Schedule Ref. Form No.	(₹ in Lakhs)			
			For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	151	2,581	1,258	3,846
	(b) Marine Insurance	NL-1	(1,109)	(1,416)	(169)	(459)
	(c) Miscellaneous Insurance	NL-1	8,902	25,428	4,164	19,483
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,777	7,540	1,930	7,989
	(b) Profit on sale of investments		260	1,479	183	1,504
	(c) (Loss on sale/ redemption of investments)		(86)	(244)	(217)	(478)
	(d) Amortization of Premium / Discount on Investments		(39)	(201)	(52)	(250)
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)		(2)	16	(8)	3
	TOTAL (A)		9,854	35,182	7,089	31,670
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	(473)	(473)
	(b) For doubtful debts		702	(10,226)	5,541	5,541
	(c) Others - Impairment of Investment Assets		805	805	(91)	(258)
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	10,928	-	-
	(c) Interest on subordinated debt		622	2,197	364	1,012
	(d) Expenses towards CSR activities		53	507	139	440
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c Managerial Remuneration		172	386	42	116
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others		-	-	-	-
	Director Sitting fees and Board meeting expenses		56	191	41	155
	Debenture Issuance		20	90	11	74
	TOTAL (B)		2,430	4,878	5,574	6,607
6	Profit/(Loss) Before Tax		7,424	30,304	1,515	25,063
7	Provision for Taxation					
	Current tax		1,665	5,877	1,716	7,721
	Deferred tax		150	1,799	(1,315)	(1,644)
8	Profit / (Loss) after tax		5,609	22,628	1,114	18,986
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)		265	265	-	-
	(d) Proposed final dividend		-	-	150	150
	Balance of profit/ loss brought forward from last year		1,25,472	1,09,373	1,08,409	90,537
	Balance carried forward to Balance Sheet		1,30,816	1,30,816	1,09,373	1,09,373

FORM NL-3-B-BS			
Name of the Insurer : Universal Sompo General Insurance Company Limited			
Registration No. 134 and Date of Registration with the IRDAI 16 November 2007			
BALANCE SHEET AS AT MARCH 31, 2026			
(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	As at March 31, 2026	As at March 31, 2025
SOURCES OF FUNDS			
Share Capital	NL-8	36,818	36,818
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	1,47,993	1,26,285
Fair Value Change Account			
-Shareholders' Funds		(2,032)	(557)
-Policyholders' Funds		(8,309)	(1,770)
Borrowings	NL-11	26,500	15,000
TOTAL		2,00,970	1,75,776
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	1,30,192	1,26,175
Investments-Policyholders	NL-12A	5,32,411	4,01,183
Loans	NL-13	-	-
Fixed Assets	NL-14	7,305	7,230
Deferred Tax Asset (Net)		2,037	3,836
CURRENT ASSETS			
Cash and Bank Balances	NL-15	20,703	2,978
Advances and Other Assets	NL-16	1,13,126	1,24,695
Sub-Total (A)		1,33,829	1,27,673
Deferred Tax Liability (Net)			
Current Liabilities	NL-17	4,51,335	3,97,446
Provisions	NL-18	1,53,469	92,875
Sub-Total (B)		6,04,804	4,90,321
NET CURRENT ASSETS (C) = (A - B)		(4,70,975)	(3,62,648)
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		2,00,970	1,75,776
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)		10,057	6,534
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		4,329	4,498
7b. Others (Refer Note-2)		10,473	10,473
TOTAL		24,859	21,505
Note 1			
a) The Company has disputed the demand raised by Income Tax Authorities amounting to ₹ 3,852 Lakhs (Previous year ₹ 3,169 Lakhs) and the Goods & Service Tax authorities amounting to ₹ 6,204 Lakhs (Previous year ₹ 3,365 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 March 31, 2026.			

FORM NI-S - CLAIMS SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026
	Claims Paid (Direct)	670	30,268	564	2,838	54	648	2,992	23,713	85,435	31,438	66,543	96,981	1,51,078	79,123	98,731	3,095	9,579	3	20	20,221	1,08,139
Add: Re-insurance accepted to direct claims	2	221	-	21	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Re-insurance Ceded to claims paid	541	28,317	280	1,499	54	71	334	1,570	11,194	40,007	22,451	41,304	33,645	81,311	8,512	31,587	1,955	5,237	1	1	10,467	38,825
Net Claim Paid	131	2,173	284	1,360	-	1	284	1,361	12,519	45,428	8,987	25,239	21,506	20,411	65,144	1,140	4,342	3	19	21,754	69,505	
Add: Claims Outstanding at the end of the quarter	2,699	2,689	1,485	1,485	17	17	1,502	1,502	7,783	7,783	1,66,052	1,66,052	1,78,835	1,78,835	6,228	6,228	3,779	3,779	104	104	10,102	10,102
Less: Claims Outstanding at the beginning of the year	3,259	3,231	1,253	865	3	3	1,276	866	5,075	7,383	1,57,807	1,52,073	1,63,482	1,66,056	6,511	6,534	4,761	6,017	170	42	6,111	12,593
Net Incurred Claims	(439)	1,641	516	1,960	(8)	15	508	1,959	14,627	45,828	17,222	38,618	31,859	84,446	26,328	64,858	149	2,095	(63)	81	20,414	67,014
Claims Paid (Direct)	670	30,268	564	2,688	42	48	608	2,748	23,713	85,435	31,438	66,543	55,155	1,51,078	29,123	98,719	3,099	9,579	3	20	23,221	1,08,118
-In India	-	-	-	150	12	12	162	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	752	752	148	148	17	17	165	165	4,507	4,507	60,326	60,326	64,843	64,843	3,761	3,761	1,471	1,471	73	73.00	5,305	5,305
Estimates of IBNR and IBNER at the beginning of the period (net)	741	727	184	138	20	3	204	141	4,352	3,874	58,989	49,876	63,340	53,759	2,992	4,050	1,804	3,397	78	-	4,844	7,447

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
	Claims Paid (Direct)	3,229	6,202	893	2,113	-	893	2,609	19,094	79,143	9,159	34,798	26,253	1,13,941	38,020	78,991	2,253	11,906	-	3	40,273	90,900
Add: Re-insurance accepted to direct claims	192	238	1	70	-	1	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Re-insurance Ceded to claims paid	1,855	4,728	383	926	(1)	407	382	1,331	36,884	2,589	7,659	11,369	44,541	11,961	91,177	1,025	7,305	-	-	12,086	26,462	
Net Claim Paid	586	1,692	511	1,337	1	9	512	1,346	10,314	42,239	6,570	27,139	16,894	69,398	26,059	59,814	1,228	4,601	-	3	27,287	64,418
Add: Claims Outstanding at the end of the quarter	3,221	3,221	865	865	3	3	868	868	7,383	7,383	1,52,073	1,52,073	1,60,056	1,60,056	6,534	6,017	6,017	42	42	42	12,593	
Less: Claims Outstanding at the beginning of the year	3,484	4,247	793	525	3	3	796	528	7,639	11,823	1,51,026	1,50,100	1,58,665	1,62,011	15,606	5,880	6,563	5,775	141	77	22,310	11,732
Net Incurred Claims	323	666	583	1,677	1	9	584	1,686	10,058	37,819	8,217	29,622	18,275	67,441	16,987	66,468	682	4,843	(99)	(32)	17,570	65,279
Claims Paid (Direct)	3,229	6,202	776	2,076	-	416	776	2,492	19,094	79,143	9,159	34,798	26,253	1,13,941	38,020	78,991	2,253	11,906	-	3	40,273	90,900
-In India	-	-	-	117	-	-	117	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	727	727	138	138	3	3	141	141	3,874	3,874	49,876	49,876	53,750	53,750	4,000	4,000	3,397	3,397	-	-	7,447	7,447
Estimates of IBNR and IBNER at the beginning of the period (net)	744	749	113	102	3	3	119	105	3,420	4,271	51,278	54,936	54,707	59,207	3,993	3,302	3,479	1,499	-	-	7,383	4,801

FORM NI-S - CLAIMS SCHEDULE

(₹ in Lakhs)

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 March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026		
Claims Paid (Direct)	47	166	216	249	26	300	-	-	20,650	1,56,657	-	-	75	1,575	5,232	1,09,926	3,72,975	1,11,182	4,05,991	
Add: Re-insurance accepted to direct claims	-	-	-	-	44	57	-	-	-	-	-	-	-	-	-	44	57	46	46	209
Less: Re-insurance Ceded to claims paid	3	8	9	111	56	289	-	-	8,940	65,838	-	-	74	297	1,733	53,417	1,83,350	54,262	2,13,277	
Net Claim Paid	64	158	207	(62)	14	68	-	-	11,710	45,818	-	-	1	1,278	3,499	56,533	1,89,654	56,948	1,93,187	
Add: Claims Outstanding at the end of the quarter	213	213	373	373	184	184	-	-	19,444	19,444	3	3	1,649	1,649	2,05,805	2,05,805	2,09,096	2,09,096	2,09,096	
Less: Claims Outstanding at the beginning of the year	303	273	460	319	103	307	-	-	16,554	34,141	-	-	1,733	1,612	1,94,169	2,09,301	1,98,706	2,13,300	2,13,300	
Net Incurred Claims	(26)	98	130	(4)	5	(55)	-	-	14,600	31,123	3	4	1,194	3,536	68,169	1,86,158	68,238	1,89,793	1,89,793	
Claims Paid (Direct)	47	166	216	249	26	300	-	-	20,650	1,56,657	-	-	75	1,575	5,232	1,09,926	3,72,975	1,11,182	4,05,991	
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	32	124
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	139	139	27	27	144	144	-	-	19,390	19,390	-	-	740	740	90,597	90,597	91,514	91,514	91,514	
Estimates of IBNR and IBNER at the beginning of the period (net)	201	131	70	10	152	128	-	-	16,905	34,097	-	-	591	733	85,703	96,296	86,648	87,164	87,164	

(₹ in Lakhs)

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 March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	
Claims Paid (Direct)	7	64	97	693	37	306	-	-	13,611	82,072	-	-	22	802	2,967	83,080	2,90,965	86,262	2,99,726
Add: Re-insurance accepted to direct claims	-	-	-	-	3	3	-	-	-	-	-	-	-	-	-	3	3	156	291
Less: Re-insurance Ceded to claims paid	1	3	5	30	30	273	-	-	7,838	48,667	-	-	22	470	1,471	32,689	1,21,511	34,954	1,27,571
Net Claim Paid	6	61	92	663	10	36	-	-	5,773	33,385	-	-	332	1,496	50,384	1,69,457	1,68,425	51,482	1,72,495
Add: Claims Outstanding at the end of the quarter	273	273	319	319	307	307	-	-	34,141	34,141	-	-	1,612	1,612	2,09,301	2,09,301	2,13,300	2,13,300	2,13,300
Less: Claims Outstanding at the beginning of the year	251	269	3	391	36	285	-	-	30,796	21,974	-	-	1,520	1,699	2,13,901	1,98,333	2,18,381	2,01,108	2,01,108
Net Incurred Claims	28	65	408	593	(29)	78	-	-	9,118	40,552	-	-	424	1,419	45,784	1,88,425	46,691	1,82,777	1,82,777
Claims Paid (Direct)	7	64	97	693	37	306	-	-	13,611	82,072	-	-	22	802	2,967	83,080	2,90,965	86,085	2,99,659
-In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	117	117
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	131	131	10	10	138	138	-	-	34,097	34,097	-	-	733	733	96,296	96,296	97,144	97,144	97,144
Estimates of IBNR and IBNER at the beginning of the period (net)	128	129	17	44	121	121	-	-	30,749	20,210	-	-	732	671	93,837	85,163	94,696	86,617	86,617

FORM NL-6-COMMISSION SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026
Commission & Remuneration	1,130	4,413	104	530	(2)	5	102	533	10,826	40,832	15,137	46,624	26,003	87,456	1,103	6,750	1,396	3,298	536	2,184	3,126	12,241
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	1,130	4,413	104	530	(2)	5	102	533	10,826	40,832	15,137	46,624	26,003	87,456	1,103	6,750	1,396	3,298	536	2,184	3,126	12,241
Advt Commission on Re-insurance Accepted	26	98	3	3	-	-	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss Commission on Re-insurance Ceded	(655)	1,572	51	279	43	278	56	303	5,790	13,443	17,621	46,517	23,371	63,963	(1,835)	1,167	29	2,457	4	11	(1,622)	3,637
Net Commission	1,833	927	56	268	(43)	(273)	13	(15)	5,076	25,387	(2,484)	(1,893)	2,632	23,494	2,946	5,583	1,367	841	532	2,171	4,747	8,604

Break-up of the amounts (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	13	71	7	35	-	-	7	35	401	2,064	1,157	5,591	1,509	7,655	95	360	-	-	-	-	91	342
Corporate Agents-Bank/PLI/IPC	246	1,223	150	740	-	-	150	740	36	158	2	36	36	192	336	1,772	1,281	3,058	-	-	1,614	4,766
Corporate Agents-Others	148	136	-	-	-	-	-	-	87	295	274	774	369	1,639	369	1,622	301	112	1,739	2,143	2,229	3,559
Insurance Brokers	741	2,950	97	504	(2)	5	95	509	6,139	34,753	5,561	29,124	18,706	63,873	389	2,955	(1,203)	16	168	1	(676)	3,121
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MSIP Broker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	24	36	27	27	53	65	4	4	-	-	-	-	-	-
Insurance Marketing Firm	2	9	-	-	-	-	-	-	29	155	122	466	161	645	1	6	-	-	-	-	-	1
Common Service Centers	-	-	-	-	-	-	-	-	31	78	242	62	320	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sale (POS)	-	-	-	-	-	-	-	-	1,079	1,530	3,959	10,941	5,038	13,673	32	68	-	-	-	-	-	22
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,130	4,413	104	530	(2)	5	102	533	10,826	40,832	15,137	46,624	26,003	87,456	1,103	6,750	1,396	3,298	536	2,184	3,126	12,241
Commission and Rewards on (Excluding Reinsurance) Business written :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In India	1,130	4,413	104	530	(2)	5	102	533	10,826	40,832	15,137	46,624	26,003	87,456	1,103	6,750	1,396	3,298	536	2,184	3,126	12,241
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
Commission & Remuneration	507	2,859	72	391	3	39	75	740	7,344	29,058	5,059	25,470	12,403	54,228	746	4,501	1,485	3,061	551	1,762	2,761	9,328
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	507	2,859	72	391	3	39	75	740	7,344	29,058	5,059	25,470	12,403	54,228	746	4,501	1,485	3,061	551	1,762	2,761	9,328
Advt Commission on Re-insurance Accepted	19	146	-	7	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss Commission on Re-insurance Ceded	(32)	4,413	43	361	61	371	104	657	1,064	9,333	5,545	23,020	6,569	32,425	(339)	1,181	2,265	4,942	1	8	(1,027)	6,130
Net Commission	(86)	(1,407)	29	323	(58)	(233)	(29)	90	6,340	19,725	(486)	3,378	5,834	22,103	954	3,324	(780)	(1,880)	500	1,754	724	3,198

Break-up of the amounts (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	13	114	6	79	-	-	6	79	409	1,238	361	2,586	761	3,824	68	334	-	-	4	-	68	538
Corporate Agents-Bank/PLI/IPC	165	971	1	2	-	-	1	2	46	209	7	205	15	415	467	1,356	1,479	3,025	-	-	1,966	4,372
Corporate Agents-Others	5	57	-	-	-	-	-	-	79	218	135	542	215	961	192	113	-	-	(26)	371	1,562	1,671
Insurance Brokers	323	1,776	65	620	3	39	68	659	5,969	24,973	2,651	14,962	9,579	49,929	379	2,626	6	381	180	466	2,601	2,801
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MSIP Broker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	41	105	40	346	61	451	2	1	-	-	-	-	-	1
Common Service Centers	-	-	-	-	-	-	-	-	14	39	37	46	66	-	-	-	-	-	-	-	-	2
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sale (POS)	-	-	-	-	-	-	-	-	791	2,286	888	5,696	1,676	7,976	36	73	-	-	-	-	-	20
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	507	2,859	72	391	3	39	75	740	7,344	29,058	5,059	25,470	12,403	54,228	746	4,501	1,485	3,061	551	1,762	2,761	9,328
Commission and Rewards on (Excluding Reinsurance) Business written :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In India	507	2,859	72	391	3	39	75	740	7,344	29,058	5,059	25,470	12,403	54,228	746	4,501	1,485	3,061	551	1,762	2,761	9,328
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:
 (1) The profit commission, if any, to be combined with the Re-insurance accepted or Re-insurance ceded figures.
 (2) Separate disclosure to be made for segregated/cap segment which contributes more than 10 percent of the total gross direct premium.
 (3) Commission on business procured through Company website.

FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
	1 Employee's remuneration & welfare benefits	208	224	15	129	-	2	15	131	1,261	5,204	1,540	6,990	2,809	12,294	1,030	5,108	238	663	23	145	1,311
2 Travel, conveyance and vehicle running expenses	5	18	-	7	-	-	-	7	64	311	79	370	143	701	50	295	14	38	1	8	65	341
3 Training expenses	3	5	1	2	-	-	1	2	37	81	42	90	79	171	31	9	1	2	1	2	38	84
4 Berts, rates & taxes	11	30	1	11	-	-	1	11	104	495	138	569	242	1,064	98	469	20	65	2	12	130	526
5 Repairs	4	14	1	6	-	-	1	6	25	256	55	286	98	340	35	230	10	29	-	6	46	265
6 Printing & stationery	1	3	-	1	-	-	1	3	14	59	16	65	30	129	15	23	3	7	-	1	15	61
7 Communication expenses	1	5	2	2	-	-	2	21	108	96	26	158	47	204	19	88	4	2	2	11	23	101
8 Legal & professional charges	5	14	1	6	-	-	1	6	200	425	90	306	290	731	131	272	14	30	1	6	148	308
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	4	6	1	2	-	-	1	2	55	101	64	114	119	215	49	51	8	12	2	3	59	105
11 Interest & Bank Charges	17	49	3	20	-	-	3	21	209	886	253	990	462	1,876	172	793	41	101	4	22	217	916
12 Depreciation	21	69	3	24	-	-	3	24	271	1,091	237	1,208	598	2,299	225	968	41	123	5	27	281	1,118
13 Brand/Trade Mark usage/fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	(1)	(1)	(1)	(1)	(2)	-	-	-	-	-	-	-	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	1	-	-	-	-	-	-	5	17	8	21	13	38	3	16	1	2	-	-	6	18
17 Information Technology Expenses	25	69	3	27	-	-	3	28	294	1,231	356	1,376	600	2,607	262	1,142	57	141	6	31	345	1,314
18 Goods and Service Tax/Service Tax Expenditure	2	5	-	2	-	-	-	2	24	86	29	97	53	183	61	123	(1)	4	-	2	60	129
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	4	6	-	-	-	-	-	1	7	26	8	37	15	63	7	29	1	3	-	1	8	33
Administration Charges - Insurance Followed	14	113	(2)	(6)	-	-	6	0	-	-	-	-	-	-	754	2,882	(0)	1	-	-	753	2,883
TOTAL	225	723	27	235	2	10	29	245	2,616	11,000	3,046	12,154	5,662	23,154	2,970	12,725	496	1,241	46	269	3,511	14,235
In India	223	714	27	231	2	10	29	241	2,603	10,838	3,028	11,973	5,631	22,811	2,959	12,580	491	1,223	49	265	3,498	14,068
Outside India	2	9	-	4	-	-	4	4	13	162	18	181	31	343	11	145	5	18	17	4	13	167

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
	1 Employee's remuneration & welfare benefits	95	213	38	146	-	2	38	148	1,170	3,903	1,212	4,353	2,382	8,158	771	4,599	84	278	36	110	881
2 Travel, conveyance and vehicle running expenses	5	12	1	8	-	-	1	8	58	219	60	251	118	470	31	206	4	16	1	6	36	308
3 Training expenses	2	3	1	2	-	-	1	2	35	60	38	69	73	139	38	78	1	2	1	2	42	85
4 Berts, rates & taxes	9	19	3	11	-	-	3	11	108	259	111	368	222	516	88	291	9	3	2	9	106	447
5 Repairs	4	18	2	7	-	-	2	7	48	175	48	200	96	375	25	137	4	13	-	4	28	244
6 Printing & stationery	-	3	1	3	-	-	1	3	(1)	61	(10)	68	(11)	139	(25)	69	-	(1)	(1)	2	(26)	76
7 Communication expenses	1	5	-	4	-	-	-	4	(9)	91	(15)	104	(24)	195	(41)	118	(13)	6	-	3	(42)	127
8 Legal & professional charges	4	10	1	7	-	-	1	7	72	270	(80)	207	(8)	500	(4)	312	3	42	1	5	-	299
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	4	11	-	7	-	-	-	7	32	192	29	220	61	412	(5)	250	3	14	1	6	(1)	270
11 Interest & Bank Charges	11	24	4	16	1	1	5	17	139	421	145	481	284	902	99	547	10	31	3	12	112	990
12 Depreciation	23	42	11	29	-	-	11	29	385	751	328	861	631	1,611	349	989	21	54	8	22	298	1,566
13 Brand/Trade Mark usage/fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	1	1	1	-	-	1	1	6	18	6	20	12	38	4	23	-	1	1	1	5	25
17 Information Technology Expenses	15	47	-	31	-	-	1	32	103	627	82	966	185	1,773	(74)	1,076	7	60	1	24	(66)	1,160
18 Goods and Service Tax/Service Tax Expenditure	1	1	-	-	-	-	-	-	9	9	11	10	20	15	19	18	69	87	-	-	88	105
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	2	7	-	1	-	-	1	6	25	95	15	39	21	64	4	34	1	2	-	1	5	37
Administration Charges - Insurance Followed	13	88	(4)	(7)	-	-	(3)	(4)	-	-	0	1	0	1	4	3,062	(0)	-	-	-	4	3,062
TOTAL	189	497	59	266	3	7	62	273	2,883	7,260	1,989	8,205	4,072	15,465	1,202	6,202	227	663	44	20		

Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1 Employees' remuneration & welfare benefits	2	14	20	82	2	10	-	-	588	2,094	2	2	125	387	6,899	20,839	4,982	21,294
2 Travel, conveyance and vehicle running expenses	-	1	1	5	1	1	-	-	42	177	-	-	7	22	259	1,248	264	1,273
3 Training expenses	-	-	-	1	-	-	-	-	14	28	-	-	2	5	133	289	137	296
4 Bents, rates & taxes	-	1	2	7	-	1	-	-	49	171	-	-	13	42	436	1,812	448	1,853
5 Repairs	-	1	2	4	-	1	-	-	22	95	-	-	5	17	172	919	177	939
6 Printing & stationery	-	-	-	1	-	-	-	-	8	27	-	-	4	11	54	232	81	234
7 Communication expenses	-	-	-	1	-	-	-	-	10	34	-	-	2	6	82	346	83	351
8 Legal & professional charges	1	1	3	-	1	-	-	-	321	1,205	-	-	6	17	787	2,266	773	2,286
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(g) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	32	9	32
10 Advertisement and publicity	-	-	1	-	-	-	-	-	(56)	99	-	-	5	7	127	428	132	436
11 Interest & Bank Charges	-	2	3	12	-	2	-	-	95	312	-	-	20	59	797	3,179	817	3,249
12 Depreciation	1	3	4	15	-	2	-	-	171	309	-	-	25	72	1,030	3,879	1,054	3,963
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(2)	(1)	(2)
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	-	-	-	-	-	-	-	2	6	-	-	1	21	63	21	21	64
17 Information Technology Expenses	1	3	4	17	-	2	-	-	134	433	-	-	28	82	1,162	4,488	1,190	4,555
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	1	-	-	-	-	(257)	(149)	-	-	21	25	(123)	189	(121)	196
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	-	-	-	1	1	-	-	-	49	129	-	-	6	79	233	233	83	240
Administration Charges - Conscience Follower	(6)	-	2	7	1	7	-	-	-	-	-	-	1	9	757	2,906	771	3,019
TOTAL	5	26	38	157	5	27	-	-	1,145	4,990	2	2	267	763	10,635	43,354	10,889	44,322
In India	5	26	38	155	5	27	-	-	1,136	4,933	2	2	265	752	10,580	42,774	10,832	43,779
Outside India	-	-	-	2	-	-	-	-	9	57	-	-	-	11	55	580	57	593

Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1 Employees' remuneration & welfare benefits	3	12	15	63	(4)	25	-	-	894	3,490	2	2	59	151	4,222	17,238	4,255	17,597
2 Travel, conveyance and vehicle running expenses	-	1	1	4	(1)	1	-	-	30	268	-	-	4	9	188	3,061	194	3,061
3 Training expenses	-	-	1	1	-	-	-	-	30	55	-	-	1	2	147	272	150	277
4 Bents, rates & taxes	-	1	1	5	-	2	-	-	98	274	-	-	6	16	419	1,462	431	1,432
5 Repairs	-	-	(1)	2	-	1	-	-	34	160	1	-	4	8	162	791	188	808
6 Printing & stationery	-	-	-	1	(1)	-	-	-	(10)	66	-	-	2	6	(48)	274	(47)	280
7 Communication expenses	-	-	-	2	-	1	-	-	(16)	83	(1)	-	3	7	(83)	411	(82)	420
8 Legal & professional charges	1	1	3	-	(1)	1	-	-	1,113	4,120	-	-	3	8	1,108	4,992	1,113	5,009
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	1	1	-	1	-	-	3	12	-	-	-	-	14	59	15	60
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(g) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	-	1	-	3	(1)	1	-	-	27	186	-	-	1	7	87	880	91	898
11 Interest & Bank Charges	-	1	2	7	-	3	-	-	107	386	-	-	6	16	511	1,905	527	1,946
12 Depreciation	-	3	5	13	-	3	-	-	240	691	-	-	15	31	1,198	3,413	1,231	3,484
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	(1)	-	(1)	-	(1)	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	-	-	-	-	-	-	-	3	16	-	-	1	1	21	80	22	82
17 Information Technology Expenses	1	3	1	14	(2)	6	-	-	45	758	-	-	7	33	167	3,747	183	3,830
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	117	300	-	-	(66)	(97)	139	327	160	328
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	-	-	-	2	4	24	-	-	4	24	1	1	1	3	32	131	34	139
Administration Charges - Conscience Follower	(6)	-	1	4	3	9	-	-	-	-	-	-	0	4	8	3,080	18	3,164
TOTAL	4	22	27	123	(7)	57	-	-	2,499	10,890	3	4	41	197	8,312	40,045	8,563	48,835
In India	4	22	26	120	(7)	56	-	-	2,455	10,743	3	4	39	191	8,180	39,339	8,345	40,094
Outside India	-	-	1	3	-	1	-	-	44	147	-	-	2	6	232	726	218	741

FORM NL-8-SHARE CAPITAL SCHEDULE**(₹ in Lakhs)**

	Particulars	As at March 31, 2026	As at March 31, 2025
1	Authorised Capital 400,000,000 Equity Shares of Rs.10 each (Previous Period: 400,000,000 Equity Shares of Rs.10 each)	40,000	40,000
2	Issued Capital 368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)	36,818	36,818
3	Subscribed Capital 368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)	36,818	36,818
4	Called-up Capital 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	36,818	36,818
5	Paid-up Capital 368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)	36,818	36,818

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

Shareholder	As at March 31, 2026		As at March 31, 2025	
	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 March 2026									
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):								
ii)	Bodies Corporate: Dabur Investment Corporation (Partnership Firm)	1	4,71,47,727	12.81	4,715				
iii)	Financial Institutions/ Banks								
	(i) Indian Bank	4	10,50,00,000	28.52	10,500				
	(ii) Indian Overseas Bank	2	6,65,00,000	18.06	6,650				
	(iii) Karnataka Bank Limited	1	2,20,90,910	6.00	2,209				
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate: (i) Sampo Japan Insurance Inc	1	12,74,43,183	34.61	12,744				
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non 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 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000									
(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category									

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE									
PART B:									
Name of the Indian Promoter / Indian Investor:									
1. INDIAN BANK									
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)									
Sl. No.	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	99,45,49,600	73.84	99,454.96				
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B. Non Promoters									
B.1 Public Shareholders									
1.1)	Institutions								
i)	Mutual Funds	38	18,44,07,228	13.69	18,440.72	-			
ii)	Foreign Portfolio Investors	290	7,83,81,119	5.82	7,838.11	-			
iii)	Financial Institutions/Banks	8	6,85,314	0.05	68.53	-			
iv)	Insurance Companies	14	5,34,80,479	3.97	5,348.05	-			
v)	FII belonging to Foreign Promoter #								
vi)	FII belonging to Foreign Promoter of Indian Promoter #								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	19	5,39,776	0.04	53.98	-			
ix)	Any other (Please specify)								
	-Foreign Institutional Investors	2	41,324	0.00	4.13	-			
1.2)	Central Government/ State Government(s)/ President of India	2	4,189	0.00	0.42	-			
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	2,96,103	2,44,89,806	1.82	2,448.98	-			
ii)	Individual share capital in excess of Rs. 2 Lacs	43	25,90,708	0.19	259	-			
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	15	84,144	0.01	8.41	-			
	- Non Resident Indian (NRI)	4,490	12,49,926	0.09	124.99	-			
	- Clearing Members	6	5,783	0	1	-			
	- Non Resident Indian Non Repariable								
	-Foreign Nationals								
	- Bodies Corporate	992	17,56,848	0.13	175.68	-			
	- JEPP								
v)	Any other (Please Specify)								
	Associates Company/ Subsidiaries								
	Directors and Relatives (Excluding Nominee and Independent directors)								
	Key Managerial Personal								
	Escrow Account/ Unclaimed Share								
	Unclaimed Shares/Escrow Account SA	2	3,756	0.00	0.38				
	Employee	2319	4,31,273	0.03	43.13	-			
	Directors & Relatives	2	400	0.00	0.04	-			
	HUF	2878	6,58,172	0.05	65.82	-			
	-ESOP/ESOS/ESPS	12673	36,04,136	0.27	360.41	-			
B.2 Non Public Shareholders									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		3.19.897	1.34.69.63.981	100.00	1.34.696	-			
Foot Notes:									
(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.									
(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(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:									
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	16	4,19,44,173	0.22	4,194.42	-	-	-	-
ii)	Foreign Portfolio Investors Category - 1	44	8,31,63,620	0.43	8,316.36	-	-	-	-
iii)	Foreign Portfolio Investors Category - 2	-	-	-	-	-	-	-	-
iv)	Banks	9	4,34,09,687	0.23	4,340.97	-	-	-	-
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	1	1,212	0.00	0.12	-	-	-	-
	Any other (Please specify)								
	-Financial Institutions	3	2,18,60,991	0.11	2,186.10				
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	9,47,591	35,18,32,884	1.83	35,183.29	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,877	11,03,32,986	0.57	11,033.30	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	-Trusts	19	6,35,802	0.00	63.58	-	-	-	-
	-Non Resident Indian (NRI)	5,319	1,14,48,273	0.06	1,144.83	-	-	-	-
	-Clearing Members	4	27,917	0.00	2.79	-	-	-	-
	-Foreign Companies	1	48,000	0.00	4.80	-	-	-	-
	-Foreign Nationals								
	-Directors and their Relatives								
	-Non Resident Indian Non Repartriable								
	-Bodies Corporate	1,076	2,05,89,903	0.11	2,058.99	-	-	-	-
	-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	4,656	1,41,03,458	0.07	1,410	-	-	-	-
	-Overseas Corporate Bodies								
	-ESOP/ESOS/ESPS	7,595	3,71,85,450	0.19	3,718.55	-	-	-	-
	LLP								
	Trust								
	KMP								
B.2)	Foreign Portfolio Investor (Individual)	1	6,000	0.00	0.60				
	LLP	74	25,98,800	0.01	259.88				
B.3 Non Public Shareholders									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	9,68,298	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	10	3,12,71,706	8.27	3,127				
ii)	Foreign Portfolio Investors	146	4,45,70,644	11.79	4,457				
iii)	Financial Institutions/Banks	2	111	-	0				
iv)	Insurance Companies	6	2,59,53,001	6.86	2,595				
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	17	39,00,757	1.03	390				
ix)	NBFC's registered with RBI	3	3,408	-	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	3,81,446	12,58,41,595	33.28	12,584.16				
ii)	Individual share capital in excess of Rs. 2 Lacs	951	9,79,97,697	25.91	9,799.77				
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	11	49,900	0.01	4.99				
	- Non Resident Indian	6,740	98,18,825	2.60	981.88				
	- Clearing Members	12	6,820	0.00	0.68				
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate	974	2,70,55,222	7.15	2,705.52				
	- IEPF	1	14,09,303	0.37	140.93				
v)	Any other (Please Specify)								
	Unclaimed Shares/ Escrow Account SA	1	1,83,376	0.05	18.34				
	Directors & Relatives	4	7,361	0.00	0.74				
	HUF	3,413	84,16,260	2.23	841.63				
	LLP	104	16,95,575	0.45	169.56				
B.2)	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		3,93,841	37,81,81,562	100.00	37,818	-	-	-	-
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 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) 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 SA								
	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 March 31, 2026	As at March 31, 2025
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	415	150
7	Balance of Profit in Profit & Loss Account	1,30,816	1,09,373
	TOTAL	1,47,993	1,26,285

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

Sl. No.	Particulars	As at March 31, 2026	As at March 31, 2025
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 March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
LONG TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	44,725	40,153	1,82,899	1,27,670	2,27,624	1,67,823
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	295	359	1,205	1,141	1,500	1,500
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	26,618	20,389	1,08,852	64,828	1,35,470	85,217
	(e) Other Securities (to be specified)	500	-	2,043	-	2,543	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	33,381	34,833	1,36,513	1,10,755	1,69,894	1,45,588
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	-	-	-	-	-	-
	(b) Debentures/ Bonds	-	-	-	-	-	-
6	Investments in Alternate Investment Fund	888	758	3,632	2,410	4,520	3,168
7	Other Securities	49	96	199	304	248	400
	TOTAL	1,06,456	96,588	4,35,343	3,07,108	5,41,799	4,03,696
SHORT TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	3,787	3,351	15,484	10,652	19,271	14,003
2	Other Approved Securities	6,047	5,396	24,726	17,153	30,773	22,549
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	6,339	6,128	25,923	19,486	32,262	25,614
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	469	-	1,492	-	1,961
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,482	6,995	6,066	22,242	7,548	29,237
	(e) Other Securities/bank deposit	1,277	2,105	5,223	6,695	6,500	8,800
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	3,021	2,333	12,354	7,419	15,375	9,752
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	1,783	2,810	7,292	8,936	9,075	11,746
	(b) Mutual Fund	-	-	-	-	-	-
	(c) Debentures/ Bonds	-	-	-	-	-	-
	TOTAL	23,736	29,587	97,068	94,075	1,20,804	1,23,662
	GRAND TOTAL	1,30,192	1,26,175	5,32,411	4,01,183	6,62,603	5,27,358

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

Particulars	Shareholders		Policyholders		Total		(₹ in Lakhs)
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	
	Long Term Investments--						
Book Value	1,04,724	95,375	4,28,265	3,03,254	5,32,989	3,98,629	
Market Value	1,03,018	96,112	4,21,290	3,05,596	5,24,308	4,01,708	
Short Term Investments--							
Book Value	15,614	20,179	63,853	64,161	79,467	84,340	
Market Value	15,599	20,176	63,794	64,153	79,393	84,329	

Notes:

- Aggregate book value of Investments (other than Alternate Investment Fund, Mutual Fund, Listed Equities & Perpetual Bond, InvTs) is Rs.6,12,456 Lakhs (previous year Rs.4,82,969 Lakhs).
- Aggregate market value of Investments (other than Alternate Investment Fund, Mutual Fund, Listed Equities & Perpetual Bond, InvTs) is Rs.6,03,701 Lakhs (previous year Rs.4,86,037 Lakhs).
- Short Term Other approved securities includes TREPS amounting to Rs.6,012 Lakhs (previous year Rs.7,540 Lakhs) and Certificate of Deposit amounting to Rs.24,761 Lakhs (previous year Rs.12,369 Lakhs) and State Gov amounting to Rs. NIL Lakhs
- Long Term Equity includes the Perpetual Bond

FORM NL-13-LOANS SCHEDULE**(₹ in Lakhs)**

Sl. No.	Particulars	As at March 31, 2026	As at March 31, 2025
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Notes:

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

Provisions against Non-performing Loans

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

FORM NL-14-FIXED ASSETS SCHEDULE

(₹ in Lakhs)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at March 31, 2026	As at March 31, 2025
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	11,236	3,449	413	14,272	6,259	3,226	-	9,485	4,787	4,978
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	964	31	124	871	273	178	123	328	543	691
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	252	16	84	184	132	20	83	69	115	119
Information Technology Equipment	4,615	516	621	4,510	3,422	494	616	3,300	1,210	1,193
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	360	40	53	347	224	44	50	218	129	135
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	17,427	4,052	1,295	20,184	10,310	3,962	872	13,400	6,784	7,116
Work in progress	114	3,989	3,582	521	-	-	-	-	521	114
Grand Total	17,541	8,041	4,877	20,705	10,310	3,962	872	13,400	7,305	7,230
PREVIOUS YEAR	13,684	9,925	6,069	17,540	7,866	3,484	1,040	10,310	7,230	

Note:

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE			
(₹ in Lakhs)			
Sl. No.	Particulars	As at March 31, 2026	As at March 31, 2025
1	Cash (including cheques, drafts and stamps)	127	-
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	782
	(ab) Others	-	1
	(b) Current Accounts	20,576	2,195
	(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	20,703	2,978
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES	20,703	2,978
	In India	20,703	2,978
	Outside India	-	-

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ in Lakhs)			
Sl. No.	Particulars	As at March 31, 2026	As at March 31, 2025
ADVANCES			
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	500
3	Prepayments	1,583	1,737
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,957	3,238
6	Others		
	Advance to Employees against expenses	14	10
	Advance to Others	173	63
	Surplus in Leave encashment fund	-	77
	TOTAL (A)	4,727	5,625
OTHER ASSETS			
1	Income accrued on investments	17,379	12,750
2	Outstanding Premiums	14,963	40,744
	Less : Provisions for doubtful	(175)	(466)
3	Agents' Balances	657	485
	Less : Provisions for doubtful	(116)	(110)
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	36,008	28,588
	Less : Provisions for doubtful	(622)	(10,637)
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	2,448	2,871
8	Interest on Unclaimed amount pertaining to Policyholders	630	461
9	Others		
	Deposits for Office Premises	948	937
	Less : Provisions for doubtful	(15)	(15)
	Other Deposits	3,247	2,347
	Less : Provisions for doubtful	(74)	-
	Receivable from Terrorism Pool	7,836	6,917
	Receivable from Nuclear Pool	967	822
	Receivable from Marine Cargo Excluded Territories Pool	25	19
	GST unutilized credit	24,161	24,772
	Contracts for Sales - Investment	-	8,567
	Unsettled Investment Receivables	3,747	3,747
	Less: Provision for diminution in value of investments	(3,747)	(3,747)
	Other Receivables	132	18
	TOTAL (B)	1,08,399	1,19,070
	TOTAL (A+B)	1,13,126	1,24,695

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

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

Sl. No.	Particulars	As at March 31, 2026	As at March 31, 2025
1	Agents' Balances	5,170	6,636
2	Balances due to other insurance companies	1,06,978	1,01,238
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	75,757	35,002
	(b) for Other Policies	21,255	9,558
5	Unallocated Premium	16,087	5,243
6	Sundry creditors	5,531	7,149
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	2,09,996	2,13,390
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	2,285	2,811
11	Income accrued on Unclaimed amounts	630	461
12	Interest payable on debentures/bonds	1,732	1,012
13	GST Liabilities	278	496
14	Others		
	Due to Solatium Fund	1,523	898
	Due to Environment Relief Fund	-	1
	Due to Statutory Authorities	1,531	1,473
	Book Overdraft	-	311
	Contracts for Purchases - Investment	2,582	11,767
	TOTAL	4,51,335	3,97,446

Note :

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

FORM NL-18-PROVISIONS SCHEDULE

(₹ in Lakhs)			
Sl. No.	Particulars	As at March 31, 2026	As at March 31, 2025
1	Reserve for Unexpired Risk	1,50,756	91,900
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,075	968
4	For Employee Benefits	1,638	7
	TOTAL	1,53,469	92,875

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

Sl. No.	Particulars	As at March 31, 2026	As at March 31, 2025
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Universal Sompo General Insurance Company Limited

