

**Name of the Insurer : Universal Sompo General Insurance Company Limited**

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

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(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022
1 Premiums earned (Net)	NL-4	1,490	3,936	1,697	5,005	197	334	68	271	64,006	1,67,394	63,797	1,57,304	65,693	1,71,663	65,562	1,62,581
2 Profit/ Loss on sale/redemption of Investments		29	54	9	22	2	4	0	1	675	1,330	163	421	706	1,388	173	444
3 Interest, Dividend & Rent – Gross Note 1		340	972	307	869	21	46	12	30	5,734	15,937	4,717	12,977	6,095	16,955	5,037	13,876
4 Other																	
<b>TOTAL (A)</b>		<b>1,859</b>	<b>4,962</b>	<b>2,014</b>	<b>5,897</b>	<b>220</b>	<b>384</b>	<b>81</b>	<b>302</b>	<b>70,414</b>	<b>1,84,660</b>	<b>68,677</b>	<b>1,70,702</b>	<b>72,493</b>	<b>1,90,006</b>	<b>70,772</b>	<b>1,76,900</b>
6 Claims Incurred (Net)	NL-5	3,492	4,011	820	2,978	153	264	76	227	47,668	1,29,975	54,738	1,21,286	51,314	1,34,250	55,635	1,24,491
7 Commission	NL-6	(58)	16	(307)	(2,627)	(42)	(44)	(126)	(267)	4,156	7,979	(2,934)	2,582	4,056	(3,368)	(312)	
8 Operating Expenses related to Insurance Business	NL-7	257	643	147	413	82	176	22	45	9,960	28,468	13,157	38,021	10,300	29,287	13,326	38,478
9 Premium Deficiency																	
10 Contribution to Solatium Fund										30	93	22	68	30	93	22	68
<b>TOTAL (B)</b>		<b>3,691</b>	<b>4,671</b>	<b>660</b>	<b>764</b>	<b>194</b>	<b>396</b>	<b>(28)</b>	<b>5</b>	<b>61,815</b>	<b>1,66,514</b>	<b>64,983</b>	<b>1,61,956</b>	<b>65,699</b>	<b>1,71,581</b>	<b>65,615</b>	<b>1,62,724</b>
<b>Operating Profit/(Loss) C= (A - B)</b>		<b>(1,832)</b>	<b>290</b>	<b>1,354</b>	<b>5,133</b>	<b>26</b>	<b>(12)</b>	<b>109</b>	<b>297</b>	<b>8,600</b>	<b>18,146</b>	<b>3,693</b>	<b>8,746</b>	<b>6,794</b>	<b>18,425</b>	<b>5,157</b>	<b>14,176</b>
<b>11 APPROPRIATIONS</b>																	
Transfer to Shareholders' Account		(1,832)	290	1,354	5,133	26	(12)	109	297	8,600	18,146	3,693	8,746	6,794	18,425	5,157	14,176
Transfer to Catastrophe Reserves																	
Transfer to Other Reserves (to be specified)																	
<b>TOTAL (C)</b>		<b>(1,832)</b>	<b>290</b>	<b>1,354</b>	<b>5,133</b>	<b>26</b>	<b>(12)</b>	<b>109</b>	<b>297</b>	<b>8,600</b>	<b>18,146</b>	<b>3,693</b>	<b>8,746</b>	<b>6,794</b>	<b>18,425</b>	<b>5,157</b>	<b>14,176</b>

Notes:- (a) See notes appended at the end of Form NL-2-B-PL

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022
Interest, Dividend & Rent	265	680	273	728	22	48	13.14	32	5,981	16,690	5,086.63	14,111	6,267	17,418	5,372	14,871
<b>Add/Less:-</b>																
Investment Expenses																
Amortisation of Premium/ Discount on Investments	(11)	(31)	(20)	(59)	(1)	(2)	(0.98)	(3)	(252)	(766)	(371.74)	(1,143)	(264)	(799)	(393)	(1,205)
Amount written off in respect of depreciated																
Provision for Bad and Doubtful Debts																
Provision for diminution in the value of other than																
Investment Income from TP Pool & Nuclear Pool	87	323	55	201	-	-	-	-	5	13	2	9	92	336	57	209
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>340</b>	<b>972</b>	<b>307</b>	<b>869</b>	<b>21</b>	<b>46</b>	<b>12</b>	<b>30</b>	<b>5,734</b>	<b>15,937</b>	<b>4,717</b>	<b>12,977</b>	<b>6,095</b>	<b>16,955</b>	<b>5,037</b>	<b>13,876</b>

\* Term gross implies inclusive of TDS

**FORM NL-2-B-PL**

**Name of the Insurer : Universal Sampo General Insurance Company Limited**  
**Registration No. 134 and Date of Registration with the IRDAI 16 November 2007**  
**PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON DECEMBER 31, 2023**

						(₹ in Lakhs)
	Particulars	Schedule Ref. Form No.	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance	NL-1	-1,832	290	1,354	5,133
	(b) Marine Insurance	NL-1	26	-12	109	297
	(c) Miscellaneous Insurance	NL-1	8,600	18,146	3,693	8,746
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		830	4,158	1,214	4,134
	(b) Profit on sale of investments		130	337	40	129
	(c) (Loss on sale/ redemption of investments)		(3)	(6)	0	(6)
	(d) Amortization of Premium / Discount on Investments		(31)	(191)	(85)	(335)
3	OTHER INCOME (To be specify)					
	Miscellaneous Income		-	9	3	9
	Profit on Sale / Write off of Fixed Assets (Net)		(1)	(3)	-	0
	<b>TOTAL (A)</b>		<b>7,721</b>	<b>22,729</b>	<b>6,328</b>	<b>18,108</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(225)	(225)	-	-
	(b) For doubtful debts		4	4	-	-
	(c) Others - Impairment of Investment Assets		-	(52)	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		125	273	66	197
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(g) Towards Excess Expenses of Management		-	-	-	-
	(h) Others (Please specify)		-	-	-	-
	Director Sitting fees and Board meeting expenses		24	85	34	102
	Foreign Exchange (Gain) / Loss		(10)	(10)	(0)	(0)
	Interest On Income Tax Refund		-	(339)	-	-
	Stamp Duty – Share Capital		-	-	-	-
	Loss on Sale / Write off of Fixed Assets (Net)		-	-	-	-
	Penalty		-	-	-	-
	Managerial Remuneration		-	-	-	-
	<b>TOTAL (B)</b>		<b>(82)</b>	<b>(264)</b>	<b>100</b>	<b>299</b>
6	Profit/(Loss) Before Tax		7,802	22,993	6,228	17,808
7	Provision for Taxation					
	Current tax		2,357	5,580	1,754	4,482
	Deferred tax		622	277	(305)	-
8	<b>Profit / (Loss) after tax</b>		<b>4,823</b>	<b>17,136</b>	<b>4,779</b>	<b>13,326</b>
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	(d) Proposed final dividend		-	-	-	2,761
	Balance of profit/ loss brought forward from last year		85,605	73,292	65,081	59,296
	Balance carried forward to Balance Sheet		90,428	90,428	69,860	69,860

**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 DECEMBER 31, 2023**

**(₹ in Lakhs)**

Particulars	Schedule Ref. Form No.	As at December 31, 2023	As at December 31, 2022
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8	36,818	36,818
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	1,07,190	86,622
Fair Value Change Account			
-Shareholders' Funds		361	108
-Policyholders' Funds		1,254	387
Borrowings	NL-11	-	-
<b>TOTAL</b>		<b>1,45,623</b>	<b>1,23,935</b>
<b>APPLICATION OF FUNDS</b>			
Investments-Shareholders	NL-12	87,037	82,564
Investments-Policyholders	NL-12A	3,02,764	2,97,057
Loans	NL-13	-	-
Fixed Assets	NL-14	5,728	4,514
Deferred Tax Asset (Net)		1,249	1,568
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	19,557	25,408
Advances and Other Assets	NL-16	1,52,318	1,30,021
<b>Sub-Total (A)</b>		<b>1,71,875</b>	<b>1,55,429</b>
Deferred Tax Liability (Net)			
Current Liabilities	NL-17	3,37,124	3,12,725
Provisions	NL-18	85,906	1,04,472
<b>Sub-Total (B)</b>		<b>4,23,030</b>	<b>4,17,197</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,51,155)</b>	<b>(2,61,768)</b>
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
<b>TOTAL</b>		<b>1,45,623</b>	<b>1,23,935</b>

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

**CONTINGENT LIABILITIES**

Particulars	As at December 31, 2023	As at December 31, 2022
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	9,405	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
7a. Claims lodged by policyholders in court under dispute not provided for	5,450	6,100
7b. Others*	10,473	10,478
<b>TOTAL</b>	<b>25,328</b>	<b>16,578</b>

a) The Company has disputed the demand raised by Income Tax Authorities of ₹3,169 lakhs (previous period ₹ Nil), the appeals of which are pending before the Appellate Authorities.

b) The Company is in process of filing an appeal/ rectification for disputed demand (including interest and penalty) of ₹ 6,236 lakhs (previous period ₹ Nil) from Goods & Service Tax authorities.

c) Excludes, payment of ₹ 2,004 lakhs under protest pursuant to a GST proceeding on account of alleged ineligible input tax credit entitlement on certain marketing expenses and applicability of GST on salvage adjusted on motor claims settled from July 2017. The Company has not received a Show Cause Notice in the matter; however, the Company has been advised that its tax position on both the matters is legally valid and the adopted tax position is legally tenable. Accordingly, the Company has treated the amount paid as deposit under "Advances and Other Assets" as at 31st December 2023.

\* The company is informed of imposing penalty ₹ 1,109 lakhs from Haryana State and penalty of ₹ 9,364 lakhs from Gujarat State. The company is in regular follow-up of wrongly imposed penalty with the respective state. However, in view of the letter, from Govt. of India Ministry of Agriculture & Farmers Welfare to the State of Haryana and Gujarat and in the opinion of the Management there will be no longer penalty payable by the company. In view of the above the same is shown under contingent liability.

FORM NL-4-PREMIUM 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	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended
	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023	December 31, 2023
<b>Gross Direct Premium</b>	<b>5,823</b>	<b>20,770</b>	<b>866</b>	<b>2,499</b>	<b>574</b>	<b>1,807</b>	<b>1,440</b>	<b>4,306</b>	<b>25,429</b>	<b>71,283</b>	<b>29,584</b>	<b>92,831</b>	<b>55,013</b>	<b>1,641,114</b>	<b>8,191</b>	<b>36,534</b>	<b>3,567</b>	<b>10,644</b>	<b>901</b>	<b>903</b>	<b>12,658</b>	<b>48,080</b>
Add: Premium on reinsurance accepted (a)	315	1,075	4	53	-	-	4	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded (a)	5,134	18,914	556	1,764	569	1,786	1,125	3,551	11,809	33,095	15,152	44,087	26,961	77,182	5,056	6,271	2,940	13,280	36	41	7,932	19,592
<b>Net Written Premium</b>	<b>1,004</b>	<b>2,932</b>	<b>314</b>	<b>788</b>	<b>5</b>	<b>21</b>	<b>319</b>	<b>809</b>	<b>13,620</b>	<b>38,188</b>	<b>14,433</b>	<b>48,744</b>	<b>28,052</b>	<b>86,932</b>	<b>3,134</b>	<b>30,263</b>	<b>727</b>	<b>(2,546)</b>	<b>865</b>	<b>863</b>	<b>4,726</b>	<b>28,488</b>
Add: Opening balance of LPR	6,128	6,647	510	161	34	13	564	591	24,073	29,855	31,845	28,388	55,918	98,201	21,726	13,121	2,930	8,358	(0)	(0)	24,686	21,478
Less: Closing balance of LPR	5,643	5,643	637	637	29	29	666	666	25,918	25,918	31,774	31,774	57,693	16,056	16,056	1,825	1,825	459	459	18,340	18,340	
<b>Net Earned Premium</b>	<b>1,490</b>	<b>3,936</b>	<b>188</b>	<b>312</b>	<b>10</b>	<b>22</b>	<b>197</b>	<b>334</b>	<b>11,774</b>	<b>42,125</b>	<b>14,503</b>	<b>45,317</b>	<b>26,278</b>	<b>87,443</b>	<b>8,834</b>	<b>27,327</b>	<b>1,832</b>	<b>3,897</b>	<b>406</b>	<b>402</b>	<b>11,072</b>	<b>31,627</b>
<b>Gross Direct Premium</b>																						
- In India	5,823	20,770	866	2,499	574	1,807	1,440	4,306	25,429	71,283	29,584	92,831	55,013	1,641,114	8,191	36,534	3,567	10,644	901	903	12,658	48,080
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:  
(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commissions, under the head of reinsurance premiums.  
(b) Negative disclosures to be made for surplus/subsidiary which contribute more than 10 percent of the total gross direct premium.



FORM NL-4-PREMIUM SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022
<b>Gross Direct Premium</b>	<b>4,476</b>	<b>17,896</b>	<b>1,029</b>	<b>2,045</b>	<b>592</b>	<b>1,626</b>	<b>1,621</b>	<b>3,672</b>	<b>22,602</b>	<b>75,453</b>	<b>20,924</b>	<b>67,564</b>	<b>43,526</b>	<b>1,43,017</b>	<b>4,249</b>	<b>22,458</b>	<b>4,565</b>	<b>12,458</b>	<b>4</b>	<b>5</b>	<b>8,817</b>	<b>34,920</b>
Add: Premium on reinsurance accepted (a)	380	989	7	31	-	-	7	31	-	-	-	-	-	-	-	4,892	-	-	-	-	-	4,892
Less: Premium on reinsurance ceded (a)	3,707	16,782	960	1,763	582	1,604	1,543	3,367	10,585	12,858	9,978	13,658	20,563	26,516	268	1,149	757	2,713	8	8	1,033	3,870
<b>Net Written Premium</b>	<b>1,150</b>	<b>103</b>	<b>76</b>	<b>313</b>	<b>10</b>	<b>22</b>	<b>85</b>	<b>336</b>	<b>12,016</b>	<b>62,595</b>	<b>10,946</b>	<b>53,906</b>	<b>22,963</b>	<b>1,16,500</b>	<b>3,981</b>	<b>20,291</b>	<b>3,807</b>	<b>9,745</b>	<b>(4)</b>	<b>(3)</b>	<b>7,784</b>	<b>35,943</b>
Add: Opening balance of LRR	6,566	10,941	181	136	23	21	204	157	49,880	39,357	39,545	23,385	89,425	62,742	18,807	8,263	5,004	4,386	-	0	23,890	12,749
Less: Closing balance of LRR	6,038	6,038	194	194	28	28	221	221	39,755	39,755	34,238	34,238	73,983	15,309	15,309	6,086	6,086	3	3	21,388	21,388	
<b>Net Earned Premium</b>	<b>1,697</b>	<b>5,005</b>	<b>63</b>	<b>256</b>	<b>5</b>	<b>16</b>	<b>68</b>	<b>271</b>	<b>22,141</b>	<b>62,196</b>	<b>16,263</b>	<b>43,063</b>	<b>38,404</b>	<b>1,05,259</b>	<b>7,478</b>	<b>19,255</b>	<b>2,805</b>	<b>8,045</b>	<b>(7)</b>	<b>(6)</b>	<b>10,276</b>	<b>27,294</b>
<b>Gross Direct Premium</b>																						
- In India	4,476	17,896	1,029	2,045	592	1,626	1,621	3,672	22,602	75,453	20,924	67,564	43,526	1,43,017	4,249	22,458	4,565	12,458	4	5	8,817	34,920
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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





FORM NL-5 - 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 December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
Claims Paid (Direct)	834	15,279	194	883	-	-	184	883	16,569	56,996	8,326	24,237	24,894	81,233	10,567	26,108	2,052	6,556	0	0	12,619	32,665
Add: Re-insurance accepted to direct claims	32	76	1	34	-	-	1	34	-	-	-	-	-	-	10	-	-	-	-	-	60	140
Less: Re-insurance ceded to claims paid	(1,310)	11,482	103	686	-	-	103	686	6,837	16,544	456	371	7,294	16,917	592	1,241	782	3,119	0	0	1,374	4,362
<b>Net Claim Paid</b>	<b>2,176</b>	<b>3,873</b>	<b>82</b>	<b>231</b>	<b>-</b>	<b>-</b>	<b>82</b>	<b>231</b>	<b>9,731</b>	<b>40,482</b>	<b>7,869</b>	<b>23,864</b>	<b>17,601</b>	<b>64,316</b>	<b>9,975</b>	<b>24,720</b>	<b>1,270</b>	<b>3,437</b>	<b>(0)</b>	<b>0</b>	<b>11,245</b>	<b>28,158</b>
Add: Claims Outstanding at the end of the period	4,777	4,777	300	300	2	2	362	362	13,179	13,179	1,43,419	1,43,419	1,56,799	1,56,799	7,339	7,339	9,052	9,052	76	76	16,467	16,467
Less: Claims Outstanding at the beginning of the year	3,461	4,638	289	327	1	2	290	329	13,733	13,801	1,41,732	1,38,932	1,55,465	1,52,733	7,199	3,271	8,794	7,571	3	4	15,996	10,847
<b>Net Incurred Claims</b>	<b>3,492</b>	<b>4,011</b>	<b>152</b>	<b>264</b>	<b>1</b>	<b>0</b>	<b>153</b>	<b>264</b>	<b>9,178</b>	<b>39,830</b>	<b>9,757</b>	<b>28,552</b>	<b>18,935</b>	<b>68,382</b>	<b>10,115</b>	<b>28,788</b>	<b>1,528</b>	<b>4,917</b>	<b>73</b>	<b>72</b>	<b>11,715</b>	<b>33,778</b>
Claims Paid (Direct)																						
-In India	834	15,279	113	631	-	-	113	631	16,569	56,996	8,326	24,237	24,894	81,233	10,567	26,108	2,052	6,556	0	0	12,619	32,665
-Outside India	-	-	71	252	-	-	71	252	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>753</b>	<b>753</b>	<b>84</b>	<b>84</b>	<b>2</b>	<b>2</b>	<b>86</b>	<b>86</b>	<b>3,772</b>	<b>3,772</b>	<b>62,405</b>	<b>62,405</b>	<b>66,177</b>	<b>66,177</b>	<b>3,245</b>	<b>3,245</b>	<b>5,005</b>	<b>5,005</b>	<b>-</b>	<b>-</b>	<b>8,249</b>	<b>8,249</b>
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>735</b>	<b>728</b>	<b>82</b>	<b>91</b>	<b>1</b>	<b>2</b>	<b>84</b>	<b>93</b>	<b>3,337</b>	<b>3,008</b>	<b>65,320</b>	<b>70,640</b>	<b>68,657</b>	<b>73,648</b>	<b>3,337</b>	<b>1,486</b>	<b>4,333</b>	<b>1,563</b>	<b>-</b>	<b>-</b>	<b>7,670</b>	<b>3,049</b>