Sl. No.	Particular	Calculation	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
1	Gross Direct Premium Growth Rate**	$\frac{[GDPI(CY)-GDPI(PY)]}{GDPI(PY)}$	48.23%	18.31%	18.19%	9.87%
2	Gross Direct Premium to Net worth Ratio	$\frac{GDPI / \text{Shareholder's funds}}{\text{Shareholder's funds}/\text{Net Worth}} = \frac{\text{Share capital} + \text{reserve and surplus} - \text{Miscellaneous expenditure} - \text{debit balance in profit and loss account}}{\text{Shareholders' funds} / \text{Net Worth}} = \frac{\text{Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date}}{\text{Shareholder's funds} / \text{Net Worth}}$	0.85	3.25	0.65	3.11
3	Growth rate of Net Worth	$\frac{(\text{Shareholder's funds}(CY) - \text{Shareholder's funds}(PY))}{\text{Shareholder's funds}(PY)}$	13.31%	13.31%	13.17%	13.17%
4	Net Retention Ratio**	$\frac{\text{Net written premium}}{\text{Net written premium} + \text{Reinsurance Accepted}}$	60.94%	52.41%	44.76%	49.00%
5	Net Commission Ratio**	$\frac{\text{Net Commission}}{\text{Net written premium}}$	7.84%	9.74%	11.76%	7.03%
6	Expense of Management to Gross Direct Premium Ratio**	$\frac{\text{Direct Commission} + \text{Operating Expenses}}{\text{Gross direct premium}}$	26.73%	25.18%	23.33%	21.66%
7	Expense of Management to Net Written Premium Ratio**	$\frac{\text{Net Commission} + \text{Operating Expenses}}{\text{Net Written Premium}}$	19.33%	23.79%	29.79%	23.39%
8	Net Incurred Claims to Net Earned Premium**	$\frac{\text{Net Incurred Claims}}{\text{Net Earned Premium}}$	80.13%	74.00%	78.38%	77.15%
9	Claims paid to claims provisions**	$\frac{\text{Claim Paid (pertaining to provisions made previously)}}{\text{claims provision made previously}}$	18.20%	40.45%	18.94%	38.37%
10	Combined Ratio**	(7) + (8)	99.14%	97.79%	108.17%	100.54%
11	Investment income ratio	$\frac{\text{Investment income}}{\text{Average Assets under management}}$ $\frac{\text{Investment income} = \text{Profit/ Loss on sale/redemption of Investments} + \text{Interest, Dividend \& Rent} - \text{Gross (net of investment expenses) including investment income from pool}}{\text{Average Assets under management}}$	1.83%	7.86%	1.61%	7.64%
12	Technical Reserves to net premium ratio **	$\frac{[(\text{Reserve for unexpired risks} + \text{premium deficiency} + \text{reserve for outstanding claims (including IBNR and IBNER)})]}{\text{Net premium written}}$	3.76	1.14	6.43	1.22
13	Underwriting balance ratio	$\frac{\text{Underwriting results}}{\text{Net earned premium}}$ $\frac{\text{Underwriting results} = \text{Net earned premium} - \text{Net incurred claims} - \text{Net commission} - \text{Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)} - \text{Premium Deficiency}}{\text{Net earned premium}}$	(0.02)	(0.03)	(0.02)	(0.02)
14	Operating Profit Ratio	$\frac{\text{Operating profit}}{\text{Net Earned premium}}$	9.33%	10.37%	8.82%	9.65%
15	Liquid Assets to liabilities ratio	$\frac{\text{Liquid Assets}}{\text{Policyholders liabilities}}$ $\frac{\text{Liquid Assets} = \text{Short term investments} + \text{Short term loans} + \text{Cash \& Bank balances}}{\text{Policyholders liabilities} = \text{Outstanding Claims including Incurred But Not Reported (IBNR) \& Incurred But Not Enough Reported (IBNER)} + \text{Unearned Premium Reserve} + \text{Premium Deficiency Reserve, if any} + \text{Catastrophe Reserve, if any; and} + \text{Other Liabilities net off Other Assets}}$ $\text{Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.}$	0.27	0.27	0.32	0.32
16	Net earning ratio	$\frac{\text{Profit after tax}}{\text{Net Premium written}}$	5.84%	7.18%	2.35%	7.61%
17	Return on net worth ratio	$\frac{\text{Profit after tax}}{\text{Net Worth}}$	3.03%	12.24%	0.68%	11.64%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.83	1.83	1.97	1.97
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	$\frac{\text{Debt}/\text{Equity}}{\text{Debt} = (\text{Borrowings} + \text{Redeemable Preference shares, if any})}$ $\text{Equity} = \text{Shareholders' Funds excluding Redeemable Preference shares, if any}$	0.14	0.14	0.09	0.09
21	Debt Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due}}{\text{Interest and Principal Instalments Due}}$	12.94	14.79	5.16	25.77
22	Interest Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax/ Interest due}}{\text{Interest due}}$	12.94	14.79	5.16	25.77
23	Earnings per share	$\frac{\text{Profit / (loss) after tax}}{\text{No. of shares}}$	1.52	6.15	0.30	5.16
24	Book value per share	$\frac{\text{Net worth}}{\text{No. of shares}}$	50.20	50.20	44.30	44.30

Notes: -

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

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Universal Somp General Insurance Company Limited

**** Segmental Reporting up to the quarter**

Segments Upto the quarter ended March 31, 2026	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	18.62%	10.92%	26.69%	16.50%	47.51%	35.57%	16.32%	83.08%	1.65	0.29
Previous Period	6.00%	4.28%	-120.88%	12.78%	-78.18%	29.79%	30.09%	-48.39%	6.34	1.10
Marine Cargo										
Current Period	-21.71%	13.21%	49.81%	19.65%	95.17%	340.79%	65.27%	435.97%	4.01	-3.26
Previous Period	53%	29.83%	21.49%	19.44%	39.19%	117.19%	80.87%	156.38%	1.01	-0.60
Marine Hull										
Current Period	-11.40%	1.31%	-737.84%	0.53%	-710.81%	45.45%	30.56%	-665.36%	1.46	8.52
Previous Period	24%	1.04%	-706.06%	1.44%	-684.85%	30.00%	291.99%	-654.85%	1.09	8.23
Total Marine										
Current Period	-17.69%	8.23%	-2.70%	11.61%	41.44%	324.92%	65.14%	366.36%	3.84	-2.62
Previous Period	40.39%	18.68%	5.86%	12.42%	23.63%	115.40%	82.09%	139.03%	1.01	-0.42
Motor OD										
Current Period	54.13%	55.90%	28.84%	32.92%	41.34%	66.95%	106.60%	108.28%	0.64	-0.20
Previous Period	9.01%	53.92%	35.81%	35.55%	48.99%	73.12%	73.20%	122.11%	0.66	-0.26
Motor TP										
Current Period	67.16%	46.90%	-1.94%	28.21%	10.50%	54.19%	16.13%	64.69%	2.27	0.31
Previous Period	5.69%	50.70%	3.76%	27.02%	16.75%	47.19%	17.99%	63.94%	2.89	0.35
Total Motor										
Current Period	61.29%	50.77%	12.65%	30.24%	25.12%	60.44%	20.31%	85.55%	1.50	0.06
Previous Period	7.16%	52.15%	18.69%	30.86%	31.76%	58.91%	22.02%	90.67%	1.85	0.07
Health										
Current Period	26.06%	66.99%	7.08%	16.53%	23.20%	94.35%	202.87%	117.55%	0.50	-0.21
Previous Period	106.27%	77.14%	4.61%	18.12%	21.86%	96.40%	123.76%	118.26%	0.42	-0.19
Personal Accident										
Current Period	11.10%	61.72%	8.90%	29.63%	22.02%	36.74%	55.47%	58.76%	0.95	0.27
Previous Period	8.63%	21.40%	-63.73%	27.00%	-41.29%	170.47%	63.69%	129.18%	2.52	-0.29
Travel Insurance										
Current Period	38.03%	95.96%	98.32%	106.61%	110.51%	3.65%	8.28%	114.15%	0.00	-0.14
Previous Period	10.16%	94.12%	111.79%	118.12%	124.98%	-1.94%	0.00%	123.05%	0.00	-0.18
Total Health										
Current Period	24.35%	66.88%	9.50%	19.54%	25.21%	87.43%	131.57%	112.64%	0.55	-0.17
Previous Period	83.01%	70.35%	4.17%	20.78%	21.54%	97.12%	94.19%	118.65%	0.50	-0.19
Workmen's Compensation/ Employer's liability										
Current Period	20.22%	95.79%	21.95%	33.64%	34.63%	51.85%	41.26%	86.49%	1.45	0.11
Previous Period	18.89%	95.51%	24.12%	36.52%	37.06%	39.88%	18.33%	76.94%	2.01	0.20
Public/ Product Liability										
Current Period	54.12%	28.32%	36.10%	25.66%	56.79%	-1.49%	-19.43%	55.30%	1.24	0.21
Previous Period	1.08%	10.45%	61.67%	23.46%	130.00%	603.06%	169.58%	733.06%	3.71	-7.51
Engineering										
Current Period	-13.55%	7.07%	100.81%	23.29%	122.58%	-16.27%	15.28%	106.31%	2.81	0.71
Previous Period	37.06%	14.36%	23.82%	18.43%	41.69%	61.90%	10.49%	103.60%	2.15	-0.71
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	-64.01%	63.68%	-4.47%	10.96%	12.75%	107.17%	107.12%	119.92%	0.67	-0.20
Previous Period	-15.95%	38.95%	-12.91%	8.61%	9.20%	92.59%	127.83%	101.79%	0.69	-0.03
Other Miscellaneous										
Current Period	55.76%	41.80%	-29.66%	18.36%	-14.03%	74.04%	-30.13%	60.01%	0.74	0.40
Previous Period	10.03%	26.80%	-15.79%	17.13%	-5.84%	81.43%	39.98%	75.59%	1.31	0.00
Total Miscellaneous										
Current Period	18.91%	55.28%	9.57%	25.82%	23.50%	74.09%	40.71%	97.59%	1.13	-0.03
Previous Period	9.68%	52.10%	7.64%	22.31%	23.87%	81.74%	38.43%	105.61%	1.34	0.00
Total-Current Period	18.31%	52.41%	9.74%	#REF!	#REF!	74.00%	40.45%	97.79%	1.14	-0.03
Total-Previous Period	9.87%	49.00%	7.03%	21.66%	23.39%	77.15%	38.37%	100.54%	1.22	-0.02

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

	FY 2025-26
Cash Flows from the operating activities:	
Premium received from policyholders, including advance receipts	7,15,871
Other receipts	-
Payments to the re-insurers, net of commissions and claims	(2,138)
Payments to co-insurers, net of claims recovery	(47,340)
Payments of claims	(3,27,793)
Payments of commission and brokerage	(1,28,123)
Payments of other operating expenses	(69,581)
Deposits, advances and staff loans	(1,046)
Income taxes paid (Net)	(5,500)
Good & Service tax paid	(16,792)
Expenditure on CSR activities	-
Other payments	(497)
Cash flows before extraordinary items	1,17,061
Cash flow from extraordinary operations	-
Net cash flow from operating activities	1,17,061
Cash flows from investing activities:	
Purchase of fixed assets	(4,045)
Proceeds from sale of fixed assets	22
Purchases of investments	(4,01,758)
Sales of investments	2,68,094
Rents/Interests/ Dividends received	34,510
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	(5,259)
Expenses related to investments	(2)
Net cash flow from investing activities	(1,08,438)
Cash flows from financing activities:	
Proceeds from issuance of share capital	-
Proceeds from borrowing	11,500
Repayments of borrowing	-
Interest/dividends paid	(2,398)
Net cash flow from financing activities	9,102
Effect of foreign exchange rates on cash and cash equivalents, net	-
Net increase in cash and cash equivalents:	17,725
Cash and cash equivalents at the beginning of the year	2,978
Cash and cash equivalents at the end of the year	20,703

Notes: -

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

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

(₹ in Lakhs)
FY 2024-25
4,97,407
-
(54,500)
13,118
(2,73,778)
(79,296)
(64,446)
64
(6,991)
(15,664)
-
(440)
15,474
-
15,474
(4,918)
25
(2,95,044)
2,39,418
32,029
(7,461)
(1)
(35,952)
-
15,000
-
(920)
14,080
-
(6,398)
9,376
2,978

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 March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025
1	Indian Bank	Joint Venture	Premium Income (rendering of services)	136	170	9	38
2	Indian Bank	Joint Venture	Claim Payments	0	7	2	8
3	Indian Bank	Joint Venture	Commission payout	666	2,119	523	2,010
4	Indian Bank	Joint Venture	Other Expenditure/Reimbursement	8	32	(14)	41
5	Indian Bank	Joint Venture	Dividend	-	263	-	263
6	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Premium	770	5,883	2,983	11,431
7	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Commission	184	808	451	1,543
8	Sompo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Claim	897	4,170	753	2,300
9	Sompo Japan Insurance Inc.	Joint Venture	Other Expenditure	11	48	9	34
10	Sompo Japan Insurance Inc.	Joint Venture	Dividend	-	319	-	319
11	Sharad Mathur	Key Management Personnel	Premium Income (rendering of services)	0	0	-	-
12	Sharad Mathur	Key Management Personnel	Remuneration	271	786	142	516
13	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	3	147	3	156
14	Dabur Investment Corporation	Joint Venture	Claim Payments	-	1	59	59
15	Dabur Investment Corporation	Joint Venture	Dividend	-	118	-	118
16	Indian Overseas Bank	Joint Venture	Premium Income (rendering of services)	1	2	1	2
17	Indian Overseas Bank	Joint Venture	Claim Payments	-	-	-	1
18	Indian Overseas Bank	Joint Venture	Commission payout	441	1,905	302	1,596
19	Indian Overseas Bank	Joint Venture	Dividend	-	166	-	166
20	Indian Overseas Bank	Joint Venture	Other Expenditure	5	15	3	54
21	Karnataka Bank	Joint Venture	Premium Income (rendering of services)	7	165	1	198
22	Karnataka Bank	Joint Venture	Claim Payments	(1)	15	3	21
23	Karnataka Bank	Joint Venture	Commission payout	1,190	1,997	1,283	1,973
24	Karnataka Bank	Joint Venture	Other Expenditure	2	8	(11)	9
25	Karnataka Bank	Joint Venture	Dividend	-	55	-	55
26	Indbank Merchant Banking Services Ltd	Related party of Indian Bank	Other Expenditure	0	3	1	5
27	Sompo Insurance Singapore Pte. Ltd.	Sompo Group Company	Other Expenditure	3	7	1	1
28	SOMPO Holding Inc.	Sompo Group Company	Reimbursement of Training Expenses	-	-	-	5
29	Sompo Sigorta A.S.	Sompo Group Company	Reimbursement of Training Expenses	-	-	27	27
30	Endurance Worldwideinsurance Limited	Sompo Group Company	Reinsurance Arrangement Claim	974	3,148	-	-
31	Endurance Worldwideinsurance Limited	Sompo Group Company	Reinsurance Arrangement Commission	44	209	-	-
32	Endurance Worldwideinsurance Limited	Sompo Group Company	Reinsurance Arrangement Premium	443	2,003	-	-
33	Sompo Thailand	Sompo Group Company	Reinsurance Arrangement Commission	-	9	-	-
34	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 March 31, 2026								
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	200	Commission Payable	No	-	-	-
3	Dabur Investment Corporation	Joint Venture	8	Claim Payable	No	-	-	-
4	Indian Overseas Bank	Joint Venture	115	Commission Payable	No	-	-	-
5	Karnataka Bank Limited	Joint Venture	47	Claim Payable	No	-	-	-
6	Karnataka Bank Limited	Joint Venture	91	Claim Payable	No	-	-	-
7	Sompo Japan Insurance Inc	Joint Venture	3,038	Reinsurance Claim Recoverable	No	-	-	-
8	Sompo Japan Insurance Inc	Joint Venture	980	Commission Recoverable	No	-	-	-
9	Sompo Japan Insurance Inc	Joint Venture	4,546	Premium Payable	No	-	-	-
10	Indian Bank	Joint Venture	10,500	Capital	No	-	-	-
11	Indian Overseas Bank	Joint Venture	6,650	Capital	No	-	-	-
12	Karnataka Bank Limited	Joint Venture	2,209	Capital	No	-	-	-
13	Dabur Investment Corporation	Joint Venture	4,715	Capital	No	-	-	-
14	Dabur Investment Corporation	Joint Venture	2,045	Share Premium	No	-	-	-
15	Sompo Japan Insurance Inc	Joint Venture	12,744	Capital	No	-	-	-
16	Sompo Japan Insurance Inc	Joint Venture	14,716	Share Premium	No	-	-	-
17	Indian Bank	Joint Venture	188	Bank Balance	No	-	-	-
18	Indian Overseas Bank	Joint Venture	266	Bank Balance	No	-	-	-
19	Karnataka Bank Limited	Joint Venture	251	Bank Balance	No	-	-	-
20	Endurance Worldwideinsurance Limited	Sompo Group Company	634	Reinsurance Premium Payable	No	-	-	-
21	Endurance Worldwideinsurance Limited	Sompo Group Company	974	Reinsurance Arrangement Claim Recoverable	No	-	-	-
22	Endurance Worldwideinsurance Limited	Sompo Group Company	108	Reinsurance Arrangement Commission Recoverable	No	-	-	-
23	Sompo Thailand	Sompo Group Company	798	Reinsurance Premium Payable	No	-	-	-
25	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 March 31, 2026****Name of Insurer: Universal Sompo 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	-	1,30,191	1,30,191
	Policyholders as per NL-12 A of BS	5,32,413	-	5,32,413
(A)	Total Investments as per BS	5,32,413	1,30,191	6,62,603
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	7,305	7,305
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	659	659
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	20,703	20,703
(F)	Advances and Other assets as per BS	76,545	35,702	1,12,247
(G)	Total Current Assets as per BS...(E)+(F)	76,545	56,405	1,32,950
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	23,330	3,243	26,572
(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)	6,08,958	1,93,901	8,02,859
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	23,330	3,902	27,231
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	5,85,628	1,90,000	7,75,627

(₹ 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	-	115	115
	(b) Leasehold Improvements	-	544	544
	(c) Computer Equipments	-	-	-
	Inadmissible current assets			
	(a) Re-insurer bal o/s for more than 365 days having Indian Branch	4,651	-	4,651
	(b) Re-insurer bal o/s for more than 180 days not having Indian Branch	6,812	-	6,812
	(c) Outstanding Premiums for more than 365 days	2,578	-	2,578
	(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	-	1,515	1,515
	(i) Agents' Balances greater than 30 days	-	110	110
	(j) Co-insurer bal o/s for more than 90 days	9,190	-	9,190
	(k) Fair Value Change account subject to minimum of zero	-	-	-
	(l) Deferred Tax Asset (Net)	-	1,528	1,528
	(m) Advance commission to Agents	-	90	90
	(n) GST Receivable from Reinsurers for greater than 365 days	99	-	99
	Total	23,330	3,902	27,231

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

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)**STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED****As at March 31, 2026**

		(₹ in Lakhs)	
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,74,957	1,50,756
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,74,957	1,50,756
(d)	Outstanding Claim Reserve (other than IBNR reserve)	1,91,069	1,18,483
(e)	IBNR reserve	1,89,970	91,514
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	6,55,995	3,60,752

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 Sampo General Insurance Company Limited****Registration Number: 134****Date of Registration: November 16, 2007****Classification: Business within India / Total Business****TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON
March 31, 2026****(₹ 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	31,794	3,473	18,798	2,035	3,179	2,820	3,179
2	Marine Cargo	3,922	518	3,717	1,980	471	669	669
3	Marine - Other than Marine Cargo	2,823	38	172	15	282	26	282
4	Motor	3,65,818	1,85,736	1,73,881	84,447	54,873	39,123	54,873
5	Engineering	1,753	124	114	23	175	17	175
6	Aviation	-	-	-	-	-	-	-
7	Liability	2,680	759	484	326	402	109	402
8	Health	1,35,467	90,606	89,226	67,015	20,320	20,104	20,320
9	Miscellaneous	11,926	5,098	5,628	3,637	1,670	1,182	1,670
10	Crop	45,513	28,984	90,756	39,000	5,797	13,613	13,613
	Total	6,01,696	3,15,336	3,82,775	1,98,477	87,169	77,663	95,184

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**Name of Insurer: Universal Sompo General Insurance Company Limited****Registration Number: 134****Date of Registration: November 16, 2007****Classification: Business within India / Total Business****TABLE IB: AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO AS AT
March 31, 2026**

(₹ in Lakhs)		
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's Funds	
	Available assets(as per Form IRDAI-GI-TA)	5,85,628
	Deduct:	
(B)	Current Liabilities as per BS	3,60,752
(C)	Provisions as per BS	2,21,601
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	3,275
	Shareholder's Funds	
(F)	Available Assets	1,90,000
	Deduct:	
(G)	Other Liabilities	19,537
(H)	Excess in Shareholder's funds (F-G)	1,70,463
(I)	Total ASM (E+H)	1,73,738
(J)	Total RSM	95,184
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.83