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

## FORM NL-5 - 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 December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
Claims Paid (Direct)	4	17	155	170	51	175	-	-	23,546	56,659	25	25	947	2,518	62,240	1,73,457	63,208	1,89,368
Add: Re-insurance accepted to direct claims	-	-	-	-	2	2	-	-	-	-	-	-	-	-	2	(144)	31	(14)
Less: Re-insurance Ceded to claims paid	0	1	15	17	43	144	-	-	15,372	41,147	25	25	318	725	24,642	63,375	23,234	75,504
<b>Net Claim Paid</b>	<b>4</b>	<b>16</b>	<b>139</b>	<b>153</b>	<b>10</b>	<b>33</b>	<b>-</b>	<b>-</b>	<b>8,174</b>	<b>15,512</b>	<b>0</b>	<b>0</b>	<b>629</b>	<b>1,793</b>	<b>37,601</b>	<b>1,09,982</b>	<b>40,659</b>	<b>1,14,086</b>
Add: Claims Outstanding at the end of the period	344	344	391	391	207	207	-	-	19,553	19,553	0	0	1,811	1,811	1,95,582	1,95,582	2,00,721	2,00,721
Less: Claims Outstanding at the beginning of the year	358	234	370	162	236	257	-	-	11,452	9,313	0	0	1,838	2,043	1,85,714	1,75,589	1,89,466	1,80,556
<b>Net Incurred Claims</b>	<b>(10)</b>	<b>126</b>	<b>161</b>	<b>383</b>	<b>(149)</b>	<b>(17)</b>	<b>-</b>	<b>-</b>	<b>16,275</b>	<b>25,792</b>	<b>0</b>	<b>0</b>	<b>611</b>	<b>1,572</b>	<b>47,668</b>	<b>1,29,975</b>	<b>51,314</b>	<b>1,34,250</b>
Claims Paid (Direct)																		
-In India	4	17	155	170	51	170	-	-	23,546	56,659	25	25	947	2,518	62,240	1,73,457	63,187	1,89,368
-Outside India	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-	5	71	257
Estimates of IBNR and IBNER at the end of the period (net)	192	192	40	40	93	93	-	-	17,066	17,066	-	-	673	673	92,490	92,490	93,329	93,329
Estimates of IBNR and IBNER at the beginning of the period (net)	225	76	20	92	115	107	-	-	10,367	9,003	-	-	693	770	87,748	86,746	88,566	87,567

FORM NL-5 - 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 December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	
Claims Paid (Direct)	733	2,692	263	1,067	-	-	263	1,067	25,820	70,335	10,405	21,481	36,225	91,837	7,632	20,046	5,028	14,834	-	1	12,660	34,881	
Add -Re-insurance accepted to direct claims	(0)	81	-	-	-	-	-	-	-	-	-	-	-	-	646	2,413	-	-	-	-	-	645	2,413
Less Re-insurance Ceded to claims paid	214	835	225	871	-	-	225	871	1,870	4,016	983	1,856	2,853	5,872	3,970	1,746	1,658	9,579	-	0	3,761	11,325	
Net Claims Paid	519	1,938	38	196	-	-	38	196	23,950	66,340	9,422	19,625	33,372	85,965	7,888	20,714	1,658	5,255	-	1	9,142	25,960	
ADD Claims Outstanding at the end of the year	5,439	5,439	416	416	2	2	418	418	13,273	13,273	1,32,801	1,32,801	1,46,073	1,46,073	4,857	4,857	6,704	6,704	4	4	11,565	11,565	
Less Claims Outstanding at the beginning of the year	5,138	4,359	378	384	1	3	379	387	12,224	10,246	1,29,489	1,36,283	1,41,713	1,46,529	3,905	3,443	6,832	10,123	1	1	10,739	13,568	
Net Incurred Claims	820	2,978	76	228	(2)	76	76	227	24,999	69,366	12,734	16,143	37,732	85,509	8,836	22,128	1,529	1,835	3	4	10,368	23,967	
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
In India	733	2,692	239	1,027	-	-	239	1,027	25,820	70,355	10,405	21,481	36,225	91,837	7,632	20,046	5,028	14,834	-	1	12,660	34,881	
Outside India	-	-	24	40	-	-	24	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	784	784	139	139	2	2	140	140	2,312	2,312	70,739	70,739	73,051	73,051	2,047	2,047	1,520	1,520	-	-	3,566	3,566	
Estimates of IBNR and IBNER at the beginning of the period (net)	685	784	123	94	1	3	124	97	1,588	1,897	64,727	65,060	66,316	66,957	1,191	1,558	1,263	1,423	-	-	2,455	2,881	

- Notes:
- Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
  - Claims includes specific claims settlement cost but not expenses of management.
  - The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
  - Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
  - Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.

Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022
Claims Paid (Direct)	38	72	0	0	166	438	-	-	14,815	71,181	(0)	19	521	1,287	64,428	1,99,716	65,397	2,03,424
Add -Re-insurance accepted to direct claims	-	-	-	-	0	0	-	-	-	-	-	-	-	-	645	2,413	645	2,494
Less -Re-insurance Ceded to claims paid	2	4	0	0	160	406	-	-	10,337	54,563	(0)	18	500	316	17,234	72,503	17,824	74,209
Net Claims Paid	36	68	0	0	6	32	-	-	4,478	16,618	(0)	1	421	971	47,839	1,29,626	48,358	1,31,709
Add Claims Outstanding at the end of the year	349	349	141	141	246	246	-	-	6,681	6,681	0	0	2,194	2,194	1,67,209	1,67,209	1,73,065	1,73,065
Less Claims Outstanding at the beginning of the year	326	214	116	71	254	297	-	-	5,125	12,435	0	0	2,033	2,445	1,60,306	1,75,548	1,65,823	1,80,334
Net Incurred Claims	59	204	25	70	(3)	(19)	-	-	6,015	10,874	(0)	1	541	680	54,738	1,21,286	55,635	1,24,491
Claims Paid (Direct)																		
In India	38	72	0	0	166	438	-	-	14,815	71,181	(0)	19	521	1,287	64,428	1,99,716	65,397	2,03,424
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	40
Estimates of IBNR and IBNER at the end of the period (net)	203	203	73	73	98	98	-	-	6,466	6,466	-	-	836	836	84,295	84,295	85,219	85,219
Estimates of IBNR and IBNER at the beginning of the period (net)	158	70	49	38	66	86	-	-	3,358	10,542	-	-	614	755	73,015	81,428	73,824	82,309

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
Commission & Remuneration	1,115	2,361	100	358	4	12	104	363	4,155	24,411	7,963	16,092	12,118	42,726	1,900	2,293	638	1,300	588	588	2,266	5,742
Rewards	-	84	-	31	-	1	-	33	-	1,850	-	23	-	1,873	-	508	-	6	-	-	-	514
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	1,115	2,930	100	379	4	13	104	393	4,155	25,991	7,963	16,118	12,118	43,109	1,940	3,758	638	1,395	588	588	2,266	5,742
Adj: Commission on Re-insurance Accepted	31	111	1	7	-	-	1	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	1,254	3,024	87	399	80	245	186	444	3,385	9,817	4,793	14,356	8,143	24,173	725	697	426	915	4	4	1,155	1,616
Net Commission	(78)	18	34	187	(76)	(232)	(82)	(441)	(770)	16,174	3,205	1,761	3,979	17,936	315	3,061	312	480	585	585	1,111	4,126

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

Individual Agents	24	62	8	21	-	-	8	21	234	5,991	2,679	7,205	2,913	13,000	105	318	0	1	(0)	-	105	320
Corporate Agents-Banks/FII/NFC	249	797	1	1	-	-	1	1	71	269	1	4	71	212	318	861	518	1,202	(0)	-	856	2,122
Corporate Agents-Others	52	65	0	0	-	-	0	0	179	752	116	133	295	885	209	330	117	117	588	588	915	1,636
Insurance Brokers	790	2,005	91	357	4	13	95	371	652	5,376	3,227	3,423	3,879	6,999	387	2,497	2	35	-	-	389	2,262
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MSIP Broker	-	-	-	-	-	-	-	-	2,940	13,480	-	1,923	5,314	4,662	18,794	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	0	1	0	(0)	0	1	0	1	-	-	-	-	0	1
Insurance Marketing Firm	0	0	-	-	-	-	-	77	172	14	32	91	204	0	0	0	0	0	0	0	0	0
Common Service Centers	-	-	-	-	-	-	-	3	7	2	7	5	13	0	0	0	0	0	0	0	0	1
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Factor of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,115	2,930	100	379	4	13	104	393	4,155	25,991	7,963	16,118	12,118	43,109	1,940	3,758	638	1,395	588	588	2,266	5,742
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In-India	1,115	2,930	100	379	4	13	104	393	4,155	25,991	7,963	16,118	12,118	43,109	1,940	3,758	638	1,395	588	588	2,266	5,742

Notes:  
 (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.  
 (b) Separate disclosure to be made for agent/sub-agent which contributes more than 10 percent of the total gross direct premium.  
 (c) Commission on Business procured through Company website.

Particulars	Miscellaneous																Grand Total		
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous				
	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023			
Commission & Remuneration	0	23	79	205	64	151	-	-	-	-	-	7	248	62	14,734	46,492	49,701		
Rewards	-	1	-	39	-	32	-	-	-	-	-	-	(8)	19	-	2,467	-	2,584	
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Commission	6	23	39	235	54	187	-	-	-	-	3	6	248	661	14,734	48,962	52,285		
Adj: Commission on Re-insurance Accepted	-	-	-	-	-	6	-	-	-	-	-	-	-	-	3	6	18	38	
Less: Commission on Re-insurance Ceded	0	1	9	69	40	137	-	-	1,075	14,599	37	67	125	310	10,586	41,002	11,934	46,470	
Net Commission	6	22	30	166	20	48	-	-	(1,075)	(14,599)	(34)	(61)	124	348	4,154	7,979	4,956	7,951	
<b>Break-up of the expenses (Gross) incurred</b>																			
Individual Agents	3	12	0	1	8	26	-	-	-	-	-	-	7	38	3,036	11,396	3,068	13,479	
Corporate Agents-Banks/FII/NFC	0	1	2	8	2	5	-	-	-	-	-	-	134	375	1,066	2,723	1,315	3,522	
Corporate Agents-Others	0	0	0	0	1	1	-	-	-	-	-	-	13	14	1,224	1,936	1,276	2,001	
Insurance Brokers	3	10	37	226	64	155	-	-	-	-	1	6	66	233	4,468	11,891	5,333	16,267	
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MSB Broker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,863	18,794	4,863	18,794
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	(8)	(8)	0	2	0	2	
Insurance Marketing Firm	-	-	-	-	-	0	-	-	-	-	-	-	0	1	91	26	91	206	
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	14	5	14	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	6	23	39	235	54	187	-	-	-	-	1	6	248	661	14,734	48,962	15,992	52,285	
Commission and Rewards on (Excluding Reinsurance) Business written :																			
to:Total	6	23	39	235	54	187	-	-	-	-	1	6	248	661	14,734	48,962	15,992	52,285	

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 December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022
Commission & Remuneration	24	1,268	43	99	-	-	43	99	3,636	17,376	25	90	3,661	17,396	42	216	440	1,155	1	1	803	3,342
Benefits	1	158	1	8	-	-	1	8	880	3,264	5	20	885	3,284	10	26	0	0	(0)	-	10	26
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	25	1,423	43	107	-	-	43	107	4,616	15,440	30	109	4,646	15,550	43	2,212	440	1,155	1	1	813	3,368
Add: Commission on Re-insurance Accepted	56	113	1	4	-	-	1	4	-	-	-	-	-	-	0	211	-	-	-	-	0	211
Less: Commission on Re-insurance Ceded	489	4,163	124	231	47	147	171	372	3,473	4,459	2,713	5,035	6,149	6,455	23	107	132	2,134	0	0	154	2,441
Net Commission	(397)	(2,627)	(80)	(130)	(47)	(147)	(130)	(267)	1,142	11,021	(2,683)	(4,926)	(1,543)	6,095	410	2,316	308	(979)	1	1	719	1,338

Break-up of the expenses (Gross) incurred to procure a business to be furnished as per details indicated below.

Individual Agents	10	41	2	7	-	-	2	7	543	1,801	13	51	556	1,872	85	295	3	3	1	1	88	290
Corporate Agents/Broker/TP/SPC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents/Other	80	650	1	2	-	-	1	2	21	714	1	4	22	218	214	588	434	1,146	-	-	650	1,795
Insurance Agents	113	692	49	86	-	-	49	86	1,650	2,200	4	26	1,551	1,126	131	1,356	-	-	-	-	131	1,356
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MPF (Cover)	-	-	-	-	-	-	-	-	2,454	11,299	6	23	2,460	11,323	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	0	-	4	2	4	-	2	4	-	-	-	-	2	4
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centres	-	-	-	-	-	-	-	-	2	5	2	4	4	10	2	3	3	1	-	-	0	1
Police Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>292</b>	<b>1,423</b>	<b>43</b>	<b>107</b>	<b>-</b>	<b>-</b>	<b>43</b>	<b>107</b>	<b>4,616</b>	<b>15,440</b>	<b>30</b>	<b>110</b>	<b>4,646</b>	<b>15,550</b>	<b>43</b>	<b>2,212</b>	<b>440</b>	<b>1,155</b>	<b>1</b>	<b>1</b>	<b>813</b>	<b>3,368</b>
Commission and Rewards on (Excluding Re-insurance) Business written	292	1,423	43	107	-	-	43	107	4,616	15,440	30	110	4,646	15,550	43	2,212	440	1,155	1	1	813	3,368
Direct Business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:  
 (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.  
 (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
 (c) Commission on Business procured through Company website

Particulars	Workmen's Compensation / Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total		
	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	
	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	December 31, 2022	
Commission & Remuneration	2	6	5	118	12	67	-	-	-	-	42	45	141	456	4,726	16,230	5,092	17,616	
Rewards	0	1	2	33	0	8	-	-	-	-	0	1	1	20	998	3,373	5,006	5,939	
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Commission	2	7	7	151	12	75	-	-	-	-	42	46	142	426	5,724	19,622	6,092	21,152	
Add: Commission on Re-insurance Accepted	-	-	-	-	13	8	-	-	-	-	-	-	-	4	1	17	20	74	
Less: Commission on Re-insurance Ceded	0	0	3	43	46	158	-	-	2,207	5,217	38	99	39	89	8,917	17,288	5,734	21,805	
Net Commission	2	7	4	108	(23)	(75)	-	-	(2,207)	(5,217)	-4	(14)	107	338	(2,934)	-2,582	(3,368)	(312)	
<b>Break-up of the expenses (Gross) incurred</b>																			
Individual Agents	1	2	0	1	1	3	-	-	-	-	-	-	5	8	651	2,144	663	2,193	
Corporate Agents/Broker/TPA/EC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporate Agents/Other	0	1	0	2	0	6	-	-	-	-	-	-	111	375	819	2,282	1,021	2,901	
Insurance Brokers	1	1	0	148	16	66	-	-	-	-	43	86	111	93	1,706	3,882	1,921	4,922	
Direct Business - Online (Nett Owned)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Web Agents/Portals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,460	11,322	2,460	11,322	
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Common Service Centres	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>2</b>	<b>7</b>	<b>7</b>	<b>151</b>	<b>12</b>	<b>75</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>42</b>	<b>46</b>	<b>142</b>	<b>426</b>	<b>5,724</b>	<b>19,622</b>	<b>6,092</b>	<b>21,152</b>	
Commission and Rewards on (Excluding Re-insurance) Business written Outside India	2	7	7	151	12	75	-	-	-	-	42	46	142	426	5,724	19,622	6,092	21,152	



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 December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
1 Employees' remuneration & welfare benefits	89	272	32	79	0	1	31	81	1,056	2,636	1,182	3,187	2,238	6,023	406	2,135	34	(181)	0	0	439	1,955
2 Travel, conveyance and vehicle running expenses	5	15	2	4	0	0	2	6	99	147	66	188	126	235	23	119	2	(10)	0	0	25	109
3 Training expenses	0	0	0	0	-	-	0	0	1	4	2	5	3	8	1	3	0	(0)	0	0	1	3
4 Bounties, rates & taxes	8	25	3	7	0	0	3	7	89	230	103	309	192	540	32	188	8	(1)	0	0	40	186
5 Repairs	4	11	1	3	0	0	1	4	45	111	50	143	94	254	17	90	1	(8)	0	0	19	82
6 Printing & stationery	4	10	1	3	0	0	1	4	45	103	55	139	100	241	20	85	1	(8)	0	0	21	75
7 Communication expenses	(1)	9	(0)	3	(0)	0	(1)	2	(10)	35	(21)	110	(42)	195	(42)	69	8	(0)	0	0	(24)	63
8 Legal & professional charges	7	23	3	7	0	0	3	7	182	597	(31)	232	131	630	31	183	3	(16)	0	0	35	168
9 Auditors' fees, expenses etc.	0	1	0	0	-	-	0	0	3	8	4	11	7	19	1	7	0	(1)	0	0	1	6
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(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	0	0	0	0	-	-	0	0	0	1	1	1	1	3	0	0	0	0	0	0	0	0
10 Advertisement and publicity	(10)	3	(4)	1	(0)	0	(4)	1	(12)	30	(18)	38	(17)	68	(15)	24	20	(2)	(0)	0	(12)	22
11 Interest & Bank Charges	10	26	4	8	0	0	4	8	115	252	133	324	249	577	55	204	1	(17)	0	0	56	187
12 Depreciation	15	34	5	10	0	0	5	10	188	333	197	428	365	761	89	270	(0)	(23)	0	0	88	247
13 Brand/Trade Mark related fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent Premiums)	0	0	0	0	-	-	0	0	1	1	1	1	1	1	0	0	(0)	(0)	0	0	0	0
15 Recruitment Expenses	(0)	-	(0)	-	(0)	-	(0)	-	(1)	5	(2)	1	(2)	-	(1)	(0)	0	-	(0)	0	(1)	-
16 Membership & Subscription	0	2	0	1	-	0	0	1	5	17	5	22	10	39	0	14	0	(1)	0	0	1	13
17 Information Technology Expenses	17	62	6	18	0	0	7	18	211	599	228	770	439	1,369	60	485	12	(4)	0	0	72	444
18 Office and Service Territories Tax Expenditure	95	28	28	1	1	1	28	28	923	923	1,186	1,186	2,109	2,109	748	748	(47)	(47)	0	0	701	701
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	(1)	3	(0)	1	(0)	0	(0)	1	(7)	26	(12)	33	(19)	66	(1)	21	29	85	(0)	0	14	106
Miscellaneous Expenses	5	3	(2)	(3)	(0)	0	(2)	(3)	(14)	(51)	(74)	(31)	(125)	(1)	(42)	(2)	3	0	0	(0)	(2)	(38)
Administrative Charges - Conscience Follows	18	49	2	4	-	-	2	6	-	-	-	-	-	11	90	0	0	-	-	-	11	50
<b>TOTAL</b>	<b>257</b>	<b>643</b>	<b>81</b>	<b>172</b>	<b>1</b>	<b>4</b>	<b>82</b>	<b>176</b>	<b>2,715</b>	<b>6,052</b>	<b>2,933</b>	<b>7,251</b>	<b>5,648</b>	<b>13,304</b>	<b>1,284</b>	<b>4,650</b>	<b>70</b>	<b>(273)</b>	<b>0</b>	<b>0</b>	<b>1,354</b>	<b>4,380</b>
In India	255	633	80	169	1	4	81	173	2,685	5,954	2,901	7,125	5,588	13,079	1,279	4,571	67	(264)	0	0	1,346	4,306
Outside India	2	10	1	3	0	0	1	3	31	99	32	127	62	225	5	80	3	(9)	0	0	8	73

Particulars	Miscellaneous																Grand Total	
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		For the	Up to the
	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
1 Employees' remuneration & welfare benefits	2	7	9	44	2	9	-	-	1,282	3,433	0	1	57	121	4,030	11,592	4,151	11,944
2 Travel, conveyance and vehicle running expenses	0	0	1	2	0	0	-	-	(57)	180	0	0	3	7	57	634	104	654
3 Training expenses	-	0	0	0	-	0	-	-	2	5	-	-	0	0	5	17	6	17
4 Rent, rates & taxes	0	1	1	4	0	1	-	-	104	298	0	0	5	11	342	1,041	352	1,073
5 Repairs	0	0	0	2	0	0	-	-	54	145	0	0	2	5	170	488	175	503
6 Printing & stationery	0	0	0	2	0	0	-	-	54	131	0	0	2	5	178	454	183	488
7 Communication expenses	(0)	0	(1)	1	(0)	0	-	-	(30)	111	-	0	(0)	4	(20)	375	(11)	380
8 Legal & professional charges	0	1	1	4	0	1	-	-	882	1,051	0	0	5	18	1,034	2,054	1,044	2,094
9 Auditors' fees, expenses etc.	-	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	4	11	-	-	-	-	12	26	12	37
(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	-	0	0	-	-	-	-	-	1	1	-	0	0	2	2	2	2	2
10 Advertisement and publicity	(0)	0	(3)	0	(1)	0	-	-	(180)	39	(0)	0	(5)	1	(638)	131	(637)	134
11 Interest & Bank Charges	0	1	1	4	0	1	-	-	142	329	0	0	6	12	454	1,110	468	1,144
12 Depreciation	0	1	2	6	0	1	-	-	288	434	0	0	9	15	673	1,482	693	1,510
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Apart from 13)	-	-	0	0	-	-	-	-	1	1	-	-	0	0	2	2	2	3
15 Recruitment Expenses	-	-	(0)	-	-	-	-	-	(1)	-	-	-	(0)	-	(4)	-	(4)	-
16 Membership & Subscription	0	0	0	0	0	0	-	-	5	22	-	-	0	1	16	34	17	37
17 Information Technology Expenses	0	2	2	10	0	2	-	-	252	780	0	0	12	27	776	2,634	799	2,714
18 Goods and Services Tax/Service Tax Expenses	2	2	15	15	3	3	-	-	984	1,550	0	0	49	49	3,962	4,429	3,988	4,532
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	(0)	0	(0)	0	(0)	0	-	-	(944)	1,884	(0)	-	(0)	1	(949)	2,051	(950)	2,054
Miscellaneous Expenses	(0)	(0)	0	(2)	0	0	-	-	25	(24)	(0)	(0)	0	(2)	(0)	(191)	(15)	(193)
Administrative Charges - Conscience Follows	-	-	0	3	2	4	-	-	-	-	-	-	1	2	13	58	73	113
<b>TOTAL</b>	<b>6</b>	<b>15</b>	<b>29</b>	<b>95</b>	<b>8</b>	<b>23</b>	-	-	<b>2,770</b>	<b>10,379</b>	<b>1</b>	<b>1</b>	<b>145</b>	<b>270</b>	<b>9,960</b>	<b>28,448</b>	<b>10,300</b>	<b>29,287</b>
In India	6	15	29	94	7	23	-	-	2,734	10,251	1	1	143	265	9,852	28,034	10,188	28,846
Outside India	0	0	0	2	0	0	-	-	36	128	0	0	2	5	108	414	112	447





**FORM NL-8-SHARE CAPITAL SCHEDULE**

(₹ in Lakhs)

	<b>Particulars</b>	<b>As at December 31, 2023</b>	<b>As at December 31, 2022</b>
<b>1</b>	<b>Authorised Capital</b>	<b>40,000</b>	<b>40,000</b>
	400,000,000 Equity Shares of Rs.10 each (Previous Period: 400,000,000 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
<b>2</b>	<b>Issued Capital</b>	<b>36,818</b>	<b>36,818</b>
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
<b>3</b>	<b>Subscribed Capital</b>	<b>36,818</b>	<b>36,818</b>
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs..... each		
<b>4</b>	<b>Called-up Capital</b>	<b>36,818</b>	<b>36,818</b>
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
<b>5</b>	<b>Paid-up Capital</b>	<b>36,818</b>	<b>36,818</b>
	368,181,820 Equity Shares of Rs.10 each (Previous Period: 368,181,820 Equity Shares of Rs.10 each)		
	Preference Shares of Rs. .... Each		

Notes:

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

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

Shareholder	As at December 31, 2023		As at December 31, 2022	
	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.)				
<b>TOTAL</b>	<b>36,81,81,820</b>	<b>100.0%</b>	<b>36,81,81,820</b>	<b>100.0%</b>

\*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 December 31, 2023									
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
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	Dabur Investment Corporation (Partnership Firm)	1	4,71,47,727	12.81	4,715	-	-	76,02,272	16.12
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)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
	(i) Sompo Japan Insurance Inc	1	12,74,43,183	34.61	12,744	-	-		
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
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>B.2 Non Public Shareholders</b>									
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
<b>Total</b>		<b>9</b>	<b>36,81,81,820</b>	<b>100.00</b>	<b>36,818</b>	<b>-</b>	<b>-</b>	<b>76,02,272</b>	<b>2.06</b>
<b>Foot Notes:</b>									
(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									
<b>PART B:</b>									
<b>Name of the Indian Promoter / Indian Investor:</b>									
<b>1. INDIAN BANK</b>									
<b>(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)</b>									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (₹ in Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
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)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
<b>1.1) Institutions</b>									
i)	Mutual Funds	31	14,18,28,499	10.53%	14,182.85	-	-	-	-
ii)	Foreign Portfolio Investors	231	7,92,29,433	5.88%	7,922.94	-	-	-	-
iii)	Financial Institutions/Banks	6	4,39,339	0.03%	43.93	-	-	-	-
iv)	Insurance Companies	24	6,43,57,140	4.78%	6,435.71	-	-	-	-
v)	FII belonging to Foreign Promoter #								
vi)	FII belonging to Foreign Promoter of Indian Promoter #								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	27	67,43,058	0.50%	674.31	-	-	-	-
ix)	Any other (Please specify)								
	-Foreign Institutional Investors	3	48,743	0.00%	4.87	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	1	4,021	0.00%	0.40	-	-	-	-
<b>1.3) Non-Institutions</b>									
i)	Individual share capital upto Rs. 2 Lacs	2,83,084	3,59,36,959	2.67%	3,593.70	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	88	57,98,259	0.43%	579.83	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	23	1,03,494	0.01%	10.35	-	-	-	-
	- Non Resident Indian (NRI)	3,672	17,26,859	0.13%	172.69	-	-	-	-
	- Clearing Members	12	22,87,776	0.17%	228.78	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	-Foreign Nationals	-	-	-	-	-	-	-	-
	- Bodies Corporate	1,212	62,98,036	0.47%	629.80	-	-	-	-
	- IEPF								
v)	Any other (Please Specify)								
	Associates Company/ Subsidiaries	-	-	-	-	-	-	-	-
	Directors and Relatives (Excluding Nominee and Independent direct	3	2,680	0.00%	0.27	-	-	-	-
	Key Managerial Personal	2	1,375	0.00%	0.14	-	-	-	-
	Escrow Account/ Unclaimed Share	2	3,862	0.03%	0.39	-	-	-	-
	Unclaimed Shares/Escrow Account SA	-	-	0.00%	-	-	-	-	-
	Employee	2,554	5,55,776	0.04%	55.58	-	-	-	-
	Directors & Relatives	2	500	0.00%	0.05	-	-	-	-
	HUF	3,121	11,81,981	0.09%	118.20	-	-	-	-
	-ESOP/ESOS/ESPS	18,671	58,66,591	0.44%	586.66	-	-	-	-
<b>B.2 Non Public Shareholders</b>									
<b>2.1) Custodian/DR Holder</b>									
<b>2.2) Employee Benefit Trust</b>									
<b>2.3) Any other (Please specify)</b>									
	<b>Total</b>	<b>3,12,770</b>	<b>1,34,69,63,981</b>	<b>100.00%</b>	<b>1,34,696.40</b>				
<b>Foot Notes:</b>									
(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
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
	President of India	1	18,21,83,26,570	96.38	18,21,832.66	-	-	2,46,54,23,932	13.53
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
<b>1.1) Institutions</b>									
i)	Mutual Funds	12	1,18,36,238	0.06	1,183.62	-	-	-	-
ii)	Foreign Portfolio Investors Category - 1	11	30,16,458	0.02	301.65	-	-	-	-
iii)	Foreign Portfolio Investors Category - 2	2	20,73,805	0.01	207.38	-	-	-	-
iv)	Banks	3	1,09,100	0.00	10.91	-	-	-	-
v)	Insurance Companies	5	23,25,94,571	1.23	23,259.46	-	-	-	-
vi)	FII belonging to Foreign Promoter #	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
ix)	Alternative Investment Fund	-	-	0.00	23.93	-	-	-	-
	Any other (Please specify)								
	-Financial Institutions	1	2,98,260	0.00	29.83	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	1	105	0.00	0.08	-	-	-	-
<b>1.3) Non-Institutions</b>									
i)	Individual share capital upto Rs. 2 Lacs	7,08,573	26,89,47,519	1.42	26,894.75	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,459	8,18,31,513	0.43	8,183.15	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	-Trusts	17	4,80,662	0.00	48.07	-	-	-	-
	-Non Resident Indian (NRI)	3,781	84,51,446	0.04	845.14	-	-	-	-
	-Clearing Members	7	28,124	0.00	2.81	-	-	-	-
	-Foreign Companies	1	48,000	0.00	4.80	-	-	-	-
	-Foreign Nationals	-	-	-	-	-	-	-	-
	-Directors and their Relatives	1	8,000	0.00	0.80	-	-	-	-
	-Non Resident Indian Non Repartriable	-	-	-	-	-	-	-	-
	-Bodies Corporate	1,154	2,15,38,479	0.11	2,153.85	-	-	-	-
	-Key Managerial Personnel	1	13,264	0.00	1.33	-	-	-	-
	-JEPP	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)								
	-Unclaimed/Suspense/Escrow Account	-	-	-	-	-	-	-	-
	-Hindu Undivided Family	3,843	85,81,528	0.05	858.15	-	-	-	-
	-Overseas Corporate Bodies	-	-	-	-	-	-	-	-
	-ESOP/ESOS/ESPS	8,474	4,42,28,614	0.23	4,422.86	-	-	-	-
<b>B.2 Non Public Shareholders</b>									
<b>2.1) Custodian/DR Holder</b>									
<b>2.2) Employee Benefit Trust</b>									
<b>2.3) Any other (Please specify)</b>									
<b>Total</b>		<b>7,27,347</b>	<b>18,90,24,12,256</b>	<b>100.00</b>	<b>18,90,241.23</b>	<b>-</b>	<b>-</b>	<b>2,46,54,23,932</b>	<b>13.04</b>
<b>Foot Notes:</b>									
(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
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
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)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
<b>1.1) Institutions</b>									
i)	Mutual Funds	16	2,02,28,376	5.83	2,022.84	-	-	-	-
ii)	Foreign Portfolio Investors	193	6,59,92,078	19.03	6,599.21	-	-	-	-
iii)	Financial Institutions/Banks	3	736	0.00	0.07	-	-	-	-
iv)	Insurance Companies	10	4,08,52,089	11.78	4,085.21	-	-	-	-
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	2	2,93,981	0.08	29.40	-	-	-	-
ix)	Any other (Please specify)								
<b>1.2) Central Government/ State Government(s)/ President of India</b>									
<b>1.3) Non-Institutions</b>									
i)	Individual share capital upto Rs. 2 Lacs	2,61,447	11,61,43,432	33.50	11,614.34	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,015	8,06,90,591	23.27	8,069.06	-	-	-	-
iii)	NBFCs registered with RBI	2	3,191	0.00	0.32	-	-	-	-
iv)	Others:								
	- Trusts	8	16,978	0.00	1.70	-	-	-	-
	- Non Resident Indian	3,935	76,24,810	2.20	762.48	-	-	-	-
	- Clearing Members	21	9,751	0.00	0.98	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	981	1,35,83,618	3.92	1,358.36	-	-	-	-
	- IEPF	1	11,08,767	0.32	110.88	-	-	-	-
v)	Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 5A	2	1,97,875	0.06	19.79	-	-	-	-
	Directors & Relatives	1	1,650	0.00	0.17	-	-	-	-
<b>B.2 Non Public Shareholders</b>									
<b>2.1) Custodian/DR Holder</b>									
<b>2.2) Employee Benefit Trust</b>									
<b>2.3) Any other (Please specify)</b>									
<b>Total</b>		<b>2,67,637</b>	<b>34,67,47,923</b>	<b>100.00</b>	<b>34,675</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Foot Notes:</b>									
(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									
(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
<b>A Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mr. Mohit Burman			95.00	6,997				
	(ii) Mr. Vivek Burman			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)								
<b>A.2 Foreign Promoters</b>									
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
1.1)	Institutions								
	i) Mutual Funds								
	ii) Foreign Portfolio Investors								
	iii) Financial Institutions/Banks								
	iv) Insurance Companies								
	v) FII belonging to Foreign promoter of Indian Promoter (e)								
	vi) FII belonging to Foreign promoter of Indian Promoter (e)								
	vii) Provident Fund/Pension Fund								
	viii) Alternative Investment Fund								
	ix) Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
	i) Individual share capital upto Rs. 2 Lacs								
	ii) Individual share capital in excess of Rs. 2 Lacs								
	iii) NBFCs registered with RBI								
	iv) Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
	v) Any other (Please Specify)								
	Unclaimed Shares/Escrow Account 5A								
	Directors & Relatives								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
<b>Total</b>		-	-	<b>100.00</b>	<b>7,014</b>	-	-	-	-
<b>Foot Notes:</b>									
(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.									

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

	<b>Particulars</b>	<b>As at December 31, 2023</b>	<b>As at December 31, 2022</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	16,762	16,762
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	90,428	69,860
	<b>TOTAL</b>	<b>1,07,190</b>	<b>86,622</b>

Notes:

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

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

<b>SL. NO.</b>	<b>Particulars</b>	<b>As at December 31, 2023</b>	<b>As at December 31, 2022</b>
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Notes:

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

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

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

**FORM NL-12 & 12A - INVESTMENT SCHEDULE**

SL. No.	Particulars	NL -12		NL -12A		(₹ in Lakhs)	
		Shareholders		Policyholders		Total	
		As at December 31, 2023	As at December 31, 2022	As at December 31, 2023	As at December 31, 2022	As at December 31, 2023	As at December 31, 2022
<b>LONG TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	29,309	30,865	1,01,953	1,11,047	1,31,262	1,41,911
2	Other Approved Securities	594	583	2,068	2,098	2,662	2,681
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	1,385	-	4,985	-	6,370
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	25,248	20,535	87,827	73,884	1,13,075	94,420
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	17,590	13,038	61,187	46,911	78,777	59,949
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	-	228	-	819	-	1,047
	(b) Debentures/ Bonds	-	-	-	-	-	-
6	Investments in Alternate Investment Fund	304	183	1,059	659	1,363	842
	<b>TOTAL</b>	<b>73,045</b>	<b>66,818</b>	<b>2,54,094</b>	<b>2,40,403</b>	<b>3,27,139</b>	<b>3,07,220</b>
<b>SHORT TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	1,573	4,619	5,470	16,619	7,043	21,238
2	Other Approved Securities	1,340	4,716	4,660	16,967	5,999	21,683
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	2,978	-	10,360	-	13,338	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	13	82	45	294	57	375
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	6,228	4,695	21,664	16,892	27,891	21,588
	(e) Other Securities/bank deposit	112	-	388	-	500	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	900	1,635	3,132	5,882	4,033	7,517
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Shares : Equity	844	-	2,935	-	3,779	-
	(b) Mutual Fund	5	-	17	-	22	-
	(c) Debentures/ Bonds	-	-	-	-	-	-
	<b>TOTAL</b>	<b>13,992</b>	<b>15,747</b>	<b>48,671</b>	<b>56,654</b>	<b>62,662</b>	<b>72,401</b>
	<b>GRAND TOTAL</b>	<b>87,037</b>	<b>82,564</b>	<b>3,02,764</b>	<b>2,97,057</b>	<b>3,89,801</b>	<b>3,79,621</b>

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

Particulars	Shareholders		Policyholders		Total	
	As at December 31, 2023	As at December 31, 2022	As at December 31, 2023	As at December 31, 2022	As at December 31, 2023	As at December 31, 2022
	<b>(₹ in Lakhs)</b>					
<b>Long Term Investments--</b>						
Book Value	72,741	65,022	2,53,035	2,33,940	3,25,776	2,98,962
Market Value	71,273	63,304	2,47,929	2,27,761	3,19,202	2,91,065
<b>Short Term Investments--</b>						
Book Value	10,152	15,665	35,314	56,361	45,466	72,026
Market Value	10,120	15,572	35,205	56,027	45,325	71,599

**Notes:**

- Aggregate book value of Investments (other than Alternate Investment Fund, Mutual Fund & Listed Equities) is Rs 3,71,242 Lacs (previous year Rs 3,70,987 Lacs)
- Aggregate market value of Investments (other than Alternate Investment Fund, Mutual Fund & Listed Equities) is Rs.3,64,527 Lacs (previous year Rs.3,62,664 Lacs)
- Short Term Other approved securities includes ,TREPS amounting to Rs.4,055 Lacs (Rs.14,680 Lacs) ,State Government Bond NIL Lacs (previous year Rs 462 Lacs) and Certificate of Deposit 2,499 (previous year Rs 12,481 Lacs)
- Unsettled Investment receivables pertaining to security issued by Infrastructure Leasing and Financial Services Limited (IL&FS) on maturity has been classified to Schedule – 12 Advances & Other Assets along with respective provision amounting to Rs Rs 4,221 Lacs provided till F.Y. 21-22

**FORM NL-13-LOANS SCHEDULE**

(₹ in Lakhs)

SL. No.	Particulars	As at December 31, 2023	As at December 31, 2022
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**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.