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

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: March 31, 2026

Products Information						
<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 Health Insurance Policy	134	UNIHLGP26043V062526	Health	Group	18-Feb-26
2	Motor Private Car	134	IRDAN134RP0004V03200708	Motor	Retail	19-Feb-26
3	Motor Private Car - Bundled	134	IRDAN134RP0001V04201819	Motor	Retail	19-Feb-26
4	Stand-Alone Motor Own Damage Policy - F	134	IRDAN134RP0001V03201920	Motor	Retail	19-Feb-26
5	Public Liability Act Insurance Policy	134	IRDAN134CP0215V02202122	Liability	Commercial	24-Mar-26
6	Flexi-Stand-Alone Motor Own Damage- Priv	134	IRDAN134RPMT0053V02202526	Motor	Retail	27-Mar-26
7	Legal Assistance	134	IRDAN134RP0004V03200708/A0072V01202526	Motor	Retail	19-Feb-26
8	Legal Assistance	134	IRDAN134RP0001V04201819/A0071V01202526	Motor	Retail	19-Feb-26
9	Legal Assistance	134	IRDAN134RP0001V03201920/A0073V01202526	Motor	Retail	19-Feb-26
10	Depreciation Waiver	134	IRDAN134RPMT0053V02202526/A0074V01202526	Motor	Retail	27-Mar-26
11	Return to Invoice	134	IRDAN134RPMT0053V02202526/A0075V01202526	Motor	Retail	27-Mar-26
12	Engine Protect	134	IRDAN134RPMT0053V02202526/A0076V01202526	Motor	Retail	27-Mar-26
13	Cost of Consumable	134	IRDAN134RPMT0053V02202526/A0077V01202526	Motor	Retail	27-Mar-26
14	Tyre and Rim Cover	134	IRDAN134RPMT0053V02202526/A0078V01202526	Motor	Retail	27-Mar-26
15	Key Replacement Cover	134	IRDAN134RPMT0053V02202526/A0079V01202526	Motor	Retail	27-Mar-26
16	Additional Personal Accident Cover	134	IRDAN134RPMT0053V02202526/A0080V01202526	Motor	Retail	27-Mar-26
17	Vehicle Cyber Protection	134	IRDAN134RPMT0053V02202526/A0081V01202526	Motor	Retail	27-Mar-26
18	EMI Protection	134	IRDAN134RPMT0053V02202526/A0082V01202526	Motor	Retail	27-Mar-26
19	Multi Damage	134	IRDAN134RPMT0053V02202526/A0083V01202526	Motor	Retail	27-Mar-26
20	Pay How You Drive	134	IRDAN134RPMT0053V02202526/A0084V01202526	Motor	Retail	27-Mar-26
21	Loss of Personal Belonging	134	IRDAN134RPMT0053V02202526/A0085V01202526	Motor	Retail	27-Mar-26
22	NCB Protector	134	IRDAN134RPMT0053V02202526/A0086V01202526	Motor	Retail	27-Mar-26
23	Daily Cash Allowances Benefit	134	IRDAN134RPMT0053V02202526/A0087V01202526	Motor	Retail	27-Mar-26
24	Preferred Garage Network	134	IRDAN134RPMT0053V02202526/A0088V01202526	Motor	Retail	27-Mar-26
25	Secure Towing (Higher towing & removal c	134	IRDAN134RPMT0053V02202526/A0089V01202526	Motor	Retail	27-Mar-26
26	Additional Expenses Coverage clause	134	IRDAN134RPMT0053V02202526/A0090V01202526	Motor	Retail	27-Mar-26
27	Pet Cover	134	IRDAN134RPMT0053V02202526/A0091V01202526	Motor	Retail	27-Mar-26
28	Power Cable and Charger Cover	134	IRDAN134RPMT0053V02202526/A0092V01202526	Motor	Retail	27-Mar-26
29	Electric Motor Protect cover	134	IRDAN134RPMT0053V02202526/A0093V01202526	Motor	Retail	27-Mar-26
30	Eco-Depreciation Waiver	134	IRDAN134RPMT0053V02202526/A0094V01202526	Motor	Retail	27-Mar-26
31	Accidental Hospitalization for Family	134	IRDAN134RPMT0053V02202526/A0095V01202526	Motor	Retail	27-Mar-26
32	Hospital Daily Cash Cover	134	IRDAN134RPMT0053V02202526/A0096V01202526	Motor	Retail	27-Mar-26
33	Loss of Driving License/ Registration Certifi	134	IRDAN134RPMT0053V02202526/A0097V01202526	Motor	Retail	27-Mar-26
34	Wrong Fuel Cover	134	IRDAN134RPMT0053V02202526/A0098V01202526	Motor	Retail	27-Mar-26
35	Emergency Assistance Services	134	IRDAN134RPMT0053V02202526/A0099V01202526	Motor	Retail	27-Mar-26
36	No Fault Protection	134	IRDAN134RPMT0053V02202526/A0100V01202526	Motor	Retail	27-Mar-26
37	Battery Protect Cover	134	IRDAN134RPMT0053V02202526/A0101V01202526	Motor	Retail	27-Mar-26
38	Battery Charging Support Cover	134	IRDAN134RPMT0053V02202526/A0102V01202526	Motor	Retail	27-Mar-26
39	Accidental Hospitalization for Occupants	134	IRDAN134RPMT0053V02202526/A0103V01202526	Motor	Retail	27-Mar-26
40	Roadside Assistance	134	IRDAN134RPMT0053V02202526/A0104V01202526	Motor	Retail	27-Mar-26
41	Legal Assistance	134	IRDAN134RPMT0053V02202526/A0105V01202526	Motor	Retail	27-Mar-26
42	Road Side Assistance	134	IRDAN134RP0004V03200708/A0011V04201314	Motor	Retail	19-Feb-26

Products Information

List below the products and/or add-ons introduced during the period

Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business ^(a)	Category of product	Date of allotment of UIN
43	Daily Cash Allowances Benefit	134	IRDAN134RP0004V03200708/A0012V04201011	Motor	Motor	Retail
44	Loss of Personal Belongings Clause	134	IRDAN134RP0004V03200708/A0025V04201011	Motor	Retail	19-Feb-26
45	Key Replacement	134	IRDAN134RP0004V03200708/A0031V04201011	Motor	Retail	19-Feb-26
46	Secure Towing (Higher towing & removal c	134	IRDAN134RP0004V03200708/A0007V04201314	Motor	Retail	19-Feb-26
47	Engine Protector	134	IRDAN134RP0004V03200708/A0004V04201617	Motor	Retail	19-Feb-26
48	NCB Protector	134	IRDAN134RP0004V03200708/A0006V04201617	Motor	Retail	19-Feb-26
49	Additional Expenses Coverage clause	134	IRDAN134RP0004V03200708/A0022V03201011	Motor	Retail	19-Feb-26
50	Accidental Hospitalization Clause for Family	134	IRDAN134RP0004V03200708/A0023V03201011	Motor	Retail	19-Feb-26
51	Hospital Daily Cash Cover	134	IRDAN134RP0004V03200708/A0026V03201011	Motor	Retail	19-Feb-26
52	Loss of Driving License/ Registration Certifi	134	IRDAN134RP0004V03200708/A0017V03201011	Motor	Retail	19-Feb-26
53	Insurance at manufacturing selling price	134	IRDAN134RP0004V03200708/A0002V03201011	Motor	Retail	19-Feb-26
54	Hydrostatic Lock	134	IRDAN134RP0004V03200708/A0009V03201314	Motor	Retail	19-Feb-26
55	Tyre and Rim Secure	134	IRDAN134RP0004V03200708/A0001V02202021	Motor	Retail	19-Feb-26
56	Wrong Fuel Cover	134	IRDAN134RP0004V03200708/A0002V02202021	Motor	Retail	19-Feb-26
57	Pay less to drive less	134	IRDAN134RP0004V03200708/A0037V02202223	Motor	Retail	19-Feb-26
58	Drive less to pay less	134	IRDAN134RP0004V03200708/A0038V02202223	Motor	Retail	19-Feb-26
59	Emergency Assistance Services	134	IRDAN134RP0004V03200708/A0040V02202223	Motor	Retail	19-Feb-26
60	No Fault Protection	134	IRDAN134RP0004V03200708/A0072V02202324	Motor	Retail	19-Feb-26
61	Additional Personal Accident Cover	134	IRDAN134RP0004V03200708/A0073V02202324	Motor	Retail	19-Feb-26
62	Preferred Services	134	IRDAN134RP0004V03200708/A0074V02202324	Motor	Retail	19-Feb-26
63	Pet Cover	134	IRDAN134RP0004V03200708/A0075V02202324	Motor	Retail	19-Feb-26
64	Battery Protect cover	134	IRDAN134RP0004V03200708/A0076V02202324	Motor	Retail	19-Feb-26
65	Vehicle Cyber Protection	134	IRDAN134RP0004V03200708/A0077V02202324	Motor	Retail	19-Feb-26
66	Power Cable and Charger Cover	134	IRDAN134RP0004V03200708/A0078V02202324	Motor	Retail	19-Feb-26
67	Battery Charging support	134	IRDAN134RP0004V03200708/A0079V02202324	Motor	Retail	19-Feb-26
68	2X Sum Insured	134	IRDAN134RP0004V03200708/A0004V02202526	Motor	Retail	19-Feb-26
69	Multi-damage	134	IRDAN134RP0004V03200708/A0005V02202526	Motor	Retail	19-Feb-26
70	Accidental Hospitalisation for Occupants	134	IRDAN134RP0004V03200708/A0006V02202526	Motor	Retail	19-Feb-26
71	Electric Motor Protect Cover	134	IRDAN134RP0004V03200708/A0007V02202526	Motor	Retail	19-Feb-26
72	Eco Depreciation Waiver	134	IRDAN134RP0004V03200708/A0054V02202526	Motor	Retail	19-Feb-26
73	Pay How You Drive	134	IRDAN134RP0004V03200708/A0055V02202526	Motor	Retail	19-Feb-26
74	Key Replacement	134	IRDAN134RP0001V04201819/A0043V03201819	Motor	Retail	19-Feb-26
75	Daily Cash Allowances Benefit	134	IRDAN134RP0001V04201819/A0047V03201819	Motor	Retail	19-Feb-26
76	Secure Towing (Higher towing & removal c	134	IRDAN134RP0001V04201819/A0049V03201819	Motor	Retail	19-Feb-26
77	Engine Protector	134	IRDAN134RP0001V04201819/A0038V03201819	Motor	Retail	19-Feb-26
78	Road Side Assistance	134	IRDAN134RP0001V04201819/A0051V03201819	Motor	Retail	19-Feb-26
79	NCB Protector	134	IRDAN134RP0001V04201819/A0052V03201819	Motor	Retail	19-Feb-26
80	Loss of Personal Belongings Clause	134	IRDAN134RP0001V04201819/A0037V03201819	Motor	Retail	19-Feb-26
81	Additional Expenses Coverage clause	134	IRDAN134RP0001V04201819/A0039V02201819	Motor	Retail	19-Feb-26
82	Accidental Hospitalization Clause for Family	134	IRDAN134RP0001V04201819/A0040V02201819	Motor	Retail	19-Feb-26
83	Hospital Daily Cash Cover	134	IRDAN134RP0001V04201819/A0041V02201819	Motor	Retail	19-Feb-26
84	Loss of Driving License/ Registration Certifi	134	IRDAN134RP0001V04201819/A0044V02201819	Motor	Retail	19-Feb-26
85	Insurance at manufacturing selling price	134	IRDAN134RP0001V04201819/A0045V02201819	Motor	Retail	19-Feb-26
86	Hydrostatic Lock	134	IRDAN134RP0001V04201819/A0050V02201819	Motor	Retail	19-Feb-26
87	Tyre and Rim Cover	134	IRDAN134RP0001V04201819/A0003V02202021	Motor	Retail	19-Feb-26
88	Wrong Fuel Cover	134	IRDAN134RP0001V04201819/A0004V02202021	Motor	Retail	19-Feb-26

Products Information

List below the products and/or add-ons introduced during the period

Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business ^(a)	Category of product	Date of allotment of UIN
89	Pay less to drive less	134	IRDAN134RP0001V04201819/A0059V02202324	Motor	Retail	19-Feb-26
90	Drive less to pay less	134	IRDAN134RP0001V04201819/A0060V02202324	Motor	Retail	19-Feb-26
91	Preferred Garage Network	134	IRDAN134RP0001V04201819/A0061V02202324	Motor	Retail	19-Feb-26
92	Emergency Assistance Services	134	IRDAN134RP0001V04201819/A0062V02202324	Motor	Retail	19-Feb-26
93	No Fault Protection	134	IRDAN134RP0001V04201819/A0063V02202324	Motor	Retail	19-Feb-26
94	Additional Personal Accident Cover	134	IRDAN134RP0001V04201819/A0064V02202324	Motor	Retail	19-Feb-26
95	Preferred Services	134	IRDAN134RP0001V04201819/A0065V02202324	Motor	Retail	19-Feb-26
96	Pet Cover	134	IRDAN134RP0001V04201819/A0066V02202324	Motor	Retail	19-Feb-26
97	Battery Protect cover	134	IRDAN134RP0001V04201819/A0067V02202324	Motor	Retail	19-Feb-26
98	Vehicle Cyber Protection	134	IRDAN134RP0001V04201819/A0068V02202324	Motor	Retail	19-Feb-26
99	Power Cable and Charger Cover	134	IRDAN134RP0001V04201819/A0069V02202324	Motor	Retail	19-Feb-26
100	Battery Charging support	134	IRDAN134RP0001V04201819/A0070V02202324	Motor	Retail	19-Feb-26
101	Multi-damage	134	IRDAN134RP0001V04201819/A0001V02202526	Motor	Retail	19-Feb-26
102	Accidental Hospitalisation for Occupants	134	IRDAN134RP0001V04201819/A0002V02202526	Motor	Retail	19-Feb-26
103	Electric Motor Protect Cover	134	IRDAN134RP0001V04201819/A0003V02202526	Motor	Retail	19-Feb-26
104	Eco Depreciation Waiver	134	IRDAN134RP0001V04201819/A0056V02202526	Motor	Retail	19-Feb-26
105	Pay How You Drive	134	IRDAN134RP0001V04201819/A0057V02202526	Motor	Retail	19-Feb-26
106	Loss of Personal Belongings Clause	134	IRDAN134RP0001V03201920/A0003V03201920	Motor	Retail	19-Feb-26
107	Engine Protector	134	IRDAN134RP0001V03201920/A0004V03201920	Motor	Retail	19-Feb-26
108	Daily Cash Allowances Benefit	134	IRDAN134RP0001V03201920/A0013V03201920	Motor	Retail	19-Feb-26
109	Secure Towing (Higher towing & removal c	134	IRDAN134RP0001V03201920/A0015V03201920	Motor	Retail	19-Feb-26
110	Road Side Assistance	134	IRDAN134RP0001V03201920/A0017V03201920	Motor	Retail	19-Feb-26
111	NCB Protector	134	IRDAN134RP0001V03201920/A0018V03201920	Motor	Retail	19-Feb-26
112	Key Replacement	134	IRDAN134RP0001V03201920/A0009V03201920	Motor	Retail	19-Feb-26
113	Additional Expenses Coverage clause	134	IRDAN134RP0001V03201920/A0005V02201920	Motor	Retail	19-Feb-26
114	Accidental Hospitalization Clause for Family	134	IRDAN134RP0001V03201920/A0006V02201920	Motor	Retail	19-Feb-26
115	Hospital Daily Cash Cover	134	IRDAN134RP0001V03201920/A0007V02201920	Motor	Retail	19-Feb-26
116	Loss of Driving License/ Registration Certifi	134	IRDAN134RP0001V03201920/A0010V02201920	Motor	Retail	19-Feb-26
117	Insurance at manufacturing selling price	134	IRDAN134RP0001V03201920/A0011V02201920	Motor	Retail	19-Feb-26
118	Hydrostatic Lock	134	IRDAN134RP0001V03201920/A0016V02201920	Motor	Retail	19-Feb-26
119	Tyre and Rim Cover	134	IRDAN134RP0001V03201920/A0005V02202021	Motor	Retail	19-Feb-26
120	Wrong Fuel Cover	134	IRDAN134RP0001V03201920/A0006V02202021	Motor	Retail	19-Feb-26
121	Pay less to drive less	134	IRDAN134RP0001V03201920/A0081V02202324	Motor	Retail	19-Feb-26
122	Drive less to pay less	134	IRDAN134RP0001V03201920/A0082V02202324	Motor	Retail	19-Feb-26
123	Preferred Garage Network	134	IRDAN134RP0001V03201920/A0083V02202324	Motor	Retail	19-Feb-26
124	Emergency Assistance Services	134	IRDAN134RP0001V03201920/A0084V02202324	Motor	Retail	19-Feb-26
125	No Fault Protection	134	IRDAN134RP0001V03201920/A0085V02202324	Motor	Retail	19-Feb-26
126	Additional Personal Accident Cover	134	IRDAN134RP0001V03201920/A0086V02202324	Motor	Retail	19-Feb-26
127	Preferred Services	134	IRDAN134RP0001V03201920/A0087V02202324	Motor	Retail	19-Feb-26
128	Pet Cover	134	IRDAN134RP0001V03201920/A0088V02202324	Motor	Retail	19-Feb-26
129	Battery Protect cover	134	IRDAN134RP0001V03201920/A0089V02202324	Motor	Retail	19-Feb-26
130	Vehicle Cyber Protection	134	IRDAN134RP0001V03201920/A0090V02202324	Motor	Retail	19-Feb-26
131	Power Cable Charger Cover	134	IRDAN134RP0001V03201920/A0091V02202324	Motor	Retail	19-Feb-26
132	Battery Charging support	134	IRDAN134RP0001V03201920/A0092V02202324	Motor	Retail	19-Feb-26
133	Multi-damage	134	IRDAN134RP0001V03201920/A0008V02202526	Motor	Retail	19-Feb-26
134	Accidental Hospitalisation for Occupants	134	IRDAN134RP0001V03201920/A0009V02202526	Motor	Retail	19-Feb-26

Products Information						
List below the products and/or add-ons introduced during the period						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
135	Electric Motor Protect Cover	134	IRDAN134RP0001V03201920/A0010V02202526	Motor	Retail	19-Feb-26
136	Eco Depreciation Waiver	134	IRDAN134RP0001V03201920/A0058V02202526	Motor	Retail	19-Feb-26
137	Pay How You Drive	134	IRDAN134RP0001V03201920/A0059V02202526	Motor	Retail	19-Feb-26
138	Depreciation Waiver	134	IRDAN134RP0004V03200708/A0007V05201011	Motor	Retail	19-Feb-26
139	Return to Invoice	134	IRDAN134RP0004V03200708/A0029V05201011	Motor	Retail	19-Feb-26
140	Cost of Consumable	134	IRDAN134RP0004V03200708/A0005V05201314	Motor	Retail	19-Feb-26
141	Preferred Garage Network	134	IRDAN134RP0004V03200708/A0039V03202223	Motor	Retail	19-Feb-26
142	EMI Protection	134	IRDAN134RP0004V03200708/A0080V03202324	Motor	Retail	19-Feb-26
143	Depreciation Waiver	134	IRDAN134RP0001V04201819/A0046V04201819	Motor	Retail	19-Feb-26
144	Return to Invoice	134	IRDAN134RP0001V04201819/A0042V04201819	Motor	Retail	19-Feb-26
145	Cost of Consumable	134	IRDAN134RP0001V04201819/A0048V04201819	Motor	Retail	19-Feb-26
146	EMI Protection	134	IRDAN134RP0001V04201819/A0071V03202324	Motor	Retail	19-Feb-26
147	Return to Invoice	134	IRDAN134RP0001V03201920/A0008V04201920	Motor	Retail	19-Feb-26
148	Depreciation Waiver	134	IRDAN134RP0001V03201920/A0012V04201920	Motor	Retail	19-Feb-26
149	Cost of Consumable	134	IRDAN134RP0001V03201920/A0014V04201920	Motor	Retail	19-Feb-26
150	EMI Protection	134	IRDAN134RP0001V03201920/A0093V03202324	Motor	Retail	19-Feb-26

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 Sompo General Insurance Company Limited

Registration Number: 134

Statement as on: March 31, 2026

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	1,30,192
	Investments (Policyholders)	8A	5,32,411
2	Loans	9	-
3	Fixed Assets	10	7,305
4	Deferred Tax Assets		2,037
5	Current Assets		
	a. Cash & Bank Balance	11	20,703
	b. Advances & Other Assets	12	1,13,126
6	Current Liabilities		
	a. Current Liabilities	13	4,51,335
	b. Provisions	14	1,53,469
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		2,00,970
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,305
3	Deferred Tax Assets		2,037
4	Cash & Bank Balance (if any)	11	20,703
5	Advances & Other Assets (if any)	12	1,13,126
6	Current Liabilities	13	4,51,335
7	Provisions	14	1,53,469
8	Misc. Exp not Written Off	15	-
9	Investments held outside India		-
10	Debit Balance of P&L A/c		-
	Total (B)		(4,61,633)
	'Investment Assets'	(A-B)	6,62,603

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%	-	33,013	1,35,005	1,68,018	25	-	1,68,018	1,63,757	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	48,511	1,98,384	2,46,895	37	-	2,46,895	2,41,118	
3	Investment subject to Exposure Norms		-	83,870	3,42,985	4,26,855.58	63.36	(11,146.94)	4,15,709	4,12,770.31	
	a. Housing / Infra & Loans to SG for Housing and etc		-	-	-	-	-	-	-	-	
	1. Approved Investments	Not less than 15%	-	37,280	1,52,458	1,89,738	28	(174)	1,89,564	1,87,375	
	2. Other Investments		-	536	2,193	2,729	0	(260)	2,470	2,470	
	b. Approved Investments	Not exceeding 55%	-	43,092	1,76,224	2,19,315	33	(7,014)	2,12,301	2,11,553	
	c. Other Investments		-	2,962	12,111	15,073	2	(3,699)	11,373	11,373	
	Investment Assets	100%		1,32,381	5,41,369	6,73,750	100.00	(11,146.94)	6,62,603	6,53,889	

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 Sampo General Insurance Company Limited

Registration Number: 134

Statement as on: March 31, 2026

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		1,51,011	26	17,007	20	1,68,018	24.94
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		2,14,276	36	32,619	38	2,46,895	36.64
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		65,451	11	7,342	9	72,792	10.80
	2. Other Investments		2,009	0	320	0	2,329	0.35
	b. Infrastructure Investments							
	1. Approved Investments		1,08,859	19	8,086	9	1,16,946	17.36
	2. Other Investments		400	0	-	-	400	0.06
	c. Approved Investments		1,79,851	31	39,464	46	2,19,315	32.55
	d. Other Investments (not exceeding 15%)		17,160	3	(2,087)	(2)	15,073	2.24
	Total		5,88,006	100.00	85,744	100.00	6,73,750	100.00

FORM NL-29-DETAIL REGARDING DEBT SECURITIES
Name of the Insurer: Universal Sompo General Insurance Company Limited
Date: As on March 31, 2026
(₹ in Lakhs)
Detail Regarding debt securities

PARTICULARS	MARKET VALUE				BOOK VALUE			
	As at March 31, 2026	As % of total for this class	As at March 31, 2025	As % of total for this class	As at March 31, 2026	As % of total for this class	As at March 31, 2025	As % of total for this class
Break down by credit rating								
AAA rated	3,07,457	51.35	2,58,626	54.02	3,10,338	51.09	2,57,149	54.06
AA or better	44,149	7.37	26,832	5.60	44,210	7.28	26,516	5.57
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	2,41,118	40.27	1,85,783	38.80	2,46,895	40.64	1,84,464	38.78
Any other (Treps)	6,015	1.00	7,540	1.57	6,012	0.99	7,540	1.59
Total (A)	5,98,740	100.00	4,78,780	100.00	6,07,455	100.00	4,75,668	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	72,893	12.17	75,529	15.78	72,966	12.01	75,540	15.88
more than 1 year and upto 3years	1,25,467	20.96	99,448	20.77	1,25,701	20.69	99,495	20.92
More than 3years and up to 7years	1,69,617	28.33	1,79,492	37.49	1,71,504	28.23	1,78,837	37.60
More than 7 years and up to 10 years	1,50,351	25.11	82,203	17.17	1,53,705	25.30	80,500	16.92
above 10 years	80,411	13.43	42,109	8.80	83,578	13.76	41,297	8.68
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (B)	5,98,740	100.00	4,78,780	100.00	6,07,455	100.00	4,75,668	100.00
Breakdown by type of the issuer								
a. Central Government	1,63,757	27.35	1,41,613	29.58	1,68,018	27.66	1,40,900	29.62
b. State Government	77,362	12.92	44,170	9.23	78,877	12.98	43,564	9.16
c. Corporate Securities	3,51,607	58.72	2,85,458	59.62	3,54,548	58.37	2,83,665	59.63
Any other (Treps)	6,015	1.00	7,540	1.57	6,012	0.99	7,540	1.59
Total (C)	5,98,740	100.00	4,78,780	100.00	6,07,455	100.00	4,75,668	100.00

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on March 31, 2026

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 March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at December 31, 2025	As at March 31, 2025
1	Investments Assets	3,54,548	2,83,665	-	-	2,46,895	1,84,464	72,307	62,056	6,73,750	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)	3,54,548	2,83,665	-	-	2,46,895	1,84,464	72,307	62,056	6,73,750	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 March 2026
 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 March 31, 2026				Up to the Quarter Ended March 31, 2026				Up to the Quarter Ended March 31, 2025					
			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	CSGB	1,54,293	2,546	6.69	5.01	1,43,090	10,172	7.11	5.32	1,26,452	8,396	6.64	4.97		
		CSGB	2,030	33	6.62	4.95	1,711	112	6.53	4.89	1,007	1	4.50	3.37		
		CTRB	-	-	-	-	3,433	104	6.03	4.51	3,613	34	5.94	4.44		
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.	CDSS	-	-	-	-	-	-	-	-	-	-	-	-		
		SGGB	71,691	1,294	7.32	5.48	53,235	3,908	7.34	5.49	43,667	3,123	7.15	5.35		
		SGOA	1,993	32	7.05	5.27	2,485	166	6.82	5.10	2,648	179	6.78	5.07		
3	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	59,611	1,192	8.11	6.07	52,015	4,116	7.91	5.92	47,212	3,477	7.37	5.51		
		HTHD	10,322	178	6.99	5.23	10,362	722	6.96	5.21	10,469	720	6.88	5.15		
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-			
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS	ITPE	-	-	-	-	10	(0)	(212.76)	(212.76)	-	-	-	-		
		ITCE	1,758	150	34.56	25.86	1,507	227	15.06	11.27	1,482	31	2.11	1.58		
		IPTD	73,935	1,293	7.09	5.31	67,490	4,811	7.13	5.33	65,680	4,724	7.19	5.38		
		IDDF	15,627	304	7.88	5.90	15,119	1,192	7.88	5.90	13,557	1,066	7.86	5.88		
		ICTD	12,522	224	7.24	5.42	8,583	633	7.37	5.52	2,518	188	7.47	5.59		
		ICCP	-	-	-	-	-	-	-	-	-	-	-	-		
		ICCP	-	-	-	-	-	-	-	-	-	-	-	-		
		IPFD	-	-	-	-	-	-	-	-	-	-	-	-		
		ILBI	7,452	141	7.68	5.75	7,501	618	8.24	6.17	10,318	817	7.92	5.93		
		EIIT	2,195	59	10.85	8.12	1,795	70	8.00	5.99	-	-	-	-		
		5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	EACE	33,791	307	4	3	29,753	3,208	11	8	17,828	2,627	15	11
				EAEQ	1,147	400	141	106	1,376	518	38	28	1,488	90	6	5
				EAPS	1,500	31	8	6	1,500	125	8	6	1,500	125	8	6
ECCP	-			-	-	-	4,996	19	6	4	4,331	12	7	5		
EDCD	8,898			126	6	5	6,449	381	7	5	5,330	231	7	5		
ECDB	1,560			8	8	6	4,956	76	5	4	2,291	140	6	5		
ECOS	1,37,321			2,626	8	6	1,27,545	10,221	8	6	1,10,177	8,412	8	6		
EGMF	-			-	-	-	-	-	-	-	-	-	-	-		
EPBT	1,000			3	6	4	1,000	46	6	4	1,123	63	6	4		
EAPB	-			-	-	-	-	-	-	-	-	-	-	-		
ECBO	10,014			119	5	4	10,168	533	5	4	6,304	397	6	5		
EETF	-			-	-	-	869	(8)	(2)	(2)	2,121	63	3	2		
ECAM	-			-	-	-	500	-	-	-	500	-	-	-		
6	OTHER INVESTMENTS	OLDB	-	-	-	-	-	-	-	-	473	-	-			
		OBPT	-	-	-	-	-	-	-	-	-	-	-			
		OEPU	-	-	-	-	274	(35)	(52)	(52)	487	-	-			
		OESH	12,927	202	6	5	12,237	1,071	9	7	10,648	1,306	12	9		
		OETF	-	-	-	-	292	(2)	(3)	(3)	505	72	15	11		
		IODS	-	-	-	-	-	-	-	-	-	-	-			
		IOEQ	-	-	-	-	-	-	-	-	354	(76)	(79)	(79)		
		HOEQ	2,129	4	1	1	1,622	165	10	8	762	120	18	13		
		OAFB	4,104	159	16	12	3,654	427	12	9	2,542	287	11	8		
		OIIT	400	-	-	-	400	36	9	7	400	-	-	-		
		OACP	-	-	-	-	-	-	-	-	-	-	-	-		
		TOTAL		6,25,048	11,430	7	6	5,62,883	43,629	8	6	4,85,205	37,100	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 March 31, 2026**

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	154	9	219	0.13%
2	No. of Reinsurers with rating AA but less than AAA	45	8,850	776	9,688	6.74%
3	No. of Reinsurers with rating A but less than AA	27	10,621	2,239	530	4.68%
4	No. of Reinsurers with rating BBB but less than A	28	1,698	491	316	0.88%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
	Total (A)	103	21,323	3,515	10,753	12.43%
	With In India					
1	Indian Insurance Companies	12	-	-	36,777	12.84%
2	FRBs	8	1,45,388	805	155	51.11%
3	GIC Re	1	61,087	3,657	2,129	23.35%
4	Other (to be Specified)	2	524	79	169	0.27%
	Total (B)	23	2,06,998	4,541	39,230	87.57%
	Grand Total (C)= (A)+(B)	126	2,28,321	8,055	49,983	100.00%

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
		For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026
		STATES*																					
1	Andhra Pradesh	87	238	-	-	-	-	-	-	277	1,257	214	988	491	2,244	50	169	-	44	-	0	50	213
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	53	144	-	-	-	-	0	0	378	1,531	950	4,354	1,327	5,885	43	114	1	4	-	44	118	
4	Bihar	89	300	-	-	-	-	0	0	319	777	725	1,635	1,044	2,492	38	102	0	0	-	39	102	
5	Chhattisgarh	31	104	-	-	-	-	0	0	11,627	11,627	0	2,590	13,667	6,274	25,234	16	53	0	0	16	53	
6	Goa	8	20	-	-	-	-	-	-	70	287	67	315	137	602	8	33	-	1	-	8	33	
7	Gujarat	208	787	-	-	13	123	13	123	2,922	8,419	3,524	9,003	6,496	17,492	543	2,408	0	1	-	543	2,408	
8	Haryana	1,414	8,938	-	-	431	2,212	431	2,212	4,072	13,426	4,788	14,353	8,859	27,779	1,812	15,276	130	320	0	2,042	15,986	
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Jharkhand	40	160	-	-	5	0	5	0	494	1,340	841	2,049	1,335	3,390	20	76	-	0	-	20	76	
11	Karnataka	182	873	-	-	21	106	21	106	3,396	9,850	5,285	16,826	8,681	26,676	596	7,522	2,689	3,846	-	3,285	11,368	
12	Kerala	47	134	-	-	0	0	0	0	1,812	11,455	1,339	8,393	3,151	19,848	171	2,166	0	0	-	171	2,166	
13	Madhya Pradesh	181	374	-	-	-	13	-	13	2,675	9,129	2,826	11,227	5,501	20,356	59	177	0	1	-	59	178	
14	Maharashtra	539	6,983	451	2,822	41	548	494	3,371	4,916	15,784	9,943	27,029	14,858	42,813	6,452	62,872	34	298	564	2,300	7,050	
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Odisha	165	559	-	-	2	8	2	8	834	2,843	1,123	3,771	1,957	6,615	66	398	45	608	0	111	1,006	
20	Punjab	46	150	-	-	-	0	-	0	943	3,315	934	2,852	1,872	6,167	61	210	0	0	-	61	211	
21	Rajasthan	44	149	-	-	0	2	0	2	4,950	18,157	6,204	23,227	11,154	41,384	37	146	0	0	-	37	146	
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	Tamil Nadu	671	5,527	-	-	122	631	122	631	3,303	11,816	2,785	10,448	6,088	22,264	1,391	5,471	1,691	8,062	0	1	1,083	
24	Telangana	257	1,355	-	-	2	21	2	21	499	1,453	702	2,155	1,201	3,609	1,509	9,019	64	274	-	1,573	9,293	
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	Uttarakhand	35	105	-	-	0	0	0	0	522	1,964	1,098	3,265	1,619	5,728	28	141	0	2	-	28	143	
27	Uttar Pradesh	425	1,545	-	-	3	11	3	11	6,154	20,789	10,792	33,719	16,947	54,506	509	2,479	2	15	-	511	2,494	
28	West Bengal	645	2,228	-	-	36	104	36	104	850	2,218	1,896	4,947	2,717	7,166	1,235	4,772	8	1,838	-	1,240	6,610	
TOTAL (A)		5,167	30,694	451	2,822	673	3,790	1,126	6,613	42,028	1,47,438	59,686	1,94,162	1,01,713	3,41,599	14,746	1,13,605	4,664	15,315	564	2,301	19,974	1,31,221
UNION TERRITORIES*																							
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Chandigarh	24	107	-	-	0	2	0	2	981	4,296	1,392	5,269	2,374	9,566	22	83	0	0	-	22	83	
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Govt. of NCT of Delhi	21	337	-	-	34	101	34	101	1,402	4,693	2,747	7,922	4,149	12,615	259	4,000	0	2	-	260	4,064	
6	Jammu & Kashmir	2	9	-	-	-	-	-	-	1,038	193	999	431	2,037	3	8	0	0	-	-	3	8	
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Lakshadweep	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (B)		97	483	-	-	34	103	34	103	2,620	10,027	4,332	14,190	6,954	24,218	284	4,244	0	2	-	0	285	4,246
Outside India																							
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grand Total (A)+(B)+(C)		5,264	31,148	451	2,822	708	3,894	1,160	6,716	44,648	1,57,464	64,019	2,08,353	1,08,667	3,65,817	15,030	1,17,849	4,665	15,317	564	2,301	20,259	1,35,467

Sl.No.	State / Union Territory	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Total Miscellaneous		Total	
		For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026	For the Quarter Ended March 31, 2026	Up to the Quarter Ended March 31, 2026
		STATES*															
1	Andhra Pradesh	-	0	0	0	-	1	-	-	-	-	13	43	554	2,501	641	2,739
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	0	0	0	1	3	-	-	-	-	17	51	1,305	6,058	1,441	6,202
5	Chhattisgarh	-	0	0	0	0	0	-	-	-	-	20	56	1,103	2,664	1,102	3,925
6	Goa	2	5	0	0	-	-	-	-	-	-	7	18	6,299	25,212	6,321	25,412
7	Gujarat	1	3	0	0	-	-	-	-	-	-	1	4	148	643	156	663
8	Haryana	9	59	10	32	44	101	-	-	-	-	38	121	7,140	20,132	7,361	21,043
9	Himachal Pradesh	4	11	175	672	145	567	-	-	-	-	59	1273	11,283	45,898	13,128	57,054
10	Jharkhand	-	-	0	0	4	12	-	-	-	-	-	-	-	-	-	-
11	Karnataka	1	8	78	152	7	52	-	-	1,013	9,921	64	375	13,127	48,553	13,330	49,531
12	Kerala	0	0	0	0	0	0	-	-	-	-	4	11	3,326	22,025	3,373	22,159
13	Madhya Pradesh	0	2	0	0	1	5	-	-	-	-	24	107	5,585	20,648	5,766	21,035
14	Maharashtra	16	62	202	1,108	42	300	-	-	8,507	9,228	3,008	6,936	33,684	1,25,917	34,716	1,36,271
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	0	2	1	1	1	11	-	-	-	-	48	127	2,118	7,761	2,285	8,328
20	Punjab	-	0	0	0	0	0	-	-	-	-	13	47	1,952	6,425	1,998	6,575
21	Rajasthan	2	3	0	0	5	28	-	-	-	-	0	16	11,215	41,659	11,259	41,811
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	0	3	52	119	4	31	-	-	67	4,544	299	843	9,593	41,338	10,386	47,456
24	Telangana	5	14	378	390	27	145	-	-	-	-	25	93	3,209	13,545	3,468	14,921
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	0	1	0	0	-	12	-	-	-	-	14	46	1,662	5,425	1,697	5,511
27	Uttar Pradesh	2	6	10	138	10	35	-	-	6,835	21,820	173	712	24,487	79,711	24,915	81,267
28	West Bengal	6	27	4	32	59	149	-	-	-	-	157	500	4,184	14,468	4,865	16,800
	TOTAL (A)	47	208	909	2,619	350	1,456	-	-	16,422	45,513	4,008	11,516	1,43,425	5,34,132	1,49,718	5,71,439
UNION TERRITORIES*																	
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	0	0	0	0	1	10	-	-	-	-	5	22	2,401	9,681	2,425	9,791
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	151	-	151
5	Govt. of NCT of Delhi	4	5	23	35	71	110	-	-	-	-	42	171	4,526	16,990	4,651	17,378
6	Jammu & Kashmir	-	1	0	0	0	0	-	-	-	-	1	4	435	2,050	437	2,060
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)	2	6	23	35	72	120	-	-	-	-	48	197	7,383	28,822	7,514	29,379
Outside India																	
	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	50	214	932	2,654	422	1,576	-	-	16,422	45,513	4,056	11,713	1,50,808	5,62,954	1,57,232	6,00,818

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

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on March 31, 2026

(₹ in Lakhs)

Sl.No.	Line of Business	For the Quarter Ended March 31, 2026		For the Quarter Ended March 31, 2025		Upto the Quarter Ended March 31, 2026		Upto the Quarter Ended March 31, 2025	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	5,264	81,476	4,587	74,112	31,148	2,83,508	26,258	2,48,044
2	Marine Cargo	708	249	783	317	3,894	1,210	4,974	1,638
3	Marine Other than Cargo	452	9	685	41	2,822	53	3,185	100
4	Motor OD	44,648	10,51,313	26,141	5,47,411	1,57,464	36,76,866	1,02,163	21,84,101
5	Motor TP	64,019	-	28,740	-	2,08,353	-	1,24,640	-
6	Health	15,030	35,916	11,217	59,084	1,17,849	1,48,378	93,483	2,24,468
7	Personal Accident	4,665	1,086	5,032	8,602	15,317	27,956	13,787	17,575
8	Travel	564	5	302	16	2,301	51	1,667	84
9	Workmen's Compensation/ Employer's liability	50	326	34	238	214	1,163	178	1,190
10	Public/ Product Liability	932	3,884	269	418	2,654	4,406	1,722	933
11	Engineering	422	531	451	450	1,576	1,856	1,823	1,903
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	16,422	2	25,285	9	45,513	59	1,26,445	34
14	Other segments	4,056	42,943	2,550	43,180	11,713	1,56,254	7,520	1,47,245
	Miscellaneous - Total	1,50,808	11,36,006	1,00,021	6,59,408	5,62,954	40,16,989	4,73,428	25,77,533
	Grand Total	1,57,232	12,17,740	1,06,076	7,33,878	6,00,818	43,01,760	5,07,845	28,27,315

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on March 31,2026

Sl.No.	Channels	For the Quarter Ended March 31, 2026		Upto the Quarter Ended March 31, 2026		For the Quarter Ended March 31, 2025		Upto the Quarter Ended March 31, 2025	
		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	42,755	7,093	1,74,346	25,361	29,841	3,858	1,32,545	16,822
2	Corporate Agents-Banks	1,51,899	11,471	5,49,047	37,045	1,76,240	11,127	5,62,072	35,150
3	Corporate Agents -Others	20,833	2,072	64,128	6,538	19,104	1,068	67,345	4,896
4	Brokers	8,25,405	92,287	28,77,990	3,56,614	4,23,141	52,165	17,63,390	2,32,474
5	Micro Agents	-	-	-	-	-	-	-	-
	Direct Business								
6	Officers/Employees								
	Online (Through Company Website)								
	Others	3,363	16,886	9,417	1,01,259	1,462	30,498	8,248	1,88,474
7	Common Service Centres(CSC)	18,890	6,386	78,197	7,775	7,904	381	24,122	741
8	Insurance Marketing Firm	8,480	494	44,018	2,430	7,343	336	28,598	1,468
9	Point of sales person (Direct)	1,43,134	19,760	5,00,348	60,972	68,815	6,558	2,40,888	27,702
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	2,981	783	4,269	2,824	28	85	107	119
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specify)	-	-	-	-	-	-	-	-
	Total (A)	12,17,740	1,57,232	43,01,760	6,00,818	7,33,878	1,06,076	28,27,315	5,07,845
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	12,17,740	1,57,232	43,01,760	6,00,818	7,33,878	1,06,076	28,27,315	5,07,845

FORM NL-37-CLAIMS DATA

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

Upto the quarter ending March 31, 2026

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	No. of claims only	
																					Total
1	Claims O/S at the beginning of the year	365	2,146	1	2,147	20,454	23,556	44,010	6,775	2,907	210	9,892	65	1	362	-	838	-	663	58,343	
2	Claims reported during the period	689	16,751	4	16,755	3,52,786	12,156	3,64,942	1,46,716	3,155	3	1,49,874	125	-	70	-	21,87,944	-	4,520	27,24,919	
	(a) Booked During the period	635	16,706	4	16,710	3,50,943	11,913	3,62,856	1,38,095	2,485	2	1,40,582	120	-	67	-	21,87,936	-	4,233	27,13,139	
	(b) Reopened during the period	54	45	-	45	1,843	243	2,086	8,621	670	1	9,292	5	-	3	-	8	-	287	11,780	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	390	16,593	2	16,595	2,90,465	9,941	3,00,406	1,26,840	1,981	3	1,28,824	53	-	41	-	21,87,591	-	4,030	26,37,930	
	(a) paid during the period	390	16,593	2	16,595	2,90,465	9,941	3,00,406	1,26,840	1,981	3	1,28,824	53	-	41	-	21,87,591	-	4,030	26,37,930	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	301	764	1	765	20,351	870	21,221	22,797	1,309	210	24,316	63	-	360	-	-	-	584	47,610	
	Other Adjustment (Closed Claims)	-	-	-	-	-	563	563	-	-	-	-	-	-	-	-	-	3	-	566	
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	363	1,540	2	1,542	62,424	24,338	86,762	3,854	2,772	-	6,626	74	1	31	-	1,188	-	569	97,156	
	Less than 3months	64	1,107	-	1,107	52,303	2,266	54,569	2,525	459	-	2,984	20	-	14	-	191	-	160	59,109	
	3 months to 6 months	24	177	-	177	6,711	1,543	8,254	333	313	-	646	9	-	3	-	84	-	32	9,229	
	6months to 1 year	58	123	2	125	2,115	4,022	6,137	175	308	-	483	14	-	3	-	120	-	36	6,976	
	1year and above	217	133	-	133	1,295	16,507	17,802	821	1,692	-	2,513	31	1	11	-	793	-	341	21,842	