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

FORM NL-14-FIXED ASSETS SCHEDULE

(₹ in Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at December 31, 2023	As at December 31, 2022
Goodwill										-
Intangibles (Computer Software)	3,776	3,634	-	7,410	2,659	1,007	-	3,666	3,744	302
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	513	14	129	399	513	3	129	388	10	0
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	291	10	64	237	255	9	59	204	33	41
Information Technology Equipment	4,785	345	632	4,498	3,615	463	630	3,448	1,050	1,177
Vehicles	58	-	-	58	21	5	-	26	32	40
Office Equipment	331	22	28	325	256	22	27	252	73	49
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>9,756</b>	<b>4,024</b>	<b>852</b>	<b>12,928</b>	<b>7,320</b>	<b>1,510</b>	<b>845</b>	<b>7,984</b>	<b>4,944</b>	<b>1,609</b>
Work in progress	2,272	3,215	4,703	785	-	-	-	-	785	2,905
<b>Grand Total</b>	<b>12,028</b>	<b>7,239</b>	<b>5,555</b>	<b>13,713</b>	<b>7,320</b>	<b>1,510</b>	<b>845</b>	<b>7,984</b>	<b>5,728</b>	<b>4,514</b>
<b>PREVIOUS YEAR</b>	<b>9,427</b>	<b>3,002</b>	<b>526</b>	<b>11,902</b>	<b>6,827</b>	<b>601</b>	<b>39</b>	<b>7,388</b>	<b>4,514</b>	<b>-</b>

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)**

	<b>Particulars</b>	<b>As at December 31, 2023</b>	<b>As at December 31, 2022</b>
1	Cash (including cheques, drafts and stamps)	20	32
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	2,719	2,540
	(ab) Others	-	-
	(b) Current Accounts	16,818	22,836
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>19,557</b>	<b>25,408</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>	<b>19,557</b>	<b>25,408</b>
	In India	19,557	25,408
	Outside India	-	-

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

**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**

(₹ in Lakhs)

	Particulars	As at December 31, 2023	As at December 31, 2022
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	773	372
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,803	2,967
6	Others		
	Advance to Employees against expenses	25	21
	Advance to Others	175	309
	Surplus in Gratuity fund	16	1
	Surplus in Leave encashment fund	-	-
	<b>TOTAL (A)</b>	<b>3,793</b>	<b>3,671</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	10,519	8,447
2	Outstanding Premiums	78,579	75,916
	Less : Provisions for doubtful	-	-
3	Agents' Balances	138	45
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	30,857	25,036
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,172	647
8	Interest on Unclaimed amount pertaining to Policyholders	254	195
9	Others		
	Deposits for Office Premises	559	563
	Other Deposits	3,127	1,851
	Receivable from Terrorism Pool	5,647	4,470
	Receivable from Nuclear Pool	623	486
	Receivable from Marine Cargo Excluded Territories Pool	4	-
	GST unutilized credit	15,340	8,642
	Contracts for Sales - Investment	1,477	24
	Unsettled Investment Receivables	4,221	-
	Less: Provision for diminution in value of investments	(4,221)	-
	Other Receivables	228	29
	<b>TOTAL (B)</b>	<b>1,48,525</b>	<b>1,26,351</b>
	<b>TOTAL (A+B)</b>	<b>1,52,318</b>	<b>1,30,021</b>

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

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

	<b>Particulars</b>	<b>As at December 31, 2023</b>	<b>As at December 31, 2022</b>
1	Agents' Balances	8,654	6,029
2	Balances due to other insurance companies	84,984	85,202
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies <sup>(a)</sup>	28,987	32,639
	(b) for Other Policies	-	647
5	Unallocated Premium	3,878	384
6	Sundry creditors	6,592	7,681
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	2,00,721	1,73,065
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	1,141	703
11	Income accrued on Unclaimed amounts	254	195
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	17	-
14	Others		
	Due to Solatium Fund	498	384
	Due to Environment Relief Fund	-	1
	Due to Statutory Authorities	735	782
	Book Overdraft	571	2,179
	Contracts for Purchases - Investment	92	2,834
	<b>TOTAL</b>	<b>3,37,124</b>	<b>3,12,725</b>

Note :

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

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

	<b>Particulars</b>	<b>As at December 31, 2023</b>	<b>As at December 31, 2022</b>
1	Reserve for Unexpired Risk	85,883	1,04,352
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	-	-
5	Others (to be specify)	-	-
	Leave Encashment	23	120
	Gratuity	-	-
	For proposed dividends	-	-
	<b>TOTAL</b>	<b>85,906</b>	<b>1,04,472</b>

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

(₹ in Lakhs)

	<b>Particulars</b>	<b>As at December 31, 2023</b>	<b>As at December 31, 2022</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**

**Name of the Insurer: Universal Somp General Insurance Company Limited**

Sl.No.	Particular	Calculation	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022
1	Gross Direct Premium Growth Rate**	$\frac{GDPI(CY)-GDPI(PY)}{GDPI(PY)}$	11.93%	18.69%	11.64%	24.67%
2	Gross Direct Premium to Net worth Ratio	GDPI / Shareholder's funds Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account ) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.82	2.59	0.86	2.54
3	Growth rate of Net Worth	$\frac{(\text{Shareholder's funds}(\text{CY})-\text{Shareholder's funds}(\text{PY}))}{\text{Shareholder's funds}(\text{PY})}$	16.66%	16.66%	12.24%	12.24%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	41.94%	45.04%	39.07%	55.27%
5	Net Commission Ratio**	Net Commission / Net written premium	8.15%	4.72%	-8.12%	-0.18%
6	Expense of Management to Gross Direct Premium Ratio**	(Direct Commission+Operating Expenses) / Gross direct premium	22.18%	21.90%	18.37%	19.00%
7	Expense of Management to Net Written Premium Ratio**	(Net Commission+Operating Expenses) / Net Written Premium	28.84%	22.12%	24.02%	21.59%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	78.11%	78.21%	84.86%	76.57%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	15.67%	28.45%	16.20%	28.30%
10	Combined Ratio**	(7) +(8)	106.95%	100.33%	108.87%	98.16%
11	Investment income ratio	Investment income / Average Assets under management  Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	1.92%	5.56%	1.67%	4.90%
12	Technical Reserves to net premium ratio **	$\frac{[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims(including IBNR and IBNER) } ]}{\text{Net premium written}}$	5.76	1.70	6.69	1.57
13	Underwriting balance ratio	Underwriting results / Net earned premium  Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency	0.00	0.00	(0.00)	(0.00)
14	Operating Profit Ratio	Operating profit / Net Earned premium	10.34%	10.73%	7.87%	8.72%
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term loans+Cash & Bank balances  Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.29	0.29	0.34	0.34
16	Net earning ratio	Profit after tax / Net Premium written	9.69%	10.18%	11.52%	7.54%
17	Return on net worth ratio	Profit after tax / Net Worth	3.35%	11.90%	3.87%	10.80%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.73	1.73	1.71	1.71
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	NA	NA	NA	NA
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	NA	NA	NA	NA
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	NA	NA	NA	NA
23	Earnings per share	Profit /(loss) after tax / No. of shares	1.31	4.65	1.30	3.62
24	Book value per share	Net worth / No. of shares	39.11	39.11	33.53	33.53

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 December 31, 2023	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										
<b>Current Period</b>	16.06%	13.42%	0.56%	17.20%	22.51%	101.92%	69.43%	124.43%	-0.30	-0.19
<b>Previous Period</b>	2.48%	0.54%	-2555.67%	10.26%	-2154.29%	59.50%	29.89%	-2094.80%	111.67	0.85
Marine Cargo										
<b>Current Period</b>	22.20%	30.88%	23.76%	22.04%	45.56%	84.70%	34.24%	130.26%	-0.35	-1.00
<b>Previous Period</b>	40.54%	15.09%	-38.43%	7.25%	-25.12%	89.34%	38.50%	64.22%	1.95	0.41
Marine Hull										
<b>Current Period</b>	11.09%	1.14%	-1122.24%	0.97%	-1102.33%	0.45%	0.00%	-1101.88%	-1.30	11.21
<b>Previous Period</b>	-20.37%	1.37%	-657.68%	0.20%	-643.31%	-10.36%	0.00%	-653.68%	1.32	10.16
Total Marine										
<b>Current Period</b>	17.28%	18.55%	-5.48%	13.20%	16.27%	79.08%	34.02%	95.35%	-0.38	-0.19
<b>Previous Period</b>	4.97%	9.06%	-79.54%	4.13%	-66.16%	83.52%	38.18%	17.36%	1.90	0.98
Motor OD										
<b>Current Period</b>	-5.53%	53.57%	42.35%	44.95%	58.20%	94.55%	73.68%	152.75%	-0.33	-0.47
<b>Previous Period</b>	54.69%	82.96%	17.61%	39.96%	41.11%	111.53%	75.10%	152.63%	0.85	-0.53
Motor TP										
<b>Current Period</b>	37.40%	52.51%	3.61%	25.17%	18.49%	63.00%	15.56%	81.49%	2.29	0.17
<b>Previous Period</b>	71.95%	79.78%	-9.14%	20.80%	16.73%	37.49%	14.36%	54.21%	3.10	0.42
Total Motor										
<b>Current Period</b>	14.75%	52.97%	20.63%	33.76%	35.94%	78.20%	20.81%	114.14%	1.14	-0.14
<b>Previous Period</b>	62.39%	81.46%	5.23%	30.91%	29.83%	81.24%	18.61%	111.06%	1.89	-0.14
Health										
<b>Current Period</b>	62.68%	82.84%	10.11%	23.02%	25.48%	105.35%	118.75%	130.83%	-0.29	-0.34
<b>Previous Period</b>	8.99%	95.80%	8.84%	20.80%	18.23%	114.92%	73.08%	133.15%	0.77	-0.40
Personal Accident										
<b>Current Period</b>	-14.56%	-24.77%	-18.23%	10.56%	-7.94%	126.19%	34.44%	118.25%	-2.74	-0.32
<b>Previous Period</b>	-54.03%	78.22%	-10.05%	17.04%	-0.12%	22.81%	41.10%	22.70%	1.31	0.77
Travel Insurance										
<b>Current Period</b>	19319.82%	95.41%	67.91%	65.23%	67.95%	18.00%	8.81%	85.95%	0.00	-0.63
<b>Previous Period</b>	335.27%	-66.53%	-24.75%	10.96%	-15.57%	-62.33%	43.54%	-77.91%	0.00	1.70
Total Health										
<b>Current Period</b>	37.69%	59.25%	14.48%	21.05%	29.86%	106.80%	59.86%	136.66%	-0.07	-0.34
<b>Previous Period</b>	-26.80%	90.28%	3.72%	19.46%	13.26%	87.81%	49.21%	101.07%	0.92	-0.05
Workmen's Compensation/ Employer's liability										
<b>Current Period</b>	78.59%	96.00%	21.45%	35.48%	36.34%	165.59%	4.54%	201.93%	2.81	-1.15
<b>Previous Period</b>	-1.44%	95.99%	12.21%	21.23%	21.49%	390.74%	30.39%	412.23%	6.59	-3.14
Public/ Product Liability										
<b>Current Period</b>	-4.22%	-2.59%	-440.34%	22.76%	-694.67%	-385.57%	94.58%	-1080.24%	-2.53	7.48
<b>Previous Period</b>	135.80%	57.80%	12.32%	15.57%	22.04%	9.60%	0.39%	31.65%	0.64	0.64
Engineering										
<b>Current Period</b>	13.54%	9.73%	41.99%	21.13%	63.88%	-20.78%	8.45%	43.10%	0.92	0.39
<b>Previous Period</b>	9.28%	1.00%	-809.08%	8.92%	-771.90%	145.04%	10.11%	-626.86%	34.82	-5.98
Aviation										
<b>Current Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
<b>Previous Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
Crop Insurance										
<b>Current Period</b>	18.29%	37.26%	-30.62%	8.11%	-8.85%	55.45%	93.51%	46.60%	0.38	0.54
<b>Previous Period</b>	18.99%	19.53%	-24.70%	5.26%	2.23%	48.77%	120.41%	51.00%	0.32	0.49
Other Miscellaneous										
<b>Current Period</b>	27.16%	28.04%	21.40%	19.97%	41.87%	86.30%	42.47%	128.17%	-0.02	-0.17
<b>Previous Period</b>	18.34%	62.03%	18.75%	20.19%	27.55%	40.62%	23.52%	68.17%	2.39	0.30
Total Miscellaneous										
<b>Current Period</b>	18.87%	47.36%	4.85%	22.29%	22.14%	77.65%	27.36%	99.79%	0.70	0.01
<b>Previous Period</b>	26.65%	59.32%	1.46%	19.72%	23.03%	77.10%	28.24%	100.13%	1.50	-0.03
<b>Total-Current Period</b>	18.69%	45.04%	4.72%	21.90%	22.12%	78.21%	28.45%	100.33%	1.70	0.00
<b>Total-Previous Period</b>	24.67%	55.27%	-0.18%	19.00%	21.59%	76.57%	28.30%	98.16%	1.57	0.00

**FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE**

Name of the Insurer: Universal Sampo General Insurance Company Limited

**PART-A Related Party Transactions**

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended 31st December 2022	Up to the Quarter Ended 31st December 2022
1	Indian Bank	Joint Venture	Premium Income (rendering of services)	33.35	188.96	9.22	210.59
2	Indian Bank	Joint Venture	Claim Payments	1.96	5.78	1.77	6.21
3	Indian Bank	Joint Venture	Commission payout	1,405.66	2,250.78	272.32	926.26
4	Indian Bank	Joint Venture	Other Expenditure/Reimbursement	43.36	205.89	4.75	74.37
5	Indian Bank	Joint Venture	Dividend	-	262.50	-	787.50
6	Sampo Japan Insurance Inc.	Joint Venture	Premium Income (rendering of services)	-	-	-	-
7	Sampo Japan Insurance Inc.	Joint Venture	Reinsurance Premium	2,253.55	7,865.45	4,490.09	8,271.31
8	Sampo Japan Insurance Inc.	Joint Venture	Commission Income	351.50	848.81	348.87	603.70
9	Sampo Japan Insurance Inc.	Joint Venture	Reinsurance Arrangement Claim	(198.95)	1,687.31	515.62	869.27
10	Sampo Japan Insurance Inc.	Joint Venture	Other Expenditure	9.14	18.64	4.65	16.00
11	Sampo Japan Insurance Inc.	Joint Venture	Claim Payments	-	-	-	-
12	Sampo Japan Insurance Inc.	Joint Venture	Dividend	-	318.61	-	955.82
13	Sampo Japan Insurance Inc.	Joint Venture	Other reimbursement received/Paid	-	-	3.00	9.00
14	Sampo Japan Insurance Inc.	Joint Venture	Refund of Security Deposit	-	-	-	-
15	Sharad Mathur	Key Management Personnel	Remuneration	91.39	374.72	73.11	273.90
16	Dabur Investment Corporation	Joint Venture	Dividend	-	117.87	-	353.61
17	Dabur Investment Corporation	Joint Venture	Claim Payments	43.69	54.22	-	-
18	Dabur Investment Corporation	Joint Venture	Premium Income (rendering of services)	0.86	134.47	0.83	135.20
19	Indian Overseas Bank	Joint Venture	Dividend	-	166.25	-	498.75
20	Indian Overseas Bank	Joint Venture	Commission payout	249.55	1,123.42	179.76	1,107.44
21	Indian Overseas Bank	Joint Venture	Claim Payments	-	0.30	0.98	7.51
22	Indian Overseas Bank	Joint Venture	Premium Income (rendering of services)	3,159.68	3,159.88	89.50	810.56
23	Indian Overseas Bank	Joint Venture	Other Expenditure	14.55	54.23	60.31	89.71
24	Indian Overseas Bank	Joint Venture	Other reimbursement received/Paid	-	-	-	-
25	Karnataka Bank	Joint Venture	Other Expenditure	0.51	0.55	-	0.03
26	Karnataka Bank	Joint Venture	Dividend	-	55.23	-	165.68
27	Karnataka Bank	Joint Venture	Commission payout	481.42	786.85	107.79	405.78
28	Karnataka Bank	Joint Venture	Claim Payments	20.97	281.01	(51.63)	1.14
29	Karnataka Bank	Joint Venture	Premium Income (rendering of services)	2,664.48	3,057.91	2,055.90	2,608.82
30	Indbank Merchant Banking Services Ltd	Related party of Indian Bank	Other Expenditure	0.49	1.26	-	-
31	Sampo Insurance Singapore Pte. Ltd.	Sampo Group Company	Other Expenditure	7.03	7.52	-	-