Upto the quarter ending March 31, 2026

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)
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	826	8	536	-	159	-	2,249	2,01,832	
2	Claims reported during the period	18,060	4,673	72	4,745	95,671	82,093	1,77,764	1,37,022	12,333	16	1,49,372	213	-	392	-	1,06,718	-	6,449	4,63,713	
	(a) Booked During the period	16,247	4,652	72	4,724	90,285	80,323	1,70,608	1,32,138	7,888	13	1,40,038	194	-	384	-	1,06,712	-	6,034	4,44,940	
	(b) Reopened during the period	1,813	21	-	21	5,387	1,770	7,156	4,884	4,446	4	9,333	19	-	9	-	7	-	415	18,773	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	30,266	2,838	72	2,909	85,435	66,543	1,51,978	98,746	9,579	5	1,08,330	415	-	300	-	1,06,657	-	5,307	4,06,162	
	(a) paid during the period	30,266	2,838	72	2,909	85,435	66,543	1,51,978	98,746	9,579	5	1,08,330	415	-	300	-	1,06,657	-	5,307	4,06,162	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	2,118	954	0	954	9,379	2,427	11,806	38,195	10,774	55	49,024	40	-	382	-	-	-	891	65,214	
	Other Adjustment (Closed Claims)	-	-	-	-	-	3,088	3,088	-	-	-	-	-	-	-	-	1	-	-	3,088	
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	8,150	2,735	0	2,735	5,865	1,59,734	1,65,598	2,895	8,144	-	11,039	583	8	246	-	220	-	2,500	1,91,081	
	Less than 3months	420	378	-	378	5,072	16,420	21,492	1,874	2,243	-	4,118	14	-	188	-	33	-	758	27,400	
	3 months to 6 months	877	1,074	-	1,074	399	10,443	10,842	295	1,619	-	1,913	5	-	21	-	15	-	107	14,856	
	6months to 1 year	3,667	690	0	690	209	27,074	27,282	138	1,518	-	1,656	5	-	22	-	19	-	530	33,872	
	1year and above	3,187	593	-	593	185	1,05,797	1,05,982	587	2,764	-	3,351	559	8	15	-	153	-	1,105	1,14,953	

Particulars	Accident Year Cohort										
	31st Mar 2016	31st Mar 2017	31st Mar 2018	31st Mar 2019	31st Mar 2020	31st Mar 2021	31st Mar 2022	31st Mar 2023	31st Mar 2024	31st Mar 2025	31st Mar 2026
A] Ultimate Net loss Cost - Original Estimate	40,809	51,404	66,472	95,815	98,595	1,31,220	1,31,672	1,81,715	1,77,290	1,85,047	1,87,745
B] Net Claims Provisions²	17,261	26,108	36,771	46,121	55,679	75,703	53,924	69,312	80,696	90,492	80,840
C] Cumulative Payment as of											
one year later - 1st Diagonal	30,562	38,668	38,397	67,794	56,779	79,528	1,05,832	1,42,072	1,42,325	1,50,649	
two year later - 2nd Diagonal	32,027	41,064	41,697	70,532	61,985	86,726	1,10,488	1,50,548	1,52,297		
three year later - 3rd Diagonal	33,318	40,861	42,940	73,799	68,819	93,232	1,16,659	1,57,296			
four year later - 4th Diagonal	34,563	41,738	45,005	78,436	76,915	98,654	1,19,700				
five year later - 5th Diagonal	35,175	43,432	48,055	82,948	81,371	1,02,296					
six year later - 6th Diagonal	36,296	44,882	50,397	86,228	84,201						
seven year later - 7th Diagonal	37,299	46,293	51,339	87,928							
eight year later - 8th Diagonal	38,363	47,086	52,332								
nine year later - 9th Diagonal	38,839	47,410									
ten year later - 10th Diagonal	39,092										
eleven year later - 11th Diagonal											
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	38,271	49,641	55,020	93,622	1,00,571	1,21,645	1,30,336	1,76,999	1,81,649	1,92,738	
two year later - 2nd Diagonal	38,232	50,130	55,852	94,469	95,686	1,15,946	1,32,777	1,81,937	1,86,049		
three year later - 3rd Diagonal	38,600	48,376	56,136	94,618	92,354	1,16,495	1,32,289	1,80,915			
four year later - 4th Diagonal	38,924	48,352	56,284	91,863	95,177	1,12,529	1,29,308				
five year later - 5th Diagonal	38,836	48,772	54,729	91,421	91,395	1,09,905					
six year later - 6th Diagonal	39,335	48,187	54,781	89,931	88,774						
seven year later - 7th Diagonal	39,377	48,675	53,372	90,486							
eight year later - 8th Diagonal	39,908	48,494	53,539								
nine year later - 9th Diagonal	39,937	48,215									
ten year later - 10th Diagonal	39,646										
eleven year later - 11th Diagonal											
Favourable / (unfavourable) development³ Amount	1,163	3,188	12,933	5,329	9,821	21,316	2,364	800	(8,759)	(7,691)	
(A-D) In %	3%	6%	19%	6%	10%	16%	2%	0%	-5%	-4%	
[(A-D)/A]											

Note:-

(a) Should Include all other prior years

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

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

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

FORM NL-39- AGEING OF CLAIMS

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

For the Quarter ending on March 31, 2026

(₹ 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	10	20	29	22	6	-	-	128	66	86	331	56	-	-	87	668	
2	Marine Cargo	2,019	2,637	251	78	27	-	-	139	258	109	46	11	1	-	5,012	563	
3	Marine Other than Cargo	-	1	-	-	-	-	-	12	43	-	-	-	-	1	54		
4	Motor OD	35,563	45,151	6,177	817	66	3	1	5,946	12,581	3,937	1,051	170	4	25	87,778	23,715	
5	Motor TP	1,785	923	185	233	1,050	268	79	16,268	4,108	750	1,303	6,772	1,299	938	4,523	31,438	
6	Health	34,829	2,223	359	203	309	8	3	25,671	2,366	583	358	142	5	2	37,934	29,126	
7	Personal Accident	287	73	69	48	64	5	2	1,719	275	311	322	425	38	5	548	3,095	
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Workmen's Compensation/ Employer's liability	1	-	4	7	2	-	-	182	-	17	37	48	-	-	14	284	
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Engineering	5	4	2	2	-	-	-	8	8	1	10	-	-	-	13	26	
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	Crop Insurance	8,17,637	11	5	-	43	-	-	20,627	5	4	-	14	-	-	8,17,696	20,650	
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Miscellaneous	1,239	108	28	17	5	-	2	1,411	55	12	73	25	-	-	1,399	1,576	

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

Up to the Quarter ending on March 31, 2026

(₹ 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	92	113	92	64	26	1	2	1,922	602	10,674	3,032	1,717	44	12,275	390	30,267	
2	Marine Cargo	6,905	7,813	1,458	342	74	1	-	821	536	767	393	299	21	-	16,593	2,838	
3	Marine Other than Cargo	-	1	1	-	-	-	-	17	43	12	-	-	-	2	72		
4	Motor OD	1,64,699	1,11,032	12,442	2,061	207	16	8	31,358	37,249	12,026	4,061	591	81	69	2,90,465	85,435	
5	Motor TP	2,972	1,046	378	819	3,192	1,244	290	24,647	7,695	1,829	4,193	19,363	5,104	3,711	9,941	66,543	
6	Health	1,10,469	11,393	2,080	2,208	674	11	4	84,842	9,572	2,732	1,364	212	20	4	1,26,839	98,748	
7	Personal Accident	929	329	250	196	247	27	3	3,864	1,238	1,409	1,365	1,548	136	19	1,981	9,579	
8	Travel	3	-	1	-	-	-	-	1	-	4	-	-	-	4	5		
9	Workmen's Compensation/ Employer's liability	8	8	18	13	6	-	-	217	1	29	51	117	-	53	415		
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11	Engineering	21	6	5	4	4	1	-	47	11	4	63	88	88	41	300		
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
13	Crop Insurance	21,87,528	13	5	-	45	-	-	1,06,628	9	5	-	15	-	-	21,87,591	1,06,657	
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Miscellaneous	3,216	584	147	59	14	3	7	4,274	310	277	256	90	2	98	4,030	5,307	

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

FORM NL-41 OFFICES INFORMATION		As at: March 31, 2026	
Name of the Insurer: Universal Sompo General Insurance Company Limited		Date: March 31, 2026	
Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	163	
2	No. of branches approved during the year	10	
3	No. of branches opened during the year	Out of approvals of previous year	
4		Out of approvals of this year	
5	No. of branches closed during the year	22	
6	No. of branches at the end of the year	141	
7	No. of branches approved but not opened	10	
8	No. of rural branches	65	
9	No. of urban branches	76	
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:	1,953	
	(b) Off-roll:	141	
	(c) Total	2,094	
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,	4,981	
	(b) Corporate Agents-Banks	9	
	(c) Corporate Agents-Others	28	
	(d) Insurance Brokers	465	
	(e) Web Aggregators	6	
	(f) Insurance Marketing Firm	26	
	(g) Motor Insurance Service Providers (DIRECT)	0	
	(h) Point of Sales persons (DIRECT)	19,607	
	(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	1,980	23,738
	Recruitments during the quarter	114	1,491
	Attrition during the quarter	139	107
	Number at the end of the quarter	1,955	25,122

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: March 31, 2026

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. Sharad Mathur	Managing Director & CEO	Executive Director	No Change
2	Mr. Gopaldaswamy Chakravarti	Independent Director	Non-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. Mohit Burman	Non-Executive Director	Nominee 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. Bhavani Shankar Raja	Non-Executive Director	Nominee Director	No Change
13	Mr. Brajesh Kumar Singh	Non-Executive Director	Nominee Director	No Change
14	Mr. Shiv Bairang Singh	Non-Executive Director	Nominee Director	No Change
15	Mr. Mudit Gupta	Non-Executive Director	Nominee Director (Alternate Director)	Appointed as Alternate Director w.e.f. 12.02.2026
16	Mr. Kelvin John Nathan	Non-Executive Director	Nominee Director (Alternate Director)	Ceased to be an Alternate Director w.e.f. 23.03.2026
17	Mr. Todd Corey	Non-Executive Director	Nominee Director (Alternate Director)	Ceased to be an Alternate Director w.e.f. 23.03.2026
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 Sompo General Insurance Company Limited** Upto the quarter ending on As on March 31, 2026

(₹ in Lakhs)

Rural & Social Obligations (Quarterly Returns)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	184	2	5,707
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	54	5	1,323
		Social	-	-	-
5	MOTOR TP	Rural	6	0	75
		Social	-	-	-
6	HEALTH	Rural	-	-	-
		Social	4	1,727	2,74,895
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	4	2,216	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	244	7	7,106
		Social	8	3,943	2,74,951

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)		
(i) Name of the Insurer: Universal Sompo General Insurance Company Limited		
(ii) Registration No.134 and Date of Registration with the IRDAI: 16 November 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 March 31, 2026		
	(₹ in Lakhs)	
Items	For the Quarter Ended March 31, 2026	Upto the Quarter Ended March 31, 2026
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	3,029	9,177
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	60,990	1,99,175
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	64,019	2,08,353
Total Gross Direct Motor Own damage Insurance Business Premium	44,648	1,57,464
Total Gross Direct Premium Income	1,57,232	6,00,818
*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 Sompo General Insurance Company Limited

Date: As on March 31, 2026

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	-	377	56	6	315	-	1,253
c)	Policy Related	-	31	11	-	20	-	88
d)	Premium Related	-	31	-	-	31	-	94
e)	Refund Related	-	9	3	-	6	-	11
f)	Coverage Related	-	1	-	-	1	-	4
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	-	2	1	-	1	-	2
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)	-	8	4	-	4	-	24
	Total	-	459	75	6	378	-	1,476
2	Total No. of policies during previous year : 2024-25	28,27,315						
3	Total No. of claims during previous year : 2024-25	16,66,066						
4	Total No. of policies during current year : 2025-26	43,01,760						
5	Total No. of claims during current year : 2025-26	27,24,921						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year) :	0.20						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	4.60						
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	-	-	-	-	-	-	
b)	15 - 30 days	-	-	-	-	-	-	
c)	30 - 90 days	-	-	-	-	-	-	
d)	90 days & Beyond	-	-	-	-	-	-	
	Total Number of Complaints	-	-	-	-	-	-	

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
Name of the Insurer: Universal Sompo General Insurance Company Limited
For the quarter ending: 31st March 2026
Date: 31st March 2026

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
11-Jan-26	Cyient DLM Ltd	PB	Management	Appointment of Dr. Ganesh Natarajan (DIN:00176393) as Non-Executive Independent Director of the Company for a period of 3 consecutive years commencing from 14 October, 2025 to 13 October, 2028 and that he shall not be liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting for this item.
11-Jan-26	Cyient DLM Ltd	PB	Management	Re-appointment of Dr. Vanitha Datla (DIN: 00480422) as Independent Director of the Company, not liable to retire by rotation, for a second term of five consecutive years commencing from 12 December 2025 up to 11 December 2030.	FOR	ABSTAIN	We abstain from voting for this item.
11-Jan-26	Cyient DLM Ltd	PB	Management	Re-appointment of Mr. Jehangir Ardeshir (DIN: 02344835) as Independent Director of the Company, not liable to retire by rotation, for a second term of five consecutive years commencing from 12 December 2025 up to 11 December 2030.	FOR	ABSTAIN	We abstain from voting for this item.
11-Jan-26	Cyient DLM Ltd	PB	Management	Appointment of Mr. Giridhar Aramane (DIN: 00483130) as Non-Executive Independent Director of the Company for a period of 3 consecutive years commencing from 26 November 2025 to 25 November 2028 and that he shall not be liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
15-Jan-26	Yatharth Hospital and Trauma Care Services Limited	PB	Management	Appointment of Mr. Ramesh Krishnan (DIN 06753052) as a Non-Executive Independent Director of the Company for a term of five years commencing from November 5, 2025 to November 4, 2030 and who would not be liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting for this item.
15-Jan-26	Aeroflex Industries Limited	EGM	Management	To create, issue, offer and allot up to 30,10,398 Equity Shares of face value Rs. 2/- each at a price of Rs. 182.70 per Equity Share (which includes a premium of Rs. 180.70 per Equity Share) (Issue Price), aggregating upto Rs. 54,99,99,714.60 to the persons for cash consideration by way of a preferential issue on a private placement basis.	FOR	FOR	Compliant with law. No governance concern identified.
18-Jan-26	Axis Bank Limited	PB	Management	Appointment of Neeraj Gambhir (DIN: 00257375) as a Director and Whole-time Director (designated as Executive Director) of the Bank for a period of 3 (three) years, effective from October 20, 2025 and that he shall be liable to retire by rotation and payment of remuneration.	FOR	FOR	Compliant with law. No governance concern identified.
18-Jan-26	Axis Bank Limited	PB	Management	Appointment of Malavika R. Harita (DIN: 09005600) as an Independent Director of the Bank, for a period of 4 (four) years, with effect from December 18, 2025 up to December 17, 2029 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
18-Jan-26	Billionbrains Garage Ventures Ltd	PB	Management	Approval for amendment and ratification of Billionbrains Garage Ventures Limited Employee Stock Option Scheme 2024 as per SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021.	FOR	ABSTAIN	We abstain from voting for this item.
18-Jan-26	Billionbrains Garage Ventures Ltd	PB	Management	Approval for extension of grant of options to the eligible employees of the subsidiary company(ies) and associate company(ies), of the company under Billionbrains Garage Ventures Limited Employee Stock Option Scheme 2024.	FOR	ABSTAIN	We abstain from voting for this item.
18-Jan-26	Billionbrains Garage Ventures Ltd	PB	Management	Approval for acquisition of equity shares by way of secondary acquisition by trust under Billionbrains Garage Ventures Limited Employee Stock Option Scheme 2024.	FOR	ABSTAIN	We abstain from voting for this item.
18-Jan-26	Billionbrains Garage Ventures Ltd	PB	Management	Approval for provision of money to the Groww Employee Welfare Trust by the company for purchase of its own shares by the trust for the benefit of employees for the implementation of Billionbrains Garage Ventures Limited Employee Stock Option Scheme 2024.	FOR	ABSTAIN	We abstain from voting for this item.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
Name of the Insurer: Universal Sompo General Insurance Company Limited
For the quarter ending: 31st March 2026
Date: 31st March 2026

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
18-Jan-26	Billionbrains Garage Ventures Ltd	PB	Management	Alteration of Articles of Association of the Company.	FOR	ABSTAIN	We abstain from voting for this item.
18-Jan-26	Larsen & Toubro Limited	PB	Management	Appointment of Mr. Amitabh Kant (DIN: 00222708) as an Non-Executive, Independent Director of the Company for a term of 5 (five) consecutive years commencing from October 29, 2025, up to and including October 28, 2030, and whose office shall not liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
18-Jan-26	Larsen & Toubro Limited	PB	Management	Appointment of Mr. B. Santhanam (DIN: 00494806) as an Non-Executive, Independent Director of the Company for a term of 5 (five) consecutive years commencing from October 29, 2025, up to and including October 28, 2030, and whose office shall not liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
18-Jan-26	Larsen & Toubro Limited	PB	Management	Re-appointment of Ms. Preetha Reddy (DIN: 00001871) as a Non-Executive, Independent Director of the Company, for a term of 5 (five) consecutive years commencing from March 01, 2026, upto and including February 28, 2031 and whose office shall not liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting for this item.
18-Jan-26	Larsen & Toubro Limited	PB	Management	To enter into contracts/ transactions/ arrangements (whether by way of an individual transaction or a series of transactions taken together) with L and T-MHI Power Boilers Private Limited, a subsidiary of the Company and a related party under Section 2(76) of the Companies Act, 2013 and Regulation 2(1)(zb) of the Listing Regulations, in the nature of (a) sale, purchase, lease or supply of goods or business assets or equipment, forming part of the business operations, (b) availing or rendering of services, (c) transfer of any resources, services or obligations to meet the Company's business objectives/requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 11,400 crores.	FOR	FOR	Compliant with law. No governance concern identified.
18-Jan-26	Larsen & Toubro Limited	PB	Management	To enter into contracts/ transactions/ arrangements (whether by way of an individual transaction or a series of transactions taken together) with L and T-MHI Power Turbine Generators Private Limited, a subsidiary of the Company and a Related Party under Section 2(76) of the Companies Act, 2013 and Regulation 2(1)(zb) of the Listing Regulations, in the nature of (a) sale, purchase, lease or supply of goods or business assets or equipment forming part of the business operations, (b) availing or rendering of services, (c) transfer of any resources, services or obligations to meet the Company's business objectives/requirements, and (d) providing parent company guarantees or letter of comfort or undertaking (Related Party Transactions), aggregating upto an amount not exceeding Rs. 4,000 crores	FOR	FOR	Compliant with law. No governance concern identified.
18-Jan-26	Larsen & Toubro Limited	PB	Management	To enter into contracts/ transactions/ arrangements (whether by way of an individual transaction or a series of transactions taken together) with Larsen Toubro Arabia LLC, a subsidiary of the Company and a Related Party under Section 2(76) of the Companies Act, 2013 and Regulation 2(1)(zb) of the Listing Regulations, towards providing parent company guarantees or letter of comfort or undertaking for project performance (Related Party Transactions), aggregating upto an amount not exceeding Rs. 14,000 crores.	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 March 2026
Date: 31st March 2026

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
18-Jan-26	Larsen & Toubro Limited	PB	Management	To enter into contracts/ transactions/ arrangements (whether by way of an individual transaction or a series of transactions taken together) with L and T Modular Fabrication Yard LLC, a subsidiary of the Company and Related Party within the meaning of Section 2(76) of the Act and Regulation 2(1)(zb) of the Listing Regulations, in the nature of (a) purchase of goods or business assets or property or equipment in ordinary course of business, (b) availing or rendering of services, (c) transfer or exchange of any resources, services or obligations to meet the Company's business objectives/ requirements. (Related Party Transactions), aggregating upto an amount not exceeding Rs. 28,550 crores.	FOR	FOR	Compliant with law. No governance concern identified.
01-Feb-26	Bharti Airtel Limited	PB	Management	To appoint Mr. Shashwat Sharma (DIN: 08360840) as Managing Director [designated as Managing Director and CEO (Airtel India)] of the Company for a period of five (5) years with effect from January 01, 2026 to December 31, 2030, liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
01-Feb-26	Bharti Airtel Limited	PB	Management	Payment of remuneration to Mr. Shashwat Sharma (DIN: 08360840) as Managing Director and CEO (Airtel India) of the Company during the period from January 01, 2026 to December 31, 2030.	FOR	FOR	Compliant with law. No governance concern identified.
01-Feb-26	Bharti Airtel Limited	PB	Management	To appoint Mr. Gopal Vittal (DIN: 02291778) as Executive Vice Chairman (in the category of Whole-time Director) of the Company for a period of five (5) years with effect from January 01, 2026 to December 31, 2030, liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
01-Feb-26	Bharti Airtel Limited	PB	Management	Payment of remuneration to Mr. Gopal Vittal (DIN: 02291778) as Executive Vice Chairman (in the category of Whole-time Director) of the Company during the period from January 01, 2026 to December 31, 2030.	FOR	FOR	Compliant with law. No governance concern identified.
01-Feb-26	Bharti Airtel Limited	PB	Management	To appoint Mr. Dinesh Kumar Khara (DIN: 06737041) as an Independent Director of the Company for a term of five consecutive years with effect from the date of appointment i.e. from November 03, 2025 to November 02, 2030.	FOR	FOR	Compliant with law. No governance concern identified.
01-Feb-26	Bharti Airtel Limited	PB	Management	To approve amendment in the Object Clause of the Memorandum of Association of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
01-Feb-26	Bharti Airtel Limited	PB	Management	To approve amendment in the Articles of Association of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
12-Feb-26	Meesho Ltd	PB	Management	Ratification and amendment of Meesho Limited - Employee Stock Option Plan 2024 (ESOP 2024 Plan).	FOR	ABSTAIN	We abstain from voting for this item.
12-Feb-26	Meesho Ltd	PB	Management	Ratification of the Extension of Benefits of Meesho Limited - Employee Stock Option Plan 2024 (ESOP 2024 Plan) to the eligible employees of the Subsidiaries of the Company.	FOR	ABSTAIN	We abstain from voting for this item.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
Name of the Insurer: Universal Sompo General Insurance Company Limited
For the quarter ending: 31st March 2026
Date: 31st March 2026

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
12-Feb-26	Meesho Ltd	PB	Management	Appointment of M/s. BMP and Co. LLP (Firm Registration No. L2017KR003200) Peer Reviewed Practising Company Secretaries, as Secretarial Auditors of the Company for a term of 5 (Five) consecutive years commencing from Financial Year 2025-26 till Financial Year 2029-30 including remuneration, as may be mutually agreed between the Board of Directors of the Company and the Secretarial Auditors and to avail any other services, certificates, or reports as may be permissible under the applicable laws	FOR	FOR	Compliant with law. No governance concern identified.
25-Feb-26	ICICI Bank Limited	PB	Management	Appointment of Ms. Vijayalakshmi Iyer (DIN: 05242960) as an Independent Director of the Bank, not liable to retire by rotation, for a term commencing from December 1, 2025 to May 31, 2030.	FOR	ABSTAIN	We abstain from voting for this item.
27-Feb-26	Tata Technologies Ltd	PB	Management	Appointment of Mr. Dhiman Gupta (DIN 09420213) as the Non-Executive Non-Independent Director, liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
07-Mar-26	Protean eGov Technologies Ltd	PB	Management	Re-appointment of Ms. Aruna Rao (DIN: 06986715) as an Independent Director of the Company to hold office for second term of three (3) consecutive years from March 31, 2026 to March 30, 2029 and whose office shall not be liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting for this item.
07-Mar-26	Protean eGov Technologies Ltd	PB	Management	Appointment of Mr. V Easwaran (DIN: 08055728) as a Whole-time Director of the Company, for a period of three (3) years from December 17, 2025 to December 16, 2028, liable to retire by rotation, including remuneration.	FOR	FOR	Compliant with law. No governance concern identified.
08-Mar-26	Cyient DLM Ltd	PB	Management	Variation in the Objects / terms of utilisation of the Initial Public Offering (IPO) proceeds and extension of time limit for utilisation of the IPO proceeds.	FOR	FOR	Compliant with law. No governance concern identified.
13-Mar-26	HDB Financial Services Ltd	PB	Management	To pay profit related commission to the independent Directors of the Company with effect from April 01, 2025 for a period of Five (5) years not exceeding in aggregate 1% of the net profit of the Company of the relevant financial year, or any limits applicable under law/relevant RBI guidelines, from time to time, in addition to payment of sitting fees and reimbursement of out of pocket expenses for attending the Board and Committee meetings. Further the aforesaid commission, will be calculated and paid as Rs. 1,00,000 per meeting of the Board and/or Committee attended up to maximum of Rs. 20,00,000 per Independent Director in a Financial Year.	FOR	FOR	Compliant with law. No governance concern identified.
13-Mar-26	HDB Financial Services Ltd	PB	Management	Material related party transactions with HDFC Bank Limited for financial year 2026-27.	FOR	FOR	Compliant with law. No governance concern identified.
13-Mar-26	HDFC Bank Limited	PB	Management	To enter into and / or continuing with arrangements / contracts / agreements / transactions (whether individual transaction or transactions taken together or series of transactions or otherwise), with HDB Financial Services Limited (HDB), being a subsidiary and a related party of the Bank, up to an aggregate amount not exceeding Rs. 42,770.28 crore during the financial year 2026-27.	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 March 2026
Date: 31st March 2026

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
13-Mar-26	HDFC Bank Limited	PB	Management	To enter into and / or continuing with arrangements / contracts / agreements / transactions (whether individual transaction or transactions taken together or series of transactions or otherwise), with HDFC Securities Limited (HSL), being a subsidiary and a related party of the Bank, up to an aggregate amount not exceeding Rs. 11,515.80 crore during the financial year 2026-27.	FOR	FOR	Compliant with law. No governance concern identified.
13-Mar-26	HDFC Bank Limited	PB	Management	To enter into and / or continuing with arrangements / contracts / agreements / transactions (whether individual transaction or transactions taken together or series of transactions or otherwise), with HDFC Life Insurance Company Limited (HDFC Life), being a subsidiary and a related party of the Bank, up to an aggregate amount not exceeding Rs. 44,010.79 crore during the financial year 2026-27.	FOR	FOR	Compliant with law. No governance concern identified.
13-Mar-26	HDFC Bank Limited	PB	Management	To enter into and / or continuing with arrangements / contracts / agreements / and transactions (whether individual transaction or transactions taken together or series of transactions or otherwise), with HDFC ERGO General Insurance Company Limited (HDFC ERGO), being a subsidiary and a related party of the Bank, up to an aggregate amount not exceeding Rs. 9,710.90 crore during the financial year 2026-27.	FOR	FOR	Compliant with law. No governance concern identified.
13-Mar-26	HDFC Bank Limited	PB	Management	To approve re-appointment of Mr. Kaizad Bharucha (DIN: 02490648) as a whole-time Deputy Managing Director of the Bank, liable to retire by rotation, for a period of 3 (three) years commencing from April 19, 2026 up to April 18, 2029 (both days inclusive), including remuneration.	FOR	FOR	Compliant with law. No governance concern identified.
18-Mar-26	ITC Limited	PB	Management	Appointment of Mr. Navin Agarwal (DIN: 10684167) as a Director of the Company, liable to retire by rotation, with effect from 1st April, 2026 for a period of three years or till such earlier date upon withdrawal.	FOR	FOR	Compliant with law. No governance concern identified.
20-Mar-26	Lenskart Solutions Ltd	PB	Management	To approve the amendment and ratification of Lenskart Employee Stock Option Plan, 2021 as per SEBI (Share Based Employee Benefit and Sweat Equity) Regulations, 2021.	FOR	FOR	Compliant with law. No governance concern identified.
20-Mar-26	Lenskart Solutions Ltd	PB	Management	To approve the extension of grant to the eligible employees of the group company including Subsidiary Company(ies), Associate Company, in India or outside India, of the Company under Lenskart Employee Stock Option Plan, 2021.	FOR	ABSTAIN	We abstain from voting for this item.
20-Mar-26	Lenskart Solutions Ltd	PB	Management	To approve the amendment and ratification of Lenskart Employee Stock Option Plan, 2025 as per SEBI (Share Based Employee Benefit and Sweat Equity) Regulations, 2021.	FOR	FOR	Compliant with law. No governance concern identified.
20-Mar-26	Lenskart Solutions Ltd	PB	Management	To approve the extension of grant to the eligible employees of the group company including Subsidiary Company(ies), Associate Company, in India or outside India, of the Company under Lenskart Employee Stock Option Plan, 2025.	FOR	ABSTAIN	We abstain from voting for this item.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
Name of the Insurer: Universal Sompo General Insurance Company Limited
For the quarter ending: 31st March 2026
Date: 31st March 2026

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
27-Mar-26	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI Life Insurance Company Limited, notwithstanding the fact that all such transactions during financial year 2026 -27 whether individually and/or in the aggregate, may exceed Rs. 5,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s) / contract(s) / agreement(s) / transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
27-Mar-26	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI Cards and Payments Services Limited, notwithstanding the fact that all such transactions during financial year 2026 -27 whether individually and/or in the aggregate, may exceed Rs. 5,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s) / contract(s) / agreement(s) / transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
27-Mar-26	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI Payment Services Private Limited, notwithstanding the fact that all such transactions during financial year 2026 -27 whether individually and/or in the aggregate, may exceed Rs. 5,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s) / contract(s) / agreement(s) / transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
27-Mar-26	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI DFHI Limited, notwithstanding the fact that all such transactions during financial year 2026 -27 whether individually and/or in the aggregate, may exceed Rs. 5,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s) / contract(s) / agreement(s) / transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
27-Mar-26	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and SBI (Mauritius) Limited, notwithstanding the fact that all such transactions during financial year 2026-27 whether individually and/or in the aggregate, may exceed Rs. 5,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s) / contract(s) / agreement(s) / transaction(s) shall be carried out at an arm's length basis by the Bank.	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 March 2026
Date: 31st March 2026

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
27-Mar-26	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and PT Bank SBI Indonesia, notwithstanding the fact that all such transactions during financial year 2026-27 whether individually and/or in the aggregate, may exceed Rs. 5,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s) / contract(s) / agreement(s) / transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
27-Mar-26	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and Nepal SBI Bank Limited, notwithstanding the fact that all such transactions during financial year 2026-27 whether individually and/or in the aggregate, may exceed Rs. 5,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s) / contract(s) / agreement(s) / transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
27-Mar-26	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between State Bank of India and Yes Bank Limited, notwithstanding the fact that all such transactions during financial year 2026 -27 whether individually and/or in the aggregate, may exceed Rs. 5,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements, whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time, provided that such arrangement(s) / contract(s) / agreement(s) / transaction(s) shall be carried out at an arm's length basis by the Bank.	FOR	FOR	Compliant with law. No governance concern identified.
27-Mar-26	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between SBI Capital Markets Limited and SBI General Insurance Company Limited, notwithstanding the fact that all such transactions during financial year 2026 -27 whether individually and/or in the aggregate, may exceed Rs. 5,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements (Rs. 6,63,343 crore), whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time.	FOR	FOR	Compliant with law. No governance concern identified.
27-Mar-26	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between SBI DFHI Limited and Yes Bank Limited, notwithstanding the fact that all such transactions during financial year 2026-27 whether individually and/or in the aggregate, may exceed Rs. 5,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements (Rs. 6,63,343 crore), whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time.	FOR	FOR	Compliant with law. No governance concern identified.
27-Mar-26	State Bank of India	EGM	Management	To consider and approve Material Related Party Transactions between SBI DFHI Limited and Rajasthan Gramin Bank, notwithstanding the fact that all such transactions during financial year 2026-27 whether individually and/or in the aggregate, may exceed Rs. 5,000 crore or 10% of the annual consolidated turnover as per the Bank's last audited financial statements (Rs. 6,63,343 crore), whichever is lower, or any other materiality threshold as may be applicable under law/ regulations from time to time.	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 March 2026

Date: 31st March 2026

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
27-Mar-26	Epac Durable Ltd	PB	Management	Re-appointment of Mr. Bajrang Bothra (DIN: 00129286) as Whole Time Director of the company, for a further period of Five (5) years commencing from June 13, 2026 till June 12, 2031, liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting for this item.
27-Mar-26	Epac Durable Ltd	PB	Management	Re-appointment of Ms. Priyanka Gulati (DIN: 07087707) as Non-Executive and Independent Director for a second term of three (3) consecutive years commencing from July 29, 2026 up to July 28, 2029 and shall not be liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting for this item.
27-Mar-26	Epac Durable Ltd	PB	Management	Re-appointment of Mr. Krishnamachari Narasimhachari (DIN: 07409731) as Non-Executive and Independent Director for a second term of three (3) consecutive years commencing from July 29, 2026 up to July 28, 2029 and shall not be liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
27-Mar-26	Epac Durable Ltd	PB	Management	Re-appointment of Mr. Sameer Bhargava (DIN: 07115063) as Non-Executive and Independent Director for a second term of three (3) consecutive years commencing from July 29, 2026 up to July 28, 2029 and shall not be liable to retire by rotation.	FOR	FOR	Compliant with law. No governance concern identified.
27-Mar-26	Epac Durable Ltd	PB	Management	Re-appointment of Mr. Shashank Agarwal (DIN: 00316141) as Non-Executive and Independent Director for a second term of three (3) consecutive years commencing from July 29, 2026 up to July 28, 2029 and shall not be liable to retire by rotation.	FOR	ABSTAIN	We abstain from voting for this item.

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS
(ANNUAL DISCLOSURE)**

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

Information as at : 31/03/2026

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

Name of the TPA - Inhouse Health Claim Management

Validity of agreement with the TPA: Not applicable

b. Number of policies and lives services in respect of which public d

Description	Individual
Number of policies serviced	76256
Number of lives serviced	203824

c. Information with regard to the geographical area in which servic

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

d. Data of number of claims processed:

i.	Outstanding number of claims at the begini
ii.	Number of claims received during the year
iii.	Number of claims paid during the year (spe
iv.	Number of claims repudiated during the ye
v.	Number of claims outstanding at the end of

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

S. No.	Description	Individual
		TAT for pre-auth**
1	Within <1 hour	99%
2	Within 1-2 hours	1%
3	Within 2-6 hours	0%
4	Within 6-12 hours	0%
5	Within 12-24 hours	0%
6	>24 hours	0%
Total		100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / 1

*** reckoned as final discharge summary sent to hospital from the time discl

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

Description (to be reckoned from the date of receipt of	Individual	
	No. of Claims	Percentage
Within 1 month	25871	87%
Between 1-3 months	3442	12%
Between 3 to 6 months	345	1%
More than 6 months	84	0%
Total	29742	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

OF HEALTH SERVICES RENDERED

Date: 23/05/26

by TPA

disclosures are made:

Group	Government
46124	0
200034	0

es are rendered by the TPAs/Insurer

ning of the year	1462
	48797
ecify % also in brackets)	35446 / 71%
ar (specify % also in brackets)	12447 / 25%
f the year	2366

r of claims):

Policies (in %)	Group Policies (in %)	
TAT for discharge***	TAT for pre-auth**	TAT for discharge***
29%	99%	33%
27%	1%	28%
43%	0%	39%
0%	0%	0%
0%	0%	0%
0%	0%	0%
100%	100%	100%

TPA (whichever is earlier) and till final pre-auth is issued to the hospitals charge bill is received by TPA

Group		Government	
No. of Claims	Percentage	No. of Claims	Percentage
15165	84%	0	0%
2675	15%	0	0%
260	1%	0	0%
51	0%	0	0%
18151	100%	0	0%

	Number of Grievances
year	0
	344
	344
ear	0

Total	
No. of Claims	Percentage
41036	86%
6117	13%
605	1%
135	0%
47893	100%

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS
(ANNUAL DISCLOSURE)**

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

Information as at : 31/03/2026

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

Name of the TPA - Ericson Insurance TPA Pvt. Ltd

Validity of agreement with the TPA: 1st Apr 2025 To 31st Mar 2028

b. Number of policies and lives services in respect of which public d

Description	Individual
Number of policies serviced	0
Number of lives serviced	0

c. Information with regard to the geographical area in which servic

Name of the State	Name of the Districts
Maharashtra	Mumbai
Telangana	Hyderabad
Delhi	New Delhi
Tamil Nadu	Chennai
Karnataka	Bengaluru
West Bengal	Kolkata
Kelara	Kochi
Bihar	Patna
Maharashtra	Pune

d. Data of number of claims processed:

i.	Outstanding number of claims at the begini
ii.	Number of claims received during the year
iii.	Number of claims paid during the year (spe
iv.	Number of claims repudiated during the ye
v.	Number of claims outstanding at the end of

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

S. No.	Description	Individual
		TAT for pre-auth**
1	Within <1 hour	0%
2	Within 1-2 hours	0%
3	Within 2-6 hours	0%
4	Within 6-12 hours	0%

5	Within 12-24 hours	0%
6	>24 hours	0%
Total		0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / 1

*** reckoned as final discharge summary sent to hospital from the time discl

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

Description (to be reckoned from the date of receipt of	Individual	
	No. of Claims	Percentage
Within 1 month	0	0%
Between 1-3 months	0	0%
Between 3 to 6 months	0	0%
More than 6 months	0	0%
Total	0	0%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

OF HEALTH SERVICES RENDERED

Date: 23/05/26

by TPA

disclosures are made:

Group	Government
63	0
170555	0

es are rendered by the TPAs/Insurer

ning of the year	5
	5776
ecify % also in brackets)	4091 / 71%
ar (specify % also in brackets)	1670 / 29%
f the year	20

r of claims):

Policies (in %)	Group Policies (in %)	
TAT for discharge***	TAT for pre-auth**	TAT for discharge***
0%	100%	100%
0%	0%	0%
0%	0%	0%
0%	0%	0%

0%	0%	0%
0%	0%	0%
0%	100%	100%

TPA (whichever is earlier) and till final pre-auth is issued to the hospitals charge bill is received by TPA

Group		Government	
No. of Claims	Percentage	No. of Claims	Percentage
5239	91%	0	0%
452	8%	0	0%
59	1%	0	0%
11	0%	0	0%
5761	100%	0	0%

	Number of Grievances
year	0
	11
	11
ear	0

Total	
No. of Claims	Percentage
5239	91%
452	8%
59	1%
11	0%
5761	100%

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF
(ANNUAL DISCLOSURE)**

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

Information as at : 31/03/2026

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

Name of the TPA - Vidal Health Insurance TPA

Validity of agreement with the TPA: 1st Oct 2025 To 30th Sep 2028

b. Number of policies and lives services in respect of which public disclosure

Description	Individual
Number of policies serviced	0
Number of lives serviced	0

c. Information with regard to the geographical area in which services are

Name of the State	Name of the Districts
Haryana	Gurgaon
Karnataka	Bengaluru
Tamil Nadu	Chennai

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning
ii.	Number of claims received during the year
iii.	Number of claims paid during the year (specify %)
iv.	Number of claims repudiated during the year (specify %)
v.	Number of claims outstanding at the end of the year

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

S. No.	Description	Individual
		TAT for pre-auth**
S. No.	Kolhapur	0%
	Nagpur	0%
S. No.	Pune	0%
	Solapur	0%
S. No.	Nasik	0%
	Chhatrapati Sambhaji Nagar	0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (in %)

*** reckoned as final discharge sChennai

*** reckoned as final discharge sCoimbatore

*** reckoned as final discharge s Madurai

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

Description (to be reckoned from the date of receipt of	Individual	
	No. of Claims	Percentage
Within 1 month	1	33%
Between 1-3 months	2	67%
Between 3 to 6 months	0	0%
More than 6 months	0	0%
Total	3	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

HEALTH SERVICES RENDERED

Date: 23/05/26

TPA

measures are made:

Group	Government
8	0
31463	0

are rendered by the TPAs/Insurer

of the year	112
	5481
% also in brackets)	4974 / 89%
pecify % also in brackets)	593 / 11%
year	26

claims):

Policies (in %)	Group Policies (in %)	
TAT for discharge***	TAT for pre-auth**	TAT for discharge***
0%	82%	82%
0%	4%	10%
0%	4%	7%
0%	1%	1%
0%	4%	0%
0%	5%	0%

(whichever is earlier) and till final pre-auth is issued to the hospitals

Group		Government	
No. of Claims	Percentage	No. of Claims	Percentage
3279	59%	0	0%
1585	28%	0	0%
530	10%	0	0%
170	3%	0	0%
5564	100%	0	0%

	Number of Grievances
.	0
	2
	2
	0

Total	
No. of Claims	Percentage
3280	59%
1587	29%
530	10%
170	3%
5567	100%

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF
(ANNUAL DISCLOSURE)**

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

Information as at : 31/03/2026

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

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

Validity of agreement with the TPA: 1st Oct 2025 To 30th Sep 2028

b. Number of policies and lives services in respect of which public disclosure is required

Description	Individual
Number of policies serviced	0
Number of lives serviced	0

c. Information with regard to the geographical area in which services are provided

Name of the State	Name of the Districts
Assam	Kamrup Metropolitan
Assam	Khordha
Bihar	Patna
Chhattisgarh	Raipur
Gujarat	Ahmedabad
Gujarat	Rajkot
Gujarat	Surat
Gujarat	Vadodara
Gujarat	Valsad
Haryana	Gurgaon
Jharkhand	Ranchi
Karnataka	Bangalore
Karnataka	Dakshina Kannada
Kerala	Ernakulam
Madhya Pradesh	Bhopal, Indore
Maharashtra	Mumbai
Maharashtra	Kolhapur
Maharashtra	Nagpur
Maharashtra	Pune
Maharashtra	Solapur
Maharashtra	Nasik
Maharashtra	Chhatrapati Sambhaji Nagar
Punjab	Ambala
Rajasthan	Jaipur
Tamilnadu	Chennai
Tamilnadu	Coimbatore