<sup>1</sup>including the premium flow through Associates/ Group companies as agents and intermediaries



**FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE**

<b>PART-B Related Party Transaction Balances - As at the end of the Quarter December 31, 2023</b>								
<b>Sl.No.</b>	<b>Name of the Related Party</b>	<b>Nature of Relationship with the Company</b>	<b>Amount of Outstanding Balances including Commitments (Rs. in Lakhs)</b>	<b>Nature of Balance</b>	<b>Whether Secured? If so, Nature of consideration to be provided at the time of settlement</b>	<b>Details of any Guarantees given or received</b>	<b>Balance under Provision for doubtful debts relating to the outstanding balance receivable (₹ in Lakhs)</b>	<b>Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (₹ in Lakhs)</b>
1	Indian Bank	Joint Venture	0.83	Claim Payable	No	-	-	-
2	Indian Bank	Joint Venture	179.50	Commission Payable	No	-	-	-
3	Dabur Investment Corporation	Joint Venture	18.89	Claim Payable	No	-	-	-
4	Indian Overseas Bank	Joint Venture	78.13	Commission Payable	No	-	-	-
5	Indian Overseas Bank	Joint Venture	0.05	Claim Payable	No	-	-	-
6	Karnataka Bank Limited	Joint Venture	1.70	Claim Payable	No	-	-	-
7	Karnataka Bank Limited	Joint Venture	349.18	Commission Payable	No	-	-	-
8	Sompo Japan Insurance Inc	Joint Venture	2,260.01	Reinsurance Claim Recoverable	No	-	-	-
9	Sompo Japan Insurance Inc	Joint Venture	1,427.59	Commision Recoverable	No	-	-	-
10	Sompo Japan Insurance Inc	Joint Venture	14,135.08	Premium Payable	No	-	-	-
11	Indian Bank	Joint Venture	10,500.00	Capital	No	-	-	-
12	Indian Overseas Bank	Joint Venture	6,650.00	Capital	No	-	-	-
13	Karnataka Bank Limited	Joint Venture	2,209.09	Capital	No	-	-	-
14	Dabur Investment Corporation	Joint Venture	4,714.77	Capital	No	-	-	-
15	Dabur Investment Corporation	Joint Venture	2,045.45	Share Premium	No	-	-	-
16	Sompo Japan Insurance Inc	Joint Venture	12,744.32	Capital	No	-	-	-
17	Sompo Japan Insurance Inc	Joint Venture	14,716.36	Share Premium	No	-	-	-
18	Indian Bank	Joint Venture	1,588.34	Bank Balance	No	-	-	-
19	Indian Overseas Bank	Joint Venture	17.09	Bank Balance	No	-	-	-
20	Karnataka Bank Limited	Joint Venture	2,756.21	Bank Balance	No	-	-	-

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

**STATEMENT OF ADMISSIBLE ASSETS : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED**

As at December 31, 2023

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
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	87,037	87,037
	Policyholders as per NL-12 A of BS	3,02,764	-	3,02,764
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>3,02,764</b>	<b>87,037</b>	<b>3,89,801</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	5,728	5,728
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	44	44
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	-	19,557	19,557
(F)	Advances and Other assets as per BS	1,36,736	24,662	1,61,398
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>1,36,736</b>	<b>44,219</b>	<b>1,80,955</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	22,169	4,746	26,914
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	1,254	361	1,615
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>4,39,500</b>	<b>1,36,984</b>	<b>5,76,484</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	23,423	5,150	28,573
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>4,16,077</b>	<b>1,31,834</b>	<b>5,47,911</b>

(₹ in Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	<b>Inadmissible Fixed assets</b>			
(a)	Furniture, Fixtures, dead stock and Stationery	-	33	33
(b)	Leasehold Improvements	-	10	10
(c)	Computer Equipments	-	-	-
	<b>Inadmissible current assets</b>			
(a)	Re-insurer bal o/s for more than 365 days having Indian Branch	773	-	773
(b)	Re-insurer bal o/s for more than 180 days not having Indian Branch	14,245	-	14,245
(c)	Outstanding Premiums for more than 365 days	5,392	-	5,392
(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	-	4,714	4,714
(i)	Agents' Balances greater than 30 days	-	32	32
(j)	Co-insurer bal o/s for more than 90 days	1,759	-	1,759
(k)	Fair Value Change account subject to minimum of zero	1,254	361	1,615
	<b>Total</b>	<b>23,423</b>	<b>5,150</b>	<b>28,573</b>

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

**FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)****STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED  
As at December 31, 2023**

Item No.	Reserve	(₹ in Lakhs)	
		Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,70,803	85,883
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,70,803	85,883
(d)	Outstanding Claim Reserve (other than IBNR reserve)	1,77,335	1,07,392
(e)	IBNR reserve	1,54,093	93,329
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>5,02,231</b>	<b>2,86,603</b>

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

**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

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

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON  
December 31, 2023**

(₹ in Lakhs)

<b>Item No.</b>	<b>Line of Business</b>	<b>Gross Premiums</b>	<b>Net Premiums</b>	<b>Gross Incurred Claims</b>	<b>Net Incurred Claims</b>	<b>RSM 1</b>	<b>RSM 2</b>	<b>RSM</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>	<b>(8)</b>	<b>(9)</b>
1	Fire	26,778	4,854	10,423	4,530	2,678	1,563	2,678
2	Marine Cargo	2,958	827	1,726	370	355	311	355
3	Marine - Other than Marine Cargo	2,393	29	0	1	239	0	239
4	Motor	2,03,009	1,04,965	1,46,794	98,943	30,451	33,029	33,029
5	Engineering	1,303	270	252	161	130	48	130
6	Aviation	-	-	-	-	-	-	-
7	Liability	1,572	(32)	1,095	409	236	246	246
8	Health	62,048	39,780	57,570	43,434	9,307	13,030	13,030
9	Miscellaneous	6,685	2,116	3,391	1,366	936	712	936
10	Crop	1,64,088	53,934	94,841	31,395	16,409	14,226	16,409
	<b>Total</b>	<b>4,70,836</b>	<b>2,06,742</b>	<b>3,16,092</b>	<b>1,80,608</b>	<b>60,742</b>	<b>63,166</b>	<b>67,052</b>

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

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**

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

**TABLE IB: AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO AS AT  
DECEMBER 31, 2023**

(₹ in Lakhs)		
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	<b>Available assets(as per Form IRDAI-GI-TA)</b>	<b>4,16,077</b>
	Deduct:	
(B)	Current Liabilities as per BS	1,28,822
(C)	Provisions as per BS	-
(D)	Other Liabilities	2,86,603
<b>(E)</b>	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>652</b>
	Shareholder's FUNDS	
(F)	Available Assets	1,31,834
	Deduct:	
(G)	Other Liabilities	16,684
(H)	Excess in Shareholder's funds (F-G)	1,15,150
<b>(I)</b>	<b>Total ASM (E+H)</b>	<b>1,15,801</b>
<b>(J)</b>	<b>Total RSM</b>	<b>67,052</b>
<b>(K)</b>	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.73</b>

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: : December 31, 2023

<b>Products Information</b>						
<i>List below the products and/or add-ons introduced during the period</i>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
<b>PRODUCTS</b>						
1	Muskaan	134	UNIHLIP24104V012324	Health	Retail	31-Oct-23
2	Group Personal Accident Insurance	134	UNIPAGP24142V032324	Health	Group	29-Dec-23
<b>ADD ON</b>						
<b>A</b>	<b>Universal Sampo- Bharat Sookshma Udyam Suraksha</b>			<b>Fire</b>	<b>Retail</b>	
1	Storm, tempest, flood & inundation Deletion clause	134	IRDAN134RP0034V01202021/A0037V01202324	Fire	Retail	08-Sep-23
2	Earthquake deletion clause	134	IRDAN134RP0034V01202021/A0038V01202324	Fire	Retail	08-Sep-23
3	Terrorism Deletion clause	134	IRDAN134RP0034V01202021/A0039V01202324	Fire	Retail	08-Sep-23
4	Voluntary Deductible Clause	134	IRDAN134RP0034V01202021/A0040V01202324	Fire	Retail	08-Sep-23
5	Architects, Surveyors and Consulting Engineers Fees (in excess of 5% of the claim amount)	134	IRDAN134RP0034V01202021/A0041V01202324	Fire	Retail	08-Sep-23
6	Deterioration of Stocks in Cold Storage premises due to accidental power failure consequent to damage at the premises of Power Station due to an insured peril	134	IRDAN134RP0034V01202021/A0042V01202324	Fire	Retail	8-Sep-23
7	Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery (ies) in the Insured's premises due to operation of insured peril	134	IRDAN134RP0034V01202021/A0043V01202324	Fire	Retail	8-Sep-23
8	Omission to Insure additions, alterations or extensions	134	IRDAN134RP0034V01202021/A0044V01202324	Fire	Retail	8-Sep-23
9	Spoilage Material Damage Cover	134	IRDAN134RP0034V01202021/A0045V01202324	Fire	Retail	8-Sep-23
10	Leakage And Contamination Cover	134	IRDAN134RP0034V01202021/A0046V01202324	Fire	Retail	8-Sep-23
11	Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts Cranes, Stackers and the like and articles dropped there from	134	IRDAN134RP0034V01202021/A0047V01202324	Fire	Retail	8-Sep-23
12	Loss Of Income	134	IRDAN134RP0034V01202021/A0048V01202324	Fire	Retail	8-Sep-23
<b>B</b>	<b>Universal Sampo - Bharat Laghu Udyam Suraksha</b>			<b>Fire</b>	<b>Retail</b>	
1	Voluntary Deductible Clause	134	IRDAN134RP0035V01202021/A0049V01202324	Fire	Retail	8-Sep-23

**Products Information**

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

<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
2	Architects, Surveyors and Consulting Engineers Fees (in excess of 5% of the claim amount)	134	IRDAN134RP0035V01202021/A0050V01202324	Fire	Retail	8-Sep-23
3	Deterioration of Stocks in Cold Storage premises due to accidental power failure consequent to damage at the premises of Power Station due to an insured peril	134	IRDAN134RP0035V01202021/A0051V01202324	Fire	Retail	8-Sep-23
4	Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery (ies) in the Insured's premises due to operation of insured peril	134	IRDAN134RP0035V01202021/A0052V01202324	Fire	Retail	8-Sep-23
5	Omission to Insure additions, alterations or extensions	134	IRDAN134RP0035V01202021/A0053V01202324	Fire	Retail	8-Sep-23
6	Spoilage Material Damage Cover	134	IRDAN134RP0035V01202021/A0054V01202324	Fire	Retail	8-Sep-23
7	Leakage And Contamination Cover	134	IRDAN134RP0035V01202021/A0055V01202324	Fire	Retail	8-Sep-23
8	Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts Cranes, Stackers and the like and articles dropped there from	134	IRDAN134RP0035V01202021/A0056V01202324	Fire	Retail	8-Sep-23
9	Loss Of Income	134	IRDAN134RP0035V01202021/A0057V01202324	Fire	Retail	8-Sep-23
<b>C</b>	<b>Contractor's Plant &amp; Machinery Insurance Policy</b>			<b>Engineering</b>	<b>Commercial</b>	
1	Removal of Debris	134	IRDAN134CP0399V01202122/A0043V01202324	Engineering	Commercial	10-Oct-23
<b>D</b>	<b>Business Shield - Laghu Udhya</b>			<b>Miscellaneous</b>	<b>Commercial</b>	
<b>Section</b>	<b>Fire And Allied Perils</b>			<b>Miscellaneous</b>	<b>Commercial</b>	
1	Accidental Damage Cover	134	IRDAN134CP0509V01202122/A0012V01202324	Miscellaneous	Commercial	8-Sep-23
2	Loss of Rent and Additional Expenses of Rent for an Alternate Premises- a) For Owners (Loss of Rent) b) For Owners and Tenants (Additional Expenses of Rent for an Alternate Premises)	134	IRDAN134CP0509V01202122/A0013V01202324	Miscellaneous	Commercial	8-Sep-23
3	Escalation Clause	134	IRDAN134CP0509V01202122/A0014V01202324	Miscellaneous	Commercial	8-Sep-23
4	Involuntary Betterment	134	IRDAN134CP0509V01202122/A0015V01202324	Miscellaneous	Commercial	8-Sep-23
5	Additional Removal of Debris Including Foreign Debris	134	IRDAN134CP0509V01202122/A0016V01202324	Miscellaneous	Commercial	8-Sep-23
6	Protection and Preservation of Property	134	IRDAN134CP0509V01202122/A0017V01202324	Miscellaneous	Commercial	8-Sep-23

**Products Information**

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

<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
7	Cost of Clearing Drains Clause	134	IRDAN134CP0509V01202122/A0018V01202324	Miscellaneous	Commercial	8-Sep-23
8	Extra Expense	134	IRDAN134CP0509V01202122/A0019V01202324	Miscellaneous	Commercial	8-Sep-23
9	Storm, tempest, flood & inundation Deletion clause	134	IRDAN134CP0509V01202122/A0020V01202324	Miscellaneous	Commercial	8-Sep-23
10	Earthquake deletion clause	134	IRDAN134CP0509V01202122/A0021V01202324	Miscellaneous	Commercial	8-Sep-23
11	Terrorism Deletion clause	134	IRDAN134CP0509V01202122/A0022V01202324	Miscellaneous	Commercial	8-Sep-23
12	Voluntary Deductible Clause	134	IRDAN134CP0509V01202122/A0023V01202324	Miscellaneous	Commercial	8-Sep-23
13	Architects, Surveyors and Consulting Engineers Fees (in excess of 5% of the claim amount)	134	IRDAN134CP0509V01202122/A0024V01202324	Miscellaneous	Commercial	8-Sep-23
14	Deterioration of Stocks in Cold Storage premises due to accidental power failure consequent to damage at the premises of Power Station due to an insured peril	134	IRDAN134CP0509V01202122/A0025V01202324	Miscellaneous	Commercial	8-Sep-23
15	Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery (ies) in the Insured's premises due to operation of insured peril	134	IRDAN134CP0509V01202122/A0026V01202324	Miscellaneous	Commercial	8-Sep-23
16	Omission to Insure additions, alterations or extensions	134	IRDAN134CP0509V01202122/A0027V01202324	Miscellaneous	Commercial	8-Sep-23
17	Spoilage Material Damage Cover	134	IRDAN134CP0509V01202122/A0028V01202324	Miscellaneous	Commercial	8-Sep-23
18	Leakage And Contamination Cover	134	IRDAN134CP0509V01202122/A0029V01202324	Miscellaneous	Commercial	8-Sep-23
19	Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts Cranes, Stackers and the like and articles dropped there from	134	IRDAN134CP0509V01202122/A0030V01202324	Miscellaneous	Commercial	8-Sep-23
20	Loss Of Income	134	IRDAN134CP0509V01202122/A0031V01202324	Miscellaneous	Commercial	8-Sep-23



**Products Information**

<b>List below the products and/or add-ons introduced during the period</b>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
<b>E</b>	<b>Jewelers Comprehensive - Laghu Udhyam</b>			<b>Miscellaneous</b>	<b>Commercial</b>	
<b>Section</b>	<b>FIRE AND ALLIED PERILS</b>			<b>Miscellaneous</b>	<b>Commercial</b>	
1	Accidental Damage Cover	134	IRDAN134CP0507V01202122/A0001V01202324	Miscellaneous	Commercial	8-Sep-23
2	Loss of Rent and Additional Expenses of Rent for an Alternate Premises- a) For Owners (Loss of Rent) b) For Owners and Tenants (Additional Expenses of Rent for an Alternate Premises)	134	IRDAN134CP0507V01202122/A0002V01202324	Miscellaneous	Commercial	8-Sep-23
3	Escalation Clause	134	IRDAN134CP0507V01202122/A0003V01202324	Miscellaneous	Commercial	8-Sep-23
4	Involuntary Betterment	134	IRDAN134CP0507V01202122/A0004V01202324	Miscellaneous	Commercial	8-Sep-23
5	Additional Removal of Debris Including Foreign Debris	134	IRDAN134CP0507V01202122/A0005V01202324	Miscellaneous	Commercial	8-Sep-23
6	Protection and Preservation of Property	134	IRDAN134CP0507V01202122/A0006V01202324	Miscellaneous	Commercial	8-Sep-23
7	Cost of Clearing Drains Clause	134	IRDAN134CP0507V01202122/A0007V01202324	Miscellaneous	Commercial	8-Sep-23
8	Extra Expense	134	IRDAN134CP0507V01202122/A0008V01202324	Miscellaneous	Commercial	8-Sep-23
9	Storm, tempest, flood & inundation Deletion clause	134	IRDAN134CP0507V01202122/A0009V01202324	Miscellaneous	Commercial	8-Sep-23
10	Earthquake deletion clause	134	IRDAN134CP0507V01202122/A0010V01202324	Miscellaneous	Commercial	8-Sep-23
11	Terrorism Deletion clause	134	IRDAN134CP0507V01202122/A0011V01202324	Miscellaneous	Commercial	8-Sep-23
<b>F</b>	<b>Bankers' Indemnity - Laghu Udhyam</b>			<b>Miscellaneous</b>	<b>Commercial</b>	
<b>Section</b>	<b>FIRE AND ALLIED PERILS</b>			<b>Miscellaneous</b>	<b>Commercial</b>	
1	Storm, tempest, flood & inundation Deletion clause	134	IRDAN134CP0506V01202122/A0032V01202324	Miscellaneous	Commercial	8-Sep-23
2	Earthquake deletion clause	134	IRDAN134CP0506V01202122/A0033V01202324	Miscellaneous	Commercial	8-Sep-23
3	Terrorism Deletion clause	134	IRDAN134CP0506V01202122/A0034V01202324	Miscellaneous	Commercial	8-Sep-23
4	Accidental Damage Cover	134	IRDAN134CP0506V01202122/A0035V01202324	Miscellaneous	Commercial	8-Sep-23
5	Loss of Rent and Additional Expenses of Rent for an Alternate Premises- a) For Owners (Loss of Rent) b) For Owners and Tenants (Additional Expenses of Rent for an Alternate Premises)	134	IRDAN134CP0506V01202122/A0036V01202324	Miscellaneous	Commercial	8-Sep-23
6	Escalation Clause	134	IRDAN134CP0506V01202122/A0037V01202324	Miscellaneous	Commercial	8-Sep-23
7	Involuntary Betterment	134	IRDAN134CP0506V01202122/A0038V01202324	Miscellaneous	Commercial	8-Sep-23