Tamilnadu	Madurai
Telgana	Hyderabad
Uttar pradesh	Lucknow
Uttarakhand	Dehradun
West Bangal	Kolkata

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year
ii.	Number of claims received during the year
iii.	Number of claims paid during the year (specify %)
iv.	Number of claims repudiated during the year (specify %)
v.	Number of claims outstanding at the end of the year

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

S. No.	Description	Individual
		TAT for pre-auth**
1	Within <1 hour	100%
2	Within 1-2 hours	0%
3	Within 2-6 hours	0%
4	Within 6-12 hours	0%
5	Within 12-24 hours	0%
6	>24 hours	0%
Total		100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (

*** reckoned as final discharge summary sent to hospital from the time discharge

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

Description (to be reckoned from the date of receipt of)	Individual	
	No. of Claims	Percentage
Within 1 month	228	50%
Between 1-3 months	96	21%
Between 3 to 6 months	63	14%
More than 6 months	68	15%
Total	455	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

HEALTH SERVICES RENDERED

Date: 23/05/26

TPA

Insurances are made:

Group	Government
5	0
5980	0

are rendered by the TPAs/Insurer

of the year	216
	2668
% also in brackets)	2639 / 92%
Specify % also in brackets)	194 / 7%
year	51

claims):

Policies (in %)	Group Policies (in %)	
TAT for discharge***	TAT for pre-auth**	TAT for discharge***
93%	99%	91%
7%	1%	7%
0%	0%	2%
0%	0%	0%
0%	0%	0%
0%	0%	0%
100%	100%	100%

whichever is earlier) and till final pre-auth is issued to the hospitals
 e bill is received by TPA

Group		Government	
No. of Claims	Percentage	No. of Claims	Percentage
1020	43%	0	0%
921	39%	0	0%
284	12%	0	0%
153	6%	0	0%
2378	100%	0	0%

	Number of Grievances
	0
	21
	21
	0

Total	
No. of Claims	Percentage
1248	44%
1017	36%
347	12%
221	8%
2833	100%

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS
(ANNUAL DISCLOSURE)**

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

Information as at : 31/03/2026

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

Name of the TPA - Medi Assist Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: 1st Mar 2023 To 28th Feb 2026

b. Number of policies and lives services in respect of which public d

Description	Individual
Number of policies serviced	0
Number of lives serviced	0

c. Information with regard to the geographical area in which servic

Name of the State	Name of the Districts
Andhra Pradesh	Anantapur
Andhra Pradesh	Rangareddy
Dadra And Nagar Haveli	Silvassa
Delhi	New Delhi
Gujarat	Ahmedabad
Haryana	Gurugram
Jammu And Kashmir	Reasi
Jharkhand	Ranchi
Karnataka	Bengaluru
Karnataka	Mysuru
Kerala	Ernakulam
Kerala	Thiruvananthapuram
Madhya Pradesh	Bhopal
Maharashtra	Mumbai
Maharashtra	Navi Mumbai
Maharashtra	Pune
Maharashtra	Satara
Odisha	Bhubaneswar
Rajasthan	Jaipur
Tamil Nadu	Chennai
Tamil Nadu	Coimbatore
Tamil Nadu	Kanchipuram
Tamil Nadu	Tiruvallur
Telangana	Hyderabad
Telangana	Rangareddy
West Bengal	Howrah

West Bengal	Kolkata
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d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year
ii.	Number of claims received during the year
iii.	Number of claims paid during the year (specify the amount)
iv.	Number of claims repudiated during the year
v.	Number of claims outstanding at the end of the year

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

S. No.	Description	Individual
		TAT for pre-auth**
1	Within <1 hour	0%
2	Within 1-2 hours	0%
3	Within 2-6 hours	0%
4	Within 6-12 hours	0%
5	Within 12-24 hours	0%
6	>24 hours	0%
Total		0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA

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

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

Description (to be reckoned from the date of receipt of)	Individual	
	No. of Claims	Percentage
Within 1 month	0	0%
Between 1-3 months	0	0%
Between 3 to 6 months	0	0%
More than 6 months	0	0%
Total	0	0%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

OF HEALTH SERVICES RENDERED

Date: 23/05/26

by TPA

disclosures are made:

Group	Government
183	0
510917	0

es are rendered by the TPAs/Insurer

ning of the year	3243
	56565
ecify % also in brackets)	55372 / 93%
ar (specify % also in brackets)	4193 / 7%
f the year	243

r of claims):

Policies (in %)	Group Policies (in %)	
TAT for discharge***	TAT for pre-auth**	TAT for discharge***
0%	96%	63%
0%	3%	32%
0%	0%	6%
0%	0%	0%
0%	0%	0%
0%	0%	0%
0%	100%	100%

TPA (whichever is earlier) and till final pre-auth is issued to the hospitals charge bill is received by TPA

Group		Government	
No. of Claims	Percentage	No. of Claims	Percentage
22927	61%	11386	52%
12049	32%	5332	24%
2044	5%	1816	8%
687	2%	3324	15%
37707	100%	21858	100%

	Number of Grievances
year	0
	43
	43
ear	0

Total	
No. of Claims	Percentage
34313	58%
17381	29%
3860	6%
4011	7%
59565	100%

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS
(ANNUAL DISCLOSURE)**

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

Information as at : 31/03/2026

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

Name of the TPA - Family Health Plan Insurance TPA Limited

Validity of agreement with the TPA: 1st Oct 2025 To 30th Sep 2028

b. Number of policies and lives services in respect of which public d

Description	Individual
Number of policies serviced	0
Number of lives serviced	0

c. Information with regard to the geographical area in which servic

Name of the State	Name of the Districts
Bihar	Patna
Delhi	New Delhi
Gujarat	Bharuch
Haryana	Gurgaon
Karnataka	Bangalore
Karnataka	Kolar
Karnataka	Koppal
Kerala	Thiruvananthapuram
Madhya Pradesh	Indore
Madhya Pradesh	Ujjain
Maharashtra	Mumbai
Maharashtra	Pune
Maharashtra	Raigarh
Maharashtra	Thane
Orissa	Khordha
Tamil Nadu	Chennai
Tamil Nadu	Coimbatore
Tamil Nadu	Kancheepuram
Telangana	Hyderabad
Telangana	Medchal-Malkajgiri
Telangana	Rangareddi
Telangana	Sangareddy
West Bengal	Howrah
West Bengal	Kolkata
West Bengal	Medinipur

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year
ii.	Number of claims received during the year
iii.	Number of claims paid during the year (specify)
iv.	Number of claims repudiated during the year
v.	Number of claims outstanding at the end of the year

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

S. No.	Description	Individual
		TAT for pre-auth**
1	Within <1 hour	0%
2	Within 1-2 hours	0%
3	Within 2-6 hours	0%
4	Within 6-12 hours	0%
5	Within 12-24 hours	0%
6	>24 hours	0%
Total		0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA

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

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

Description (to be reckoned from the date of receipt of)	Individual	
	No. of Claims	Percentage
Within 1 month	0	0%
Between 1-3 months	0	0%
Between 3 to 6 months	0	0%
More than 6 months	0	0%
Total	0	0%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

OF HEALTH SERVICES RENDERED

Date: 23/05/26

by TPA

disclosures are made:

Group	Government
67	0
142140	0

es are rendered by the TPAs/Insurer

ning of the year	106
	4727
ecify % also in brackets)	4349 / 90%
ar (specify % also in brackets)	475 / 10%
f the year	9

r of claims):

Policies (in %)	Group Policies (in %)	
TAT for discharge***	TAT for pre-auth**	TAT for discharge***
0%	96%	71%
0%	4%	25%
0%	1%	4%
0%	0%	0%
0%	0%	0%
0%	0%	0%
0%	100%	100%

TPA (whichever is earlier) and till final pre-auth is issued to the hospitals charge bill is received by TPA

Group		Government	
No. of Claims	Percentage	No. of Claims	Percentage
2204	46%	0	0%
2071	43%	0	0%
384	8%	0	0%
165	3%	0	0%
4824	100%	0	0%

	Number of Grievances
year	0
	8
	8
ear	0

Total	
No. of Claims	Percentage
2204	46%
2071	43%
384	8%
165	3%
4824	100%

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS
(ANNUAL DISCLOSURE)**

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

Information as at : 31/03/2026

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

Name of the TPA - Volo Health Insurance TPA Pvt Ltd

Validity of agreement with the TPA: 1st Apr 2023 To 31st Mar 2026

b. Number of policies and lives services in respect of which public d

Description	Individual
Number of policies serviced	0
Number of lives serviced	0

c. Information with regard to the geographical area in which servic

Name of the State	Name of the Districts
Tamil Nadu	Chennai

d. Data of number of claims processed:

i.	Outstanding number of claims at the begini
ii.	Number of claims received during the year
iii.	Number of claims paid during the year (spe
iv.	Number of claims repudiated during the ye
v.	Number of claims outstanding at the end of

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

S. No.	Description	Individual
		TAT for pre-auth**
1	Within <1 hour	0%
2	Within 1-2 hours	0%
3	Within 2-6 hours	0%
4	Within 6-12 hours	0%
5	Within 12-24 hours	0%
6	>24 hours	0%
Total		0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / 1

*** reckoned as final discharge summary sent to hospital from the time discl

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

Description (to be reckoned from the date of receipt of	Individual	
	No. of Claims	Percentage
Within 1 month	0	0%
Between 1-3 months	0	0%
Between 3 to 6 months	0	0%
More than 6 months	0	0%
Total	0	0%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

OF HEALTH SERVICES RENDERED

Date: 23/05/26

by TPA

disclosures are made:

Group	Government
1	0
491	0

es are rendered by the TPAs/Insurer

ning of the year	8
	547
ecify % also in brackets)	511 / 92%
ar (specify % also in brackets)	39 / 7%
f the year	5

r of claims):

Policies (in %)	Group Policies (in %)	
TAT for discharge***	TAT for pre-auth**	TAT for discharge***
0%	76%	44%
0%	3%	36%
0%	8%	17%
0%	2%	1%
0%	4%	1%
0%	7%	0%
0%	100%	100%

TPA (whichever is earlier) and till final pre-auth is issued to the hospitals charge bill is received by TPA

Group		Government	
No. of Claims	Percentage	No. of Claims	Percentage
288	52%	0	0%
142	26%	0	0%
88	16%	0	0%
32	6%	0	0%
550	100%	0	0%

	Number of Grievances
year	0
	0
	0
ear	0

Total	
No. of Claims	Percentage
288	52%
142	26%
88	16%
32	6%
550	100%

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF
(ANNUAL DISCLOSURE)**

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

Information as at : 31/03/2026

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

Name of the TPA - Paramount Health Services & Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: 1st Oct 2022 To 30th Sep 2025

b. Number of policies and lives services in respect of which public disclosure

Description	Individual
Number of policies serviced	0
Number of lives serviced	0

c. Information with regard to the geographical area in which services are

Name of the State	Name of the Districts
Karnataka	Bangalore
Orissa	Bhubaneswar
New Delhi	Delhi
Telangana	Hyderabad
West Bengal	Kolkata
Maharashtra	Mumbai

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning
ii.	Number of claims received during the year
iii.	Number of claims paid during the year (specify
iv.	Number of claims repudiated during the year (s
v.	Number of claims outstanding at the end of the

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

S. No.	Description	Individual
		TAT for pre-auth**
1	Within <1 hour	0%
2	Within 1-2 hours	0%
3	Within 2-6 hours	0%
4	Within 6-12 hours	0%

5	Within 12-24 hours	0%
6	>24 hours	0%
Total		0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA

*** reckoned as final discharge summary sent to hospital from the time discharged

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

Description (to be reckoned from the date of receipt of)	Individual	
	No. of Claims	Percentage
Within 1 month	0	0%
Between 1-3 months	0	0%
Between 3 to 6 months	0	0%
More than 6 months	0	0%
Total	0	0%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

HEALTH SERVICES RENDERED

Date: 23/05/26

TPA

Insurances are made:

Group	Government
81	0
117388	0

Claims rendered by the TPAs/Insurer

of the year	372
	8485
% also in brackets)	8547 / 96%
Specify % also in brackets)	237 / 3%
year	73

claims):

Policies (in %)	Group Policies (in %)	
TAT for discharge***	TAT for pre-auth**	TAT for discharge***
0%	94%	70%
0%	4%	26%
0%	1%	4%
0%	0%	0%

0%	1%	0%
0%	0%	0%
0%	100%	100%

(whichever is earlier) and till final pre-auth is issued to the hospitals
the bill is received by TPA

Group		Government	
No. of Claims	Percentage	No. of Claims	Percentage
2264	49%	3	0%
1669	36%	1550	37%
478	10%	1276	31%
229	5%	1315	32%
4640	100%	4144	100%

	Number of Grievances
r	0
	8
	8
	0

Total	
No. of Claims	Percentage
2267	26%
3219	37%
1754	20%
1544	18%
8784	100%

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS
(ANNUAL DISCLOSURE)**

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

Information as at : 31/03/2026

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

Name of the TPA - Genins India Insurance TPA Limited

Validity of agreement with the TPA: 1st Jan 2026 To 31st Dec 2028

b. Number of policies and lives services in respect of which public d

Description	Individual
Number of policies serviced	0
Number of lives serviced	0

c. Information with regard to the geographical area in which servic

Name of the State	Name of the Districts
Delhi	New Delhi
Haryana	Gurgaon

d. Data of number of claims processed:

i.	Outstanding number of claims at the begini
ii.	Number of claims received during the year
iii.	Number of claims paid during the year (spe
iv.	Number of claims repudiated during the ye
v.	Number of claims outstanding at the end of

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

S. No.	Description	Individual
		TAT for pre-auth**
1	Within <1 hour	0%
2	Within 1-2 hours	0%
3	Within 2-6 hours	0%
4	Within 6-12 hours	0%
5	Within 12-24 hours	0%
6	>24 hours	0%
Total		0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / 7

*** reckoned as final discharge summary sent to hospital from the time discl

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

Description (to be reckoned from the date of receipt of	Individual	
	No. of Claims	Percentage
Within 1 month	0	0%
Between 1-3 months	0	0%
Between 3 to 6 months	0	0%
More than 6 months	0	0%
Total	0	0%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

OF HEALTH SERVICES RENDERED

Date: 23/05/26

by TPA

disclosures are made:

Group	Government
2	0
4549	0

es are rendered by the TPAs/Insurer

ning of the year	3
	454
ecify % also in brackets)	403 / 88%
ar (specify % also in brackets)	48 / 11%
f the year	6

r of claims):

Policies (in %)	Group Policies (in %)	
TAT for discharge***	TAT for pre-auth**	TAT for discharge***
0%	100%	94%
0%	0%	6%
0%	0%	0%
0%	0%	0%
0%	0%	0%
0%	0%	0%
0%	100%	100%

TPA (whichever is earlier) and till final pre-auth is issued to the hospitals charge bill is received by TPA

Group		Government	
No. of Claims	Percentage	No. of Claims	Percentage
155	34%	0	0%
241	53%	0	0%
47	10%	0	0%
8	2%	0	0%
451	100%	0	0%

	Number of Grievances
year	0
	1
	1
ear	0

Total	
No. of Claims	Percentage
155	34%
241	53%
47	10%
8	2%
451	100%

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS
(ANNUAL DISCLOSURE)**

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

Information as at : 31/03/2026

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

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

Validity of agreement with the TPA: 21st Mar 2026 To 20th Mar 2027

b. Number of policies and lives services in respect of which public d

Description	Individual
Number of policies serviced	0
Number of lives serviced	0

c. Information with regard to the geographical area in which servic

Name of the State	Name of the Districts
Andhra Pradesh	Kadapa
Delhi	Central Delhi
Delhi	New Delhi
Delhi	South Delhi
Gautam Buddha Nagar	Uttar Pradesh
Haryana	Gurgaon
Jammu & Kashmir	Jammu
Karnataka	Bangalore
Karnataka	Bengaluru
Karnataka	Bengaluru Rural
Kerala	Thiruvananthapuram
Maharashtra	Mumbai
Maharashtra	Mumbai Subueban
Maharashtra	Mumbai Suburban
Maharashtra	Palghar
Maharashtra	Pune
Maharashtra	Satara
Maharashtra	Thane
Rajasthan	Alwar
Tamil Nadu	Chennai
Tamil Nadu	Tirunelveli
Tamil Nadu	Tiruvallur
Telangana	Hyderabad
Uttar Pradesh	Gautam Buddha Nagar
Uttar Pradesh	Lucknow
Uttar Pradesh	Noida

Uttarakhand	Dehradun
West Bengal	Kolkata

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year
ii.	Number of claims received during the year
iii.	Number of claims paid during the year (specify)
iv.	Number of claims repudiated during the year
v.	Number of claims outstanding at the end of the year

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

S. No.	Description	Individual
		TAT for pre-auth**
1	Within <1 hour	0%
2	Within 1-2 hours	0%
3	Within 2-6 hours	0%
4	Within 6-12 hours	0%
5	Within 12-24 hours	0%
6	>24 hours	0%
Total		0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA

*** reckoned as final discharge summary sent to hospital from the time discharge

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

Description (to be reckoned from the date of receipt of)	Individual	
	No. of Claims	Percentage
Within 1 month	0	0%
Between 1-3 months	0	0%
Between 3 to 6 months	0	0%
More than 6 months	0	0%
Total	0	0%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

OF HEALTH SERVICES RENDERED

Date: 23/05/26

by TPA

disclosures are made:

Group	Government
81	0
217502	0

es are rendered by the TPAs/Insurer

ning of the year	354
	11362
ecify % also in brackets)	10141 / 87%
ar (specify % also in brackets)	1518 / 13%
f the year	57

r of claims):

Policies (in %)	Group Policies (in %)	
TAT for discharge***	TAT for pre-auth**	TAT for discharge***
0%	93%	54%
0%	4%	27%
0%	3%	18%
0%	0%	0%
0%	0%	0%
0%	0%	0%
0%	100%	100%

TPA (whichever is earlier) and till final pre-auth is issued to the hospitals charge bill is received by TPA

Group		Government	
No. of Claims	Percentage	No. of Claims	Percentage
6927	59%	0	0%
3747	32%	0	0%
585	5%	0	0%
400	3%	0	0%
11659	100%	0	0%

	Number of Grievances
year	0
	14
	14
ear	0

Total	
No. of Claims	Percentage
6927	59%
3747	32%
585	5%
400	3%
11659	100%

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS
(ANNUAL DISCLOSURE)**

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

Information as at : 31/03/2026

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

Name of the TPA - Link-K Insurance TPA Pvt Ltd

Validity of agreement with the TPA: 1st Apr 2025 To 31st Mar 2026

b. Number of policies and lives services in respect of which public d

Description	Individual
Number of policies serviced	0
Number of lives serviced	0

c. Information with regard to the geographical area in which servic

Name of the State	Name of the Districts
Kerala	Thiruvananthapuram

d. Data of number of claims processed:

i.	Outstanding number of claims at the begini
ii.	Number of claims received during the year
iii.	Number of claims paid during the year (spe
iv.	Number of claims repudiated during the ye
v.	Number of claims outstanding at the end of

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

S. No.	Description	Individual
		TAT for pre-auth**
1	Within <1 hour	0%
2	Within 1-2 hours	0%
3	Within 2-6 hours	0%
4	Within 6-12 hours	0%
5	Within 12-24 hours	0%
6	>24 hours	0%
Total		0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA

*** reckoned as final discharge summary sent to hospital from the time discharge

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

Description (to be reckoned from the date of receipt of)	Individual	
	No. of Claims	Percentage
Within 1 month	0	0%
Between 1-3 months	0	0%
Between 3 to 6 months	0	0%
More than 6 months	0	0%
Total	0	0%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

OF HEALTH SERVICES RENDERED

Date: 23/05/26

by TPA

disclosures are made:

Group	Government
1	0
987	0

es are rendered by the TPAs/Insurer

ning of the year	0
	240
ecify % also in brackets)	222 / 93%
ar (specify % also in brackets)	17 / 7%
f the year	1

r of claims):

Policies (in %)	Group Policies (in %)	
TAT for discharge***	TAT for pre-auth**	TAT for discharge***
0%	99%	91%
0%	0%	5%
0%	1%	4%
0%	0%	0%
0%	0%	0%
0%	0%	0%
0%	100%	100%

TPA (whichever is earlier) and till final pre-auth is issued to the hospitals
charge bill is received by TPA

Group		Government	
No. of Claims	Percentage	No. of Claims	Percentage
116	49%	0	0%
103	43%	0	0%
16	7%	0	0%
4	2%	0	0%
239	100%	0	0%

	Number of Grievances
year	0
	0
	0
ear	0

Total	
No. of Claims	Percentage
116	49%
103	43%
16	7%
4	2%
239	100%