<b>Products Information</b>						
<b>List below the products and/or add-ons introduced during the period</b>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
8	Additional Removal of Debris Including Foreign Debris	134	IRDAN134CP0506V01202122/A0039V01202324	Miscellaneous	Commercial	8-Sep-23
9	Protection and Preservation of Property	134	IRDAN134CP0506V01202122/A0040V01202324	Miscellaneous	Commercial	8-Sep-23
10	Cost of Clearing Drains Clause	134	IRDAN134CP0506V01202122/A0041V01202324	Miscellaneous	Commercial	8-Sep-23
11	Extra Expense	134	IRDAN134CP0506V01202122/A0042V01202324	Miscellaneous	Commercial	8-Sep-23
<b>G</b>	<b>Contractor's Plant &amp; Machinery Insurance Policy ( Retail)</b>			<b>Engineering</b>	<b>Retail</b>	
1	Removal Of Debris	134	IRDAN134RP0023V01202223/A0058V01202324	Engineering	Retail	10-Oct-23
<b>H</b>	<b>Business Shield - Sookshma</b>			<b>Miscellaneous</b>	<b>Retail</b>	
<b>Section</b>	<b>FIRE AND ALLIED PERILS</b>			<b>Miscellaneous</b>	<b>Retail</b>	
1	Voluntary Deductible Clause	134	IRDAN134RP0034V01202223/A0028V01202324	Miscellaneous	Retail	8-Sep-23
2	Architects, Surveyors and Consulting Engineers Fees (in excess of 5% of the claim amount)	134	IRDAN134RP0034V01202223/A0029V01202324	Miscellaneous	Retail	8-Sep-23
3	Deterioration of Stocks in Cold Storage premises due to accidental power failure consequent to damage at the premises of Power Station due to an insured peril	134	IRDAN134RP0034V01202223/A0030V01202324	Miscellaneous	Retail	8-Sep-23
4	Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery (ies) in the Insured's premises due to operation of insured peril	134	IRDAN134RP0034V01202223/A0031V01202324	Miscellaneous	Retail	8-Sep-23
5	Omission to Insure additions, alterations or extensions	134	IRDAN134RP0034V01202223/A0032V01202324	Miscellaneous	Retail	8-Sep-23
6	Spoilage Material Damage Cover	134	IRDAN134RP0034V01202223/A0033V01202324	Miscellaneous	Retail	8-Sep-23
7	Leakage And Contamination Cover	134	IRDAN134RP0034V01202223/A0034V01202324	Miscellaneous	Retail	8-Sep-23
8	Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts Cranes, Stackers and the like and articles dropped there from	134	IRDAN134RP0034V01202223/A0035V01202324	Miscellaneous	Retail	8-Sep-23
9	Loss Of Income	134	IRDAN134RP0034V01202223/A0036V01202324	Miscellaneous	Retail	8-Sep-23

Note: -

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

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

**PART - A**

**Name of the Insurer: Universal Sampo General Insurance Company Limited**

**Registration Number: 134**

**Statement as on: December 31, 2023**

**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	87,037
	Investments (Policyholders)	8A	3,02,764
2	Loans	9	-
3	Fixed Assets	10	5,728
4	Deferred Tax Assets		1,249
5	Current Assets		
	a. Cash & Bank Balance	11	19,557
	b. Advances & Other Assets	12	1,52,318
6	Current Liabilities		
	a. Current Liabilities	13	3,37,124
	b. Provisions	14	85,906
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>1,45,623</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,728
3	Deferred Tax Assets		1,249
4	Cash & Bank Balance (if any)	11	19,557
5	Advances & Other Assets (if any)	12	1,52,318
6	Current Liabilities	13	3,37,124
7	Provisions	14	85,906
8	Misc. Exp not Written Off	15	-
9	Investments held outside India		
10	Debit Balance of P&L A/c		
	<b>Total (B)</b>		<b>(2,44,178)</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>3,89,801</b>

**Section II**

(₹ in Lakhs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total (g)=(d+f)	Market Value (h)
			Balance	FRSM <sup>+</sup>						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%	-	23,121	80,428	1,03,550	27	-	1,03,550	1,00,722
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	31,476	1,09,491	1,40,967	36	-	1,40,967	1,37,372
3	<b>Investment subject to Exposure Norms</b>		-	<b>55,200</b>	<b>1,92,019</b>	<b>2,47,220</b>	<b>63.69</b>	<b>1,615</b>	<b>2,48,834</b>	<b>2,45,715</b>
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%					-			
	1. Approved Investments		-	28,056	97,595	1,25,651	32	-	1,25,651	1,23,296
	2. Other Investments		-	24	84	108	0	17	125	125
	b. Approved Investments	Not exceeding 55%	-	26,072	90,694	1,16,766	30	1,253	1,18,020	1,17,255
	c. Other Investments		-	1,048	3,646	4,694	1	345	5,038	5,038
	<b>Investment Assets</b>	<b>100%</b>		<b>86,676</b>	<b>3,01,510</b>	<b>3,88,186</b>	<b>100.00</b>	<b>1,615</b>	<b>3,89,801</b>	<b>3,83,086</b>

Certification:

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

Note:

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

## PART - B

Name of the Insurer: Universal Sompo General Insurance Company L

Registration Number: 134

Statement as on: December 31, 2023

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		1,13,076	27.74	(9,527)	49.10	1,03,550	26.68
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,55,510	38.15	(14,543)	74.95	1,40,967	36.31
3	<b>Investment subject to Exposure Norms</b>				-			
	a. Housing & Loans to SG for Housing and FFE				-			
	1. Approved Investments		43,392	10.65	(550)	2.84	42,842	11.04
	2. Other Investments				-			
	b. Infrastructure Investments				-			
	1. Approved Investments		85,041	20.86	(2,231)	11.50	82,810	21.33
	2. Other Investments		48	0.01	61	-0.31	108	0.03
	c. Approved Investments		1,20,040	29.45	(3,274)	16.87	1,16,766	30.08
	d. Other Investments (not exceeding 15%)		3,559	0.87	1,134	-5.85	4,694	1.21
	<b>Total</b>		<b>4,07,589</b>	<b>100.00</b>	<b>(19,403)</b>	<b>100.00</b>	<b>3,88,186</b>	<b>100.00</b>

**Note:**

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

**FORM NL-29-DETAIL REGARDING DEBT SECURITIES**

**Name of the Insurer: Universal Sompo General Insurance Company Limited**

**Date: As on December 31, 2023**

**(₹ in Lakhs)**

**Detail Regarding debt securities**

	<b>MARKET VALUE</b>				<b>Book Value</b>			
	<b>As at December 31, 2023</b>	<b>As % of total for this class</b>	<b>As at December 31, 2022</b>	<b>As % of total for this class</b>	<b>As at December 31, 2023</b>	<b>As % of total for this class</b>	<b>As at December 31, 2022</b>	<b>As % of total for this class</b>
<b>Break down by credit rating</b>								
AAA rated	2,05,787	56.53	1,88,770	52.05	2,08,803	56.32	1,92,129	51.79
AA or better	17,369	4.77	8,433	2.33	17,473	4.71	8,508	2.29
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	1,37,372	37.74	1,65,460	45.62	1,40,967	38.02	1,70,350	45.92
Any other (Treps)	3,500	0.96	-	-	3,500	0.94	-	-
<b>Total (A)</b>	<b>3,64,027</b>	<b>100.00</b>	<b>3,62,664</b>	<b>100.00</b>	<b>3,70,742</b>	<b>100.00</b>	<b>3,70,987</b>	<b>100.00</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	44,825	12.31	70,058	19.32	44,966	12.13	70,526	19.01
more than 1 year and upto 3years	96,954	26.63	74,302	20.49	98,184	26.48	75,276	20.29
More than 3years and up to 7years	1,61,935	44.48	1,55,631	42.91	1,65,978	44.77	1,59,659	43.04
More than 7 years and up to 10 years	57,823	15.88	61,724	17.02	59,130	15.95	64,556	17.40
above 10 years	2,490	0.68	949	0.26	2,484	0.67	971	0.26
Any other (Please specify)								
<b>Total (B)</b>	<b>3,64,027</b>	<b>100.00</b>	<b>3,62,664</b>	<b>100.00</b>	<b>3,70,742</b>	<b>100.00</b>	<b>3,70,987</b>	<b>100.00</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,00,722	27.67	1,24,193	34.24	1,03,550	29.20	1,28,244	34.57
b. State Government	36,650	10.07	41,268	11.38	37,417	10.96	42,106	11.35
c. Corporate Securities	2,23,156	61.30	1,97,203	54.38	2,26,275	58.49	2,00,638	54.08
Any other (Treps)	3,500	0.96	-	-	3,500	1.35	-	-
<b>Total (C)</b>	<b>3,64,027</b>	<b>100.00</b>	<b>3,62,664</b>	<b>100.00</b>	<b>3,70,742</b>	<b>100.00</b>	<b>3,70,987</b>	<b>100.00</b>

**Note**

(a) In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

(b) Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

(c) Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

**FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS**

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

**Date: As on December 31, 2023**  
**Name of the Fund UNIVERSAL SOMPO**

(₹ in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at December 31, 2023	As at March 31, 2023	As at December 31, 2023	As at March 31, 2023	As at December 31, 2023	As at March 31, 2023	As at December 31, 2023	As at March 31, 2023	As at December 31, 2023	As at March 31, 2023
1	Investments Assets	2,26,275	2,27,737	-	-	1,40,967	1,72,755	20,944	38,160	3,88,186	4,38,652
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,26,275	2,27,737	-	-	1,40,967	1,72,755	20,944	38,160	3,88,186	4,38,652
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	59	-	-	-	-	-	-	-	59

**CERTIFICATION**

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

**Note:**

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

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

Name of the Insurer: Universal Sampo General Insurance Company Limited

Registration Number: 134

Statement as on: December 31, 2023

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category Code	For the Quarter Ended December 31, 2023				Up to the Quarter Ended December 31, 2023				Up to the Quarter Ended December 31, 2022			
			Investment (₹) <sup>1</sup>	Income on Investment (₹)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (₹) <sup>1</sup>	Income on Investment (₹)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (₹) <sup>1</sup>	Income on Investment (₹)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	CENTRAL GOVERNMENT SECURITIES	CGSB	1,11,481.57	1,775.43	6.32	4.73	1,14,324.27	5,533.16	6.42	4.81	1,19,960.26	5,514.20	6.10	4.48
		CTRB	-	-	-	-	3,886.02	10.23	5.34	3.99	7,445.60	111.35	5.46	-
		CDSS	-	-	-	-	-	-	-	-	-	-	-	-
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.	SGOA	3,041.06	50.28	6.56	4.91	3,112.13	153.27	6.54	4.89	2,957.65	142.89	6.41	4.77
		SGBB	38,042.40	678.34	7.07	5.29	39,788.09	2,123.14	7.08	5.30	42,715.38	2,267.32	7.05	5.27
3	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	32,674.70	569.52	6.92	5.17	34,548.70	1,772.76	6.81	5.10	28,710.35	1,356.08	6.27	4.69
	Bonds / Debentures issued by HUDCO	HTHD	10,561.49	181.34	6.81	5.10	12,692.40	656.72	6.87	5.14	18,154.39	886.95	6.48	4.85
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	4,058.86	50.86	7.75	5.80	2,397.37	37.77	7.19	-
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	50.27	4.90	710.97	532.02	108.33	23.00	41.21	30.84	63.51	15.18	32.19	31.01
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Taxable - Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	63,330.29	1,119.88	7.02	5.25	63,691.17	3,352.10	6.99	5.23	63,866.17	3,258.38	6.77	5.09
	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	9,903.58	195.45	7.83	5.86	9,918.97	589.49	7.89	5.90	4,862.22	278.88	7.61	5.71
	Taxable - Infrastructure / Social Sector - Other Corporate Securities (Approved Investments) - Debentures/Bonds	ICTD	3,372.07	68.67	8.08	6.05	2,852.37	143.85	7.77	5.81	-	-	-	-
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	2,498.56	3.37	7.03	5.26	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds - Tax Free Bond	IPFD	-	-	-	-	-	-	-	-	1,025.11	55.67	7.21	5.85
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	7,944.73	153.95	7.69	5.75	5,699.14	327.50	7.63	5.71	1,013.60	32.71	7.50	5.61
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-	-	-
	PSU (Approved Investment) - Equity Shares - Quoted	EAEQ	711.30	43.96	24.52	18.35	795.11	142.40	23.77	17.79	154.26	17.54	15.09	9.16
	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	11,704.36	449.16	15.23	11.39	9,321.82	848.86	12.09	9.04	5,049.88	237.38	6.24	4.70
	Corporate Securities - Bond Taxable	EPBT	3,499.82	50.92	5.77	4.32	3,499.71	152.24	5.77	4.32	3,319.60	143.93	5.75	4.29
	Corporate Securities - (Approved Investment) - Debentures	ECOS	93,330.54	1,796.25	7.64	5.71	90,784.23	5,170.64	7.56	5.66	55,538.30	2,864.49	6.85	5.13
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	2,497.91	6.57	7.38	5.52	-	-	-	-
	Deposits - CDs with Scheduled Banks	ECCD	3,175.81	24.98	7.36	5.51	5,963.06	181.91	7.18	5.38	14,416.41	321.43	6.21	-
	Deposits - Deposit with Scheduled Banks	ECDB	2,406.09	30.28	5.89	4.41	2,951.72	77.41	5.77	4.31	5,154.55	180.19	5.29	3.98
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	-	-	-	-	-	-	-	-	1,000.00	27.46	8.15	6.10
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	4,877.46	117.79	5.92	4.43
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	-	-	-	-	-	-	1,002.04	7.91	7.02	5.26
	CCIL - CBLO/TREPS	ECBO	4,490.00	72.60	7.29	5.45	5,745.75	273.83	6.90	5.17	3,438.46	62.58	6.21	-
	Passively Managed Equity ETF (Non Promoter Group)	EETF	1,463.23	78.18	21.20	15.86	1,144.93	166.15	19.26	14.41	305.34	18.41	14.48	-
6	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Equity Shares (incl. Co - op Societies)	OESH	2,439.73	186.72	30.36	22.72	1,469.31	352.13	31.81	23.80	485.27	28.87	7.90	(0.22)
	Mutual Funds -Debt/Income/Serial Plans/Liquid Schemes (Others)	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	(0.27)	-	-
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	4,770.09	9.67	6.72	5.03	-	-	-	-
	Infrastructure - Equity (including unlisted)	IOEQ	160.94	57.34	141.35	105.78	158.53	57.34	140.45	105.10	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	155.05	19.76	30.21	22.61	280.52	3.46	1.64	1.98
	Passively Managed Equity ETF Non Promoter Group)	OETF	353.49	5.56	6.24	4.67	221.25	8.36	5.02	3.75	315.26	-	-	-
	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
	Alternative Investment Fund	OAFB	1,332.59	42.28	12.59	9.42	1,320.41	97.73	9.82	7.35	683.74	44.25	8.59	5.39
	<b>TOTAL</b>		<b>4,02,689.99</b>	<b>7,635.99</b>	<b>7.52</b>	<b>5.63</b>	<b>4,06,910.57</b>	<b>22,304.42</b>	<b>7.28</b>	<b>5.45</b>	<b>3,68,080.99</b>	<b>18,032.80</b>	<b>6.50</b>	<b>4.86</b>

**No te:** Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM shall be prepared in respect of each fund.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

6 Investment Regulations, as amended from time to time, to be referred

**FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS****Registration Number: 134****Statement as on: December 31, 2023****Statement of Down Graded Investments****Periodicity of Submission: Quarterly****(₹ in Lakhs)**

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

**Note:**

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



**FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**

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

**Registration No: 134**

**Date: As on December 31, 2023**

**(₹ in Lakhs)**

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above		-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	46	26,566.47	716.57	7,855.65	17.11%
3	No. of Reinsurers with rating A but less than AA	21	14,631.33	461.89	3,237.64	8.92%
4	No. of Reinsurers with rating BBB but less than A	13	1,336.30	292.77	5,771.38	3.60%
5	No. of Reinsurers with rating less than BBB	6	978.71	135.11	513.64	0.79%
	<b>Total (A)</b>	<b>86</b>	<b>43,512.80</b>	<b>1,606.35</b>	<b>17,378.31</b>	<b>30.43%</b>
	<b>With In India</b>					
1	Indian Insurance Companies	6	-	-	991.83	0.48%
2	FRBs	10	77,607.69	779.66	77.63	38.20%
3	GIC Re	1	59,985.37	3,383.95	67.06	30.89%
4	Other (to be Specified)	-	-	-	-	0.00%
	<b>Total (B)</b>	<b>17</b>	<b>1,37,593.06</b>	<b>4,163.62</b>	<b>1,136.51</b>	<b>69.57%</b>
	<b>Grand Total (C)= (A)+(B)</b>	<b>103</b>	<b>1,81,105.86</b>	<b>5,769.96</b>	<b>18,514.83</b>	<b>100.00%</b>

Note:-

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

(b) Figures are to be provided upto the quarter

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous	
		For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
<b>STATES*</b>																							
1	Andhra Pradesh	54	150	-	-	-	-	-	-	202	562	140	430	341	992	47	103	51	131	-	-	88	234
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	26	91	-	-	1	1	1	1	547	1,185	979	2,689	1,526	3,874	21	48	0	0	0	0	21	48
4	Bihar	64	198	-	-	0	0	0	0	69	209	99	281	168	491	20	50	0	0	0	0	20	50
5	Chhattisgarh	19	74	-	-	-	-	-	-	805	2,775	1,008	3,009	1,813	5,784	8	22	0	0	0	0	8	22
6	Goa	6	14	-	-	-	-	-	-	131	404	113	318	244	722	6	43	-	-	-	-	6	43
7	Gujarat	72	257	-	-	12	28	12	28	1,182	3,691	788	2,368	1,671	6,059	485	1,788	0	1	-	-	486	1,789
8	Haryana	2,262	6,538	-	-	587	1,748	587	1,748	2,697	7,535	3,361	9,187	6,058	16,722	2,891	12,599	21	84	-	0	2,912	12,683
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	28	100	-	-	0	0	0	0	185	490	139	443	324	933	21	62	0	0	0	0	23	62
11	Karnataka	165	691	-	-	6	78	6	78	1,448	4,346	2,181	6,850	3,629	11,196	270	1,272	2,372	2,657	-	0	2,641	3,929
12	Kerala	36	147	-	-	0	0	0	0	1,431	3,691	971	4,071	2,402	7,762	175	341	0	0	0	0	175	341
13	Madhya Pradesh	51	158	-	-	-	1	-	1	1,200	2,855	2,594	6,534	3,793	9,389	42	100	0	0	0	0	42	100
14	Maharashtra	966	3,167	574	1,807	72	137	646	1,843	2,631	8,445	2,324	8,700	5,155	17,145	1,758	8,716	31	1,317	901	901	2,690	10,934
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	144	319	-	-	0	0	0	0	514	1,526	427	1,286	941	2,812	118	262	10	19	-	-	129	282
20	Punjab	38	107	-	-	0	0	0	0	1,061	2,821	735	2,118	1,797	4,939	47	132	0	1	-	-	47	133
21	Rajasthan	54	131	-	-	0	3	0	3	3,811	9,376	4,135	11,939	7,946	21,315	28	87	0	0	0	0	28	87
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	895	5,803	-	-	83	339	83	339	1,366	4,107	2,046	8,628	3,443	12,736	1,158	6,307	175	3,579	0	1	1,333	9,887
24	Telangana	163	408	-	-	44	46	44	46	439	1,327	547	1,216	986	2,544	341	1,713	62	201	0	0	403	1,914
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	32	87	-	-	0	0	0	0	565	1,223	422	1,182	887	2,425	27	188	1	13	-	-	28	193
27	Uttar Pradesh	395	939	-	-	25	33	25	33	3,472	9,442	4,727	15,962	8,249	25,405	214	1,109	2	11	-	0	216	1,171
28	West Bengal	323	1,038	-	-	10	36	10	36	10	36	846	492	1,625	654	2,470	240	730	841	2,235	-	1,681	3,955
	<b>TOTAL (A)</b>	<b>5,724</b>	<b>20,418</b>	<b>574</b>	<b>1,807</b>	<b>841</b>	<b>2,442</b>	<b>1,415</b>	<b>4,248</b>	<b>24,239</b>	<b>66,928</b>	<b>28,187</b>	<b>88,826</b>	<b>52,424</b>	<b>1,55,764</b>	<b>8,218</b>	<b>35,684</b>	<b>3,567</b>	<b>10,644</b>	<b>901</b>	<b>902</b>	<b>12,386</b>	<b>47,230</b>
<b>UNION TERRITORIES*</b>																							
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	98	345	-	-	25	58	25	58	1,008	3,521	1,294	3,462	2,263	7,004	270	890	0	0	0	0	270	891
6	Jammu & Kashmir	3	7	-	-	-	-	-	-	181	813	145	533	324	1,346	3	9	0	0	0	0	3	9
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>	<b>98</b>	<b>352</b>	<b>-</b>	<b>-</b>	<b>25</b>	<b>58</b>	<b>25</b>	<b>58</b>	<b>1,190</b>	<b>4,355</b>	<b>1,398</b>	<b>3,995</b>	<b>2,587</b>	<b>8,350</b>	<b>273</b>	<b>849</b>	<b>0</b>	<b>0.57</b>	<b>0</b>	<b>0</b>	<b>273</b>	<b>850</b>
<b>Outside India</b>																							
1	<b>TOTAL (C)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A)+(B)+(C)</b>	<b>5,823</b>	<b>20,770</b>	<b>574</b>	<b>1,807</b>	<b>866</b>	<b>2,499</b>	<b>1,440</b>	<b>4,306</b>	<b>25,429</b>	<b>71,283</b>	<b>29,584</b>	<b>92,831</b>	<b>55,013</b>	<b>1,64,114</b>	<b>8,490</b>	<b>36,534</b>	<b>3,567</b>	<b>10,644</b>	<b>901</b>	<b>903</b>	<b>12,658</b>	<b>48,080</b>

Sl.No.	State / Union Territory	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(B)</sup>		Total Miscellaneous		Total	
		For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
		<b>STATES*</b>															
1	Andhra Pradesh	-	-	-	-	0	1	-	-	-	-	7	19	447	1,246	501	1,395
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	0	0	0	1	2	-	-	-	-	10	33	1,558	3,956	1,586	4,049
4	Bihar	-	0	-	0	0	2	-	-	-	-	38	79	225	622	289	820
5	Chhattisgarh	0	0	-	-	1	2	-	-	-	-	1	11	1,823	5,820	1,842	5,894
6	Goa	0	0	-	0	2	2	-	-	-	-	1	3	253	770	259	784
7	Gujarat	9	45	0	0	7	20	-	-	9	5,012	41	81	2,522	13,006	2,606	13,291
8	Haryana	2	6	59	286	160	555	-	-	-	-	419	1,025	9,611	31,277	12,460	39,563
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	0	0	-	-	1	1	-	-	-	-	16	41	364	1,037	392	1,138
11	Karnataka	0	5	4	252	13	61	-	-	1,508	37,152	52	300	7,848	52,896	8,019	53,665
12	Kerala	-	0	-	0	0	0	-	-	-	-	2	13	2,579	8,116	2,616	8,264
13	Madhya Pradesh	0	1	0	0	1	3	-	-	-	-	23	61	3,860	9,674	3,911	9,734
14	Maharashtra	8	22	31	585	9	54	-	-	38,168	49,661	611	1,224	46,671	79,626	48,304	84,736
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	1	1	12	60	1	6	-	-	-	-	28	68	1,111	3,228	1,255	3,547
20	Punjab	-	0	0	0	0	0	-	-	-	-	15	38	1,859	5,111	1,897	5,218
21	Rajasthan	-	3	0	0	8	32	-	-	-	-	12	35	8,323	43,351	8,377	43,484
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	0	6	38	230	28	40	-	-	510	510	310	781	5,662	24,190	6,640	30,332
24	Telangana	1	2	2	2	14	28	-	-	-	-	26	49	1,432	4,538	1,630	4,992
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	0	0	0	0	-	7	-	-	-	-	14	30	1,029	2,706	1,061	2,293
27	Uttar Pradesh	3	4	0	30	25	28	-	-	441	14,141	191	501	9,126	41,229	9,456	42,292
28	West Bengal	1	5	0	2	41	109	-	-	-	-	102	251	1,880	5,394	2,213	6,658
	<b>TOTAL (A)</b>	<b>27</b>	<b>102</b>	<b>146</b>	<b>1,448</b>	<b>312</b>	<b>956</b>	-	-	<b>40,964</b>	<b>1,27,948</b>	<b>1,920</b>	<b>4,646</b>	<b>1,08,181</b>	<b>3,38,692</b>	<b>1,15,321</b>	<b>3,62,760</b>
<b>UNION TERRITORIES*</b>																	
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	1	5	1	3	6	38	-	-	-	-	25	47	2,556	7,938	2,686	8,341
6	Jammu & Kashmir	-	0	0	0	0	1	-	-	-	-	1	3	308	1,399	330	1,366
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>	<b>1</b>	<b>5</b>	<b>1</b>	<b>3</b>	<b>7</b>	<b>39</b>	-	-	-	-	<b>26</b>	<b>50</b>	<b>2,894</b>	<b>9,298</b>	<b>3,017</b>	<b>9,708</b>
<b>Outside India</b>																	
1	<b>TOTAL (C)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A)+(B)+(C)</b>	<b>28</b>	<b>107</b>	<b>147</b>	<b>1,451</b>	<b>319</b>	<b>995</b>	-	-	<b>40,964</b>	<b>1,27,948</b>	<b>1,946</b>	<b>4,696</b>	<b>1,11,075</b>	<b>3,47,391</b>	<b>1,18,338</b>	<b>3,72,467</b>

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

**Name of the Insurer: Universal Sampo General Insurance Company Limited**

**Date: As on December 31, 2023**

**(₹ in Lakhs)**

Sl.No.	Line of Business	For the Quarter Ended December 31, 2023		For the Quarter Ended December 31, 2022		Upto the Quarter Ended December 31, 2023		Upto the Quarter Ended December 31, 2022	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	5,823	57,686	4,476	56,508	20,770	1,63,805	17,896	1,79,932
2	Marine Cargo	866	218	1,029	192	2,499	709	2,045	606
3	Marine Other than Cargo	574	2	592	27	1,807	32	1,626	43
4	Motor OD	25,429	5,22,078	22,602	5,34,891	71,283	15,56,434	75,453	17,93,838
5	Motor TP	29,584	-	20,924	-	92,831	-	67,564	-
6	Health	8,191	44,530	4,249	37,640	36,534	1,28,230	22,458	1,23,417
7	Personal Accident	3,567	5,343	4,565	20,628	10,644	15,112	12,458	64,617
8	Travel	901	18	4	127	903	96	5	189
9	Workmen's Compensation/ Employer's liability	28	200	15	104	107	546	60	297
10	Public/ Product Liability	147	312	162	2,221	1,451	2,039	1,515	2,857
11	Engineering	319	272	216	246	995	826	876	669
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	40,964	22	45,513	379	1,27,948	105	1,08,164	442
14	Other segments	1,946	34,095	1,380	36,017	4,696	97,770	3,693	1,21,703
	<b>Miscellaneous - Total</b>	<b>1,11,075</b>	<b>6,06,870</b>	<b>99,629</b>	<b>6,32,253</b>	<b>3,47,391</b>	<b>18,01,158</b>	<b>2,92,244</b>	<b>21,08,029</b>
	<b>Grand Total</b>	<b>1,18,338</b>	<b>6,64,776</b>	<b>1,05,726</b>	<b>6,88,980</b>	<b>3,72,467</b>	<b>19,65,704</b>	<b>3,13,812</b>	<b>22,88,610</b>

Notes:

(a) Premium stands for amount of gross direct premium written in India

(b) The line of business which are not applicable for any company should be filled up with NA.

(c) Figure '0' in those fields will imply no business in the segment.

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

(e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

## FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Universal Somp General Insurance Company Limited

Date: As on December 31,2023

Sl.No.	Channels	For the Quarter Ended December 31, 2023		Upto the Quarter Ended December 31, 2023		For the Quarter Ended December 31, 2022		Upto the Quarter Ended December 31, 2022	
		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	28,435	3,716	1,11,098	12,193	22,543	3,828	84,070	9,038
2	Corporate Agents-Banks	1,30,057	9,714	3,75,508	26,515	1,33,846	7,900	4,30,854	23,676
3	Corporate Agents -Others	18,726	1,246	48,776	4,255	46	3	166	23
4	Brokers	4,04,040	50,694	11,72,796	1,60,665	4,31,966	35,751	14,86,789	1,28,945
5	Micro Agents	-	-	-	-	-	-	-	-
	<b>Direct Business</b>	5,945	45,201	11,262	1,42,064	8,888	50,974	17,467	1,28,125
6	Officers/Employees	-	-	-	-	-	-	-	-
	Online (Through Company Website)	3,550	167	4,988	218	6,087	436	8,899	11,161
	Others	2,395	45,034	6,274	1,41,845	2,801	50,538	8,568	1,16,964
7	Common Service Centres(CSC)	9,635	121	27,182	354	23,745	102	59,270	252
8	Insurance Marketing Firm	3,753	237	8,401	678	148	38	494	123
9	Point of sales person (Direct)	64,147	7,390	2,10,218	25,704	67,677	7,116	2,08,782	23,581
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	38	19	463	41	121	16	718	49
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specify)	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>6,64,776</b>	<b>1,18,338</b>	<b>19,65,704</b>	<b>3,72,467</b>	<b>6,88,980</b>	<b>1,05,726</b>	<b>22,88,610</b>	<b>3,13,812</b>
14	<b>Business outside India (B)</b>								
	<b>Grand Total (A+B)</b>	<b>6,64,776</b>	<b>1,18,338</b>	<b>19,65,704</b>	<b>3,72,467</b>	<b>6,88,980</b>	<b>1,05,726</b>	<b>22,88,610</b>	<b>3,13,812</b>

Note:

(a) Premium means amount of premium received from business acquired by the source

(b) No of Policies stand for no. of policies sold

(c) Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

## FORM NL-37-CLAIMS DATA

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

Upto the quarter ending December 31, 2023

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 period	377	355	-	355	21,331	17,399	38,730	2,711	5,965	3	8,679	54	23	72	-	11,856	-	675	60,821		
2	Claims reported during the period	764	5,395	-	5,395	2,72,783	7,889	2,80,672	60,335	3,511	2	63,848	87	29	152	-	12,56,263	-	2,326	16,09,536		
	(a) Booked During the period	688	5,391	-	5,391	2,72,143	7,504	2,79,647	58,868	2,800	2	61,670	86	28	150	-	12,54,034	-	2,191	16,03,885		
	(b) Reopened during the Period	76	4	-	4	640	385	1,025	1,467	711	-	2,178	1	1	2	-	2,229	-	135	5,651		
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Claims Settled during the period	362	3,864	-	3,864	2,47,959	4,681	2,52,640	52,765	1,669	1	54,435	34	2	115	-	11,61,177	-	1,916	14,74,545		
	(a) paid during the period	362	3,864	-	3,864	2,47,959	4,681	2,52,640	52,765	1,669	1	54,435	34	2	115	-	11,61,177	-	1,916	14,74,545		
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Claims Repudiated during the period	66	10	-	10	8,283	70	8,353	1,526	2,881	-	4,407	3	-	2	-	-	-	-	21	12,862	
	Other Adjustment ( Closed Claims )	154	318	-	318	9,689	923	10,612	2,899	713	2	3,614	20	7	36	-	296	-	279	15,336		
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	559	1,558	-	1,558	28,183	19,614	47,797	5,856	4,213	2	10,071	84	43	71	-	1,06,646	-	785	1,67,614		
	Less than 3months	213	1,367	-	1,367	23,022	1,630	24,652	4,749	998	-	5,747	31	6	11	-	64,975	-	317	97,319		
	3 months to 6 months	83	110	-	110	2,729	2,061	4,790	252	519	-	771	21	6	9	-	37,247	-	68	43,105		
	6months to 1 year	85	41	-	41	1,409	4,038	5,447	300	1,085	-	1,385	12	15	7	-	1,593	-	60	8,645		
	1year and above	178	40	-	40	1,023	11,885	12,908	555	1,611	2	2,168	20	16	44	-	2,831	-	340	18,545		

Notes:-

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

Upto the quarter ending December 31, 2023

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 period	31,820.04	748.73	-	748.73	11,873.90	82,613.88	94,487.78	1,877.33	15,088.44	4.69	16,970.46	168.46	126.35	1,325.90	-	1,413.49	-	1,896.93	1,48,958.15	
2	Claims reported during the period	12,495.46	1,016.23	-	1,016.23	56,699.42	49,091.86	1,05,791.27	41,543.45	17,176.21	0.41	58,720.07	61.28	1,119.67	126.90	-	87,165.81	-	2,754.90	2,69,251.61	
	(a) Booked During the period	11,454.63	1,015.85	-	1,015.85	55,068.77	46,098.68	1,01,167.45	40,883.62	15,582.00	0.41	56,466.03	60.68	965.03	126.82	-	87,044.34	-	2,454.50	2,60,755.34	
	(b) Reopened during the Period	1,040.82	0.38	-	0.38	1,630.64	2,993.18	4,623.82	659.84	1,594.21	-	2,254.04	0.60	154.64	0.08	-	121.47	-	300.40	8,496.27	
	(c) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	15,278.93	883.25	-	883.25	56,996.43	24,236.69	81,233.12	26,108.38	6,555.90	0.44	32,664.71	17.16	170.02	174.65	-	56,658.54	-	2,543.10	1,89,623.49	
	(a) paid during the period	15,278.93	883.25	-	883.25	56,996.43	24,236.69	81,233.12	26,108.38	6,555.90	0.44	32,664.71	17.16	170.02	174.65	-	56,658.54	-	2,543.10	1,89,623.49	
	(b) Other Adjustment (to be specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims Repudiated during the period	197.43	11.24	-	11.24	2,348.01	420.09	2,768.09	715.08	6,030.79	-	6,745.87	11.00	-	4.20	-	-	-	14.66	9,752.50	
	Other Adjustment (to be specify)	2,282.55	92.05	-	92.05	(3,626.05)	4,219.35	593.31	12,088.58	1,742.69	1.17	13,832.44	39.80	41.53	150.61	-	24,229.63	-	216.50	41,478.43	
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	26,556.58	778.43	-	778.43	12,854.93	#####	1,15,684.53	4,508.75	17,935.27	3.49	22,447.51	161.78	1,034.47	1,123.34	-	7,691.12	-	1,877.57	1,77,355.33	
	Less than 3months	8,652.62	147.40	-	147.40	5,438.62	14,907.89	20,346.52	3,047.30	4,912.50	-	7,959.80	34.61	1.31	19.72	-	4,487.51	-	287.32	41,936.81	
	3 months to 6 months	1,256.76	184.39	-	184.39	2,069.57	13,445.78	15,515.35	317.85	3,425.63	-	3,743.47	11.68	1.35	29.79	-	2,286.09	-	240.97	23,269.85	
	6months to 1 year	920.96	126.72	-	126.72	2,004.68	24,149.07	26,153.75	490.84	5,553.22	-	6,044.07	5.92	964.55	30.38	-	213.31	-	113.08	34,572.74	
	1year and above	15,726.23	319.92	-	319.92	3,342.05	50,326.87	53,668.92	652.76	4,043.92	3.49	4,700.17	109.58	67.26	1,043.45	-	704.00	-	1,236.20	77,575.72	

Notes:-

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

## FORM NL-39- AGEING OF CLAIMS

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

For the Quarter ending on December 31, 2023

(₹ 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	41	24	42	23	8	-	-	176	83	225	241	110	-	-	138	834
2	Marine Cargo	722	1,024	62	7	2	-	-	38	81	32	16	16	-	-	1,817	184
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	56,654	11,855	2,374	735	78	-	1	9,083	4,330	2,055	924	172	-	5	71,697	16,569
5	Motor TP	395	114	24	146	303	151	79	3,332	116	182	904	1,949	1,298	545	1,212	8,326
6	Health	17,079	5,050	910	72	2	-	-	6,735	2,648	1,025	155	4	-	23,113	10,567	
7	Personal Accident	126	96	102	53	87	-	-	511	406	630	322	183	-	464	2,052	
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	-	9	4	-	-	-	0	-	1	2	-	-	13	4	
10	Public/ Product Liability	-	-	-	-	-	-	-	155	-	-	-	-	-	-	-	155
11	Engineering	21	6	7	2	-	-	-	5	2	34	9	-	0	36	51	
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	5,11,885	16,060	1,348	5,182	39	-	-	21,817	1,129	125	484	8	-	5,34,514	23,563	
14	Other segments <sup>(a)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	479	140	32	11	8	3	2	759	129	34	13	26	11	675	972	

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

Up to the Quarter ending on December 31, 2023

(₹ 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	119	97	80	43	23	-	-	12,023	279	493	465	2,020	-	-	362	15,279
2	Marine Cargo	1,006	2,607	161	70	20	-	-	336	197	111	115	123	-	-	3,864	883
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	2,04,528	33,148	6,612	3,348	321	-	2	33,686	13,751	5,967	3,037	551	-	6	2,47,959	56,996
5	Motor TP	2,109	285	220	457	870	483	257	11,582	475	974	1,875	4,652	3,364	1,315	4,681	24,237
6	Health	40,793	10,617	1,244	98	13	-	-	17,960	6,400	1,550	175	23	-	52,765	26,108	
7	Personal Accident	470	329	247	348	274	1	-	1,735	1,455	1,445	1,085	834	2	1,669	6,556	
8	Travel	1	-	-	-	-	-	-	0	-	-	-	-	-	1	0	
9	Workmen's Compensation/ Employer's liability	-	5	17	10	1	-	1	0	2	3	4	3	-	5	34	17
10	Public/ Product Liability	2	-	-	-	-	-	-	170	0	0	-	-	-	-	2	170
11	Engineering	63	34	10	2	4	2	-	34	21	40	10	57	12	115	175	
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	11,34,744	16,405	1,358	8,506	164	-	-	54,846	1,153	125	549	(14)	-	11,61,177	56,659	
14	Other segments <sup>(a)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	1,250	478	111	44	20	7	6	1,832	339	94	40	79	75	83	1,916	2,543

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

## FORM NL-41 OFFICES INFORMATION

As at: December 31, 2023

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: December 31, 2023

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	109
2	No. of branches approved during the year	2
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	10
6	No of branches at the end of the year	151*
7	No. of branches approved but not opened	1
8	No. of rural branches	48
9	No. of urban branches	103
10	<b>No. of Directors:-</b>	
	(a) Independent Director	3 (including 1 women director)
	(b) Executive Director/ Whole time director	1
	(c) Non-executive Director	12
	(d) Women Director	1
11	<b>No. of Employees</b>	
	(a) On-roll:	1815
	(b) Off-roll:	150
	(c) Total	1965
12	<b>No. of Insurance Agents and Intermediaries</b>	
	(a) Individual Agents,	4234
	(b) Corporate Agents-Banks	14
	(c) Corporate Agents-Others	13
	(d) Insurance Brokers	491
	(e) Web Aggregators	24
	(f) Insurance Marketing Firm	14
	(g) Motor Insurance Service Providers (DIRECT)	9
	(h) Point of Sales persons (DIRECT)	8397
	(i) Other as allowed by IRDAI (To be specified)	-

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

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
<b>Number at the beginning of the quarter</b>	<b>1804</b>	<b>12445</b>
Recruitments during the quarter	143	806
Attrition during the quarter	132	55
<b>Number at the end of the quarter</b>	<b>1815</b>	<b>13196</b>



## FORM NL-42

## BOARD OF DIRECTORS &amp; KEY MANAGEMENT PERSONS

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: December 31, 2023

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. Shanti Lal Jain	Non-Executive Director	Chairman /Nominee Director	No Change
2	Mr. Sharad Mathur	Managing Director & Chief Executive Officer	Executive Director	No Change
3	Mr. Imran Amin Siddiqui	Non-Executive Director	Nominee Director	No Change
4	Mr. Mahesh Kumar Bajaj	Non-Executive Director	Nominee Director	No Change
5	Mr. Gopal Sarvesan	Non-Executive Director	Nominee Director	No Change
6	Mr. Sekhar Rao	Non-Executive Director	Nominee Director	Appointed as Additional Director w.e.f. 27th October 2023. Appointment regularised w.e.f. 30th October 2023 as Nominee Non-Executive Director
7	Mr. Mohit Burman	Non-Executive Director	Nominee Director	No Change
8	Mr. Daniel Neo	Non-Executive Director	Nominee Director	No Change
9	Mr. Takashi Kurumisawa	Non-Executive Director	Nominee Director	No Change
10	Mr. Kelvin John Nathan	Alternate Director	Non-Executive Director	No Change
11	Mr. Aditya Tibrewala	Non-Executive Director	Nominee Director	No Change
12	Ms. Chhaya Palrecha	Independent Director	Non-Executive Director	No Change
13	Mr. G C Rangan	Independent Director	Non-Executive Director	No Change
14	Mr. Bhaskar Jyoti Sarma	Independent Director	Non-Executive Director	No Change
15	Mr. Mudit Gupta	Alternate Director	Non-Executive Director	No Change
16	Mr. Lui Kwang Vincent Ng	Alternate Director	Non-Executive Director	No Change
17	Mr. Kuniaki Takahashi	Deputy CEO	Executive	No Change
18	Mr. Nilesh Mejari	Chief Financial Officer	Executive	No Change
19	Mr. Mahendra Tripathi	Chief Compliance Officer	Executive	No Change
20	Ms. Aarti Ganesh Kamath	Company Secretary	Executive	No Change
21	Mr. Vikas Garg	Appointed Actuary	Executive	No Change
22	Mr. Hareshwar Karekar	Chief Investment Officer	Executive	No Change
23	Mr. Rishin Rai	Chief Risk Officer	Executive	No Change
24	Mr. Arti Mulik	Head, Underwriting and Product	Executive	No Change
25	Mr. Chinmay Pradeep Adhikari	Chief Human Resources Officer	Executive	No Change

Notes:-

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

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

**FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)**

**Insurer: Universal Sampo General Insurance Company Limited**

**Upto the Quarter ending on As on December 31, 2023**

**(₹ in Lakhs)**

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	FIRE	Rural	18,528	1,199	17,03,223
		Social	-	-	-
2	MARINE CARGO	Rural	34	200	18,41,658
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	2,08,358	8,091	58,20,473
		Social	-	-	-
5	MOTOR TP	Rural	9,511	11,428	92,340
		Social	-	-	-
6	HEALTH	Rural	7,704	968	52,079
		Social	1,376	93	24,88,703
7	PERSONAL ACCIDENT	Rural	1,824	18	69,843
		Social	1,886	17	25,155
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	16	4	14,984
		Social	-	-	-
10	Public/ Product Liability	Rural	179	59	19,989
		Social	-	-	-
11	Engineering	Rural	103	56	1,59,073
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment (CROP)	Rural	71	28,734	1,10,804
		Social	105	1,27,948	5,33,379
14	Miscellaneous	Rural	15,349	318	4,48,780
		Social	-	-	-
	<b>Total</b>	<b>Rural</b>	<b>2,61,677</b>	<b>51,076</b>	<b>1,03,33,246</b>
		<b>Social</b>	<b>3,367</b>	<b>1,28,058</b>	<b>30,47,237</b>

Notes:

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

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

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

- (i) Name of the Insurer: Universal Sompo General Insurance Company Limited  
(ii) Registration No.134 and Date of Registration with the IRDAI: 16 November 2021  
(iii) Gross Direct Premium Income during immediate preceding FY: ₹ 4,10,309.06 Lakhs  
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: ₹ 88,123.15 Lakhs  
(v) Obligation of the Insurer to be met in a financial year: ₹ 92,391.00 Lakhs

**Statement Period: Quarter ending December 31, 2023**

Items	(₹ in Lakhs)	
	For the Quarter Ended December 31, 2023	Upto the Quarter Ended December 31, 2023
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	863	3,742
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	28,722	89,089
<b>Total Gross Direct Motor Third Party Insurance Business Premium (L+P)</b>	<b>29,584</b>	<b>92,831</b>
<b>Total Gross Direct Motor Own damage Insurance Business Premium</b>	<b>25,429</b>	<b>71,283</b>
<b>Total Gross Direct Premium Income</b>	<b>1,18,338</b>	<b>3,72,467</b>

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

**FORM NL-45-GREIVANCE DISPOSAL**

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on December 31, 2023

**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		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	-	-	-	-	-	-	1
b)	Claims Related	1	223	18	3	203	-	744
c)	Policy Related	-	17	7	-	10	-	67
d)	Premium Related	-	6	5	-	1	-	58
e)	Refund Related	-	1	1	-	-	-	1
f)	Coverage Related	-	-	-	-	-	-	1
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	-	-	-	-	-	-	-
i)	Others (to be specified) (i) Insurer failed to clarify the queries raised by Insured (7) (ii) Insurer not given no claim bonus (1) (iii) Insurer repudiated the claim but not returned original bills to the Insured (1)	-	6	1	-	5	-	31
	<b>Total</b>	1	253	32	3	219	0	903
<b>2</b>	<b>Total No. of policies during previous quarter: FY 2022-23</b>	22,88,610						
<b>3</b>	<b>Total No. of claims during previous quarter: FY 2022-23</b>	20,07,624						
<b>4</b>	<b>Total No. of policies during current quarter: FY 2023-24</b>	19,65,704						
<b>5</b>	<b>Total No. of claims during current quarter: FY 2023-24</b>	14,05,413						
<b>6</b>	<b>Total No. of Policy Complaints (current quarter) per 10,000 policies (current quarter):</b>	0.34						
<b>7</b>	<b>Total No. of Claim Complaints (current quarter) per 10,000 claims registered (current quarter):</b>	5.29						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	-	-	-	-	-	0%	
b)	15 - 30 days	-	-	-	-	-	0%	
c)	30 - 90 days	-	-	-	-	-	0%	
d)	90 days & Beyond	-	-	-	-	-	0%	
	<b>Total Number of Complaints</b>	<b>0</b>	<b>0%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0%</b>	

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

**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**

**Name of the Insurer: Universal Sompoo General Insurance Company Limit For the Quarter ending: 31st December 2023**

**Date: 31st December 2023**

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
26-Oct-23	Reliance Industries Ltd	PB	Management	Appointment of Ms. Isha M. Ambani (DIN: 06984175) as a Non-Executive Director of the Company, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
26-Oct-23	Reliance Industries Ltd	PB	Management	Appointment of Shri Akash M. Ambani (DIN: 06984194) as a Non-Executive Director of the Company, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
26-Oct-23	Reliance Industries Ltd	PB	Management	Appointment of Shri Anant M. Ambani (DIN: 07945702) as a Non-Executive Director of the Company, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
26-Oct-23	Axis Bank Ltd	PB	Management	Appointment of Mini Ipe (DIN: 07791184) as the Non-Executive (Nominee) Director of the Bank with effect from July 29, 2023, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
30-Oct-23	Kotak Mahindra Bank Ltd	PB	Management	Appointment of Mr. Dipak Gupta (DIN: 00004771) as the Managing Director & CEO of the Bank for the period commencing from September 2, 2023 until the earlier of December 31, 2023 or the time period as may be approved by the RBI for such appointment and payment of remuneration to him.	FOR	FOR	Compliant with law. No concern identified.
31-Oct-23	Bajaj Finance Ltd	EGM	Management	To issue and allot up to 15,50,000 Warrants convertible into equivalent number of Equity Shares of the Company, in one or more tranches, at any time within eighteen months from the date of allotment of the Warrants under the SEBI ICDR Regulations for cash to Bajaj Finserv Limited, promoter and holding company of the Company (Proposed Allottee) on a preferential issue basis at a price, as determined by the Board in accordance with the pricing guidelines prescribed under Regulation 164 of the SEBI ICDR Regulations at an aggregate consideration not exceeding Rs.1,200 Crore.	AGAINST	ABSTAIN	Compliant with law. Governance concern: Warrants priced at par with equity shares. No explanation as to why preferential offer is being made to promoters.
31-Oct-23	Bajaj Finance Ltd	EGM	Management	To create, offer, issue and allot (including with provisions for reservations on firm and/or competitive basis, or such part of issue and for such categories of persons as may be permitted) such number of fully paid-up Equity Shares to Qualified Institutional Buyers as defined in the SEBI ICDR Regulations, (QIBs) through a Qualified Institutions Placement (QIP) pursuant to and in accordance with the provisions of Chapter VI and other applicable provisions of the SEBI ICDR Regulations, whether or not such QIBs are Members of the Company on the basis of the preliminary placement document, placement document and/or other permissible/requisite offer documents to QIBs in accordance with Chapter VI of the SEBI ICDR Regulations, at such time or times in one or more tranche or tranches, for cash, at such price or prices as the Board may deem fit, including discount of up to 5% on the floor price calculated as per Regulation 176 of the SEBI ICDR Regulations, such that the total amount to be raised through the issue of	FOR	FOR	Compliant with Law. No governance concern identified.
31-Oct-23	Bajaj Finance Ltd	EGM	Management	Alteration of the Object Clause of the Memorandum of Association of the Company.	FOR	FOR	Compliant with Law. No governance concern identified.

01-Nov-23	Ideaforge Technology Ltd	PB	Management	Ratification of Employees Stock Option Scheme 2018.	AGAINST	ABSTAIN	We abstain from voting for this item.
01-Nov-23	Ideaforge Technology Ltd	PB	Management	Grant of stock options to the employees of Subsidiary Companies and Associate Companies, including Joint venture companies under ideaForge Technology Limited "Employees Stock Option Plan, 2018 (ESOP 2018).	AGAINST	ABSTAIN	We abstain from voting for this item.
15-Nov-23	Archean Chemical Industries Ltd	PB	Management	Approval for payment of remuneration to Mr. S Meenakshisundaram as a Non-Executive Director of the company.	AGAINST	ABSTAIN	We abstain from voting for this item.
15-Nov-23	Tata Consultancy Services Ltd	PB	Management	Approval for Buyback of Equity Shares.	FOR	FOR	Compliant with law. No concern identified.
15-Nov-23	Tata Consultancy Services Ltd	PB	Management	Appointment of Mr. AL-Noor Ramji (DIN 00230865) as a Non-Executive Independent Director of the Company for a term of five years commencing from October 12, 2023, to October 11, 2028, and who would not be liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
15-Nov-23	Tata Consultancy Services Ltd	PB	Management	Re-appointment of Ms. Hanne Birgitte Breinbjerg Sorensen (DIN 08035439) as a Non-Executive Independent Director of the Company for the second consecutive term of five years from December 18, 2023, up to December 17, 2028, and who would not be liable to retire by rotation.	AGAINST	ABSTAIN	We abstain from voting for this item.
15-Nov-23	Tata Consultancy Services Ltd	PB	Management	Re-appointment of Mr. Keki Minoo Mistry (DIN 00008886) as a Non-Executive Independent Director of the Company for the second consecutive term of five years from December 18, 2023, up to December 17, 2028, and who would not be liable to retire by rotation.	FOR	FOR	Compliant with Law. No governance concern identified.
16-Nov-23	Maruti Suzuki India Limited	PB	Management	To approve Related Party Transaction.	FOR	FOR	Compliant with law. No concern identified.
16-Nov-23	Maruti Suzuki India Limited	PB	Management	To create, offer, issue and allot on a preferential basis, 1,23,22,514 equity shares of the Company having face value of INR 5/- each, at a price of INR 10,420.85/- per equity share, which is not less than the floor price determined in accordance with Chapter V of the ICDR Regulations (Subscription Shares) for consideration other than cash towards payment of the total purchase consideration of INR 12,841.1 Crores, payable by the Company to Suzuki Motor Corporation (SMC) (Proposed Allottee), for acquisition of 12,84,11,07,500 equity shares of INR 10/- each, representing 100% paid-up equity capital of Suzuki Motor Gujarat Private Limited (SMG) owned by Proposed Allottee (Purchase Shares).	FOR	FOR	Compliant with law. No concern identified.
01-Dec-23	Axis Bank Limited	PB	Management	Appointment of Munish Sharda (DIN: 06796060) as a Director and Whole-time Director (designated as Executive Director) of the Bank and payment of remuneration.	FOR	FOR	Compliant with law. No concern identified.
01-Dec-23	Axis Bank Limited	PB	Management	Alteration of Articles of Association of the Bank.	FOR	FOR	Compliant with law. No concern identified.
21-Dec-23	ITC Limited	PB	Management	Appointment of Mr. Rahul Jain (DIN: 07442202) as a Director of the Company, liable to retire by rotation, with effect from 1st January, 2024 for a period of three years or till such earlier date upon withdrawal by the recommending Institution or to conform with the policy on retirement and as may be determined by the Board of Directors of the Company and / or by any applicable statutes, rules, regulations or guidelines.	FOR	FOR	Compliant with law. No concern identified.
22-Dec-23	Kotak Mahindra Bank Limited	PB	Management	Appointment of Mr. Ashok Vaswani (DIN: 10227550) as a Director and Managing Director & Chief Executive Officer (Managing Director & CEO) of the Bank, for a period of three years, with effect from January 1, 2024 and including remuneration.	FOR	FOR	Compliant with law. No concern identified.

22-Dec-23	Kotak Mahindra Bank Limited	PB	Management	Approval of Kotak Mahindra Equity Option Scheme 2023 for eligible employees of the Bank.	FOR	FOR	Compliant with law. No concern identified.
22-Dec-23	Kotak Mahindra Bank Limited	PB	Management	Approval of Kotak Mahindra Equity Option Scheme 2023 for eligible employees of the subsidiaries of the Bank.	FOR	FOR	Compliant with law. No concern identified.
22-Dec-23	Asian Paints Limited	PB	Management	Appointment of Mr. Soumitra Bhattacharya (DIN: 02783243) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a period of five consecutive years from 26th October 2023 to 25th October 2028.	FOR	FOR	Compliant with law. No concern identified.
30-Dec-23	Oil & Natural Gas Corporation Limited	PB	Management	Approval of Related Party Transaction for providing Letter of Comfort (LOC) f	FOR	FOR	Compliant with law. No concern identified.