Line-wise Net Incurred Loss Ratio: Disclousres up to the Quarter ended on 30.06.2026

Sr. No.	Net Incurred Loss Ratio / Line of business	As on 30.06.2026		As on 30.06.2025		As on 30.06.2024		As on 30.06.2023	
		For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter
1	Home & Long Term Dwelling	59%	59%	56%	56%	68%	68%	87%	87%
2	MOTOR	63%	63%	63%	63%	72%	72%	76%	76%
3	PA	43%	43%	37%	37%	40%	40%	34%	34%
4	Retail Health	64%	64%	73%	73%	78%	78%	78%	78%

Note: LOB described above are as per the IRDAI Cir dt 25.05.2026. Actual nomenclature of LOB may be updated according to commonly referred LOB names.
Point to discuss specifically: While the disclousres are requried on quarterly and monthly YTD, whether the same should only inlcluding YTD or YTD as well as for the month and YTD as well as for the quarter.
Not as part of disclosure, however, as the IRDAI Cir refers to "Overall financial soundness and*improvements",* for comparison sake, we should consider comparison with Budget only and NOT WITH PREVIOUS YEAR.

Line-wise Renewal Ratio: Disclousres up to the Quarter ended on 30.06.2026

Sr. No.	Renewal Ratio / Line of business	As on 30.06.2026		As on 30.06.2025		As on 30.06.2024		As on 30.06.2023	
		For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter
1	Home & Long Term Dwelling	51%	51%	84%	84%	61%	61%	61%	61%
2	MOTOR	41%	41%	46%	46%	45%	45%	48%	48%
3	PA	91%	91%	82%	82%	81%	81%	78%	78%
4	Retail Health	91%	91%	77%	77%	86%	86%	86%	86%

Notes: LOB described above are as per the IRDAI Cir dt 25.05.2026. Actual nomenclature of LOB may be updated according to commonly referred LOB names.
Only the products contributing 90% of new premium for FY2026 in respective LOBs to be considered for disclosures of all quarters of FY2027.
Not as part of disclosure, however, as the IRDAI Cir refers to "Overall financial soundness and*improvements",* for comparison sake, we should consider comparison with Budget only and NOT WITH PREVIOUS YEAR.

Note- We should give only YTD figures for last three years

Disclosure of Products' Performance for and upto the month of June'2026

Sr. No.	Line of Business	Products' Performance for period ended on 30.06.2026							Products' Performance for period ended on 30.06.2025						Products' Performance for period ended on 30.06.2024						Products' Performance for period ended on 30.06.2023					
		Features	Premium	Performance					Premium	Performance					Premium	Performance					Premium	Performance				
			Increase over past 3 years *	Total No. of policies as at 01.04.2026 (renewable policies)	Total Policies issued (a)	Total Policies' Premium (b)	Renewal Premium (c)	Renewal Proportion (d)	Increase over past 3 years *	Total No. of policies as at 01.04.2025 (renewable policies)	Total Policies issued (a)	Total Policies' Premium (b)	Renewal Premium (c)	Renewal Proportion (d)	Increase over past 3 years *	Total No. of policies as at 01.04.2024 (renewable policies)	Total Policies issued (a)	Total Policies' Premium (b)	Renewal Premium (c)	Renewal Proportion (d)	Increase over past 3 years*	Total No. of policies as at 01.04.2023 (renewable policies)	Total Policies issued (a)	Total Policies' Premium (b)	Renewal Premium (c)	Renewal Proportion (d)
1	**MOTOR**		NA	2577746	1654307	1351.961946	479.5069258	41%	NA	1652924	2002777	1241.304499	419.6114334	46%	NA	1596300	1195332	896.4493005	395.2421956	45%	NA	1469327	1386765	950.0615994	380.0000665	48%
	Commercial Vehicle Package Policy	https://www.bajajgeneralinsurance.com/motor-insuran	NA	165103	164996	353.5606649	143.0397361	44%	NA	144303	118701	217.2276254	124.9133153	45%	NA	150453	104744	179.7653828	119.8837989	39%	NA	123806	114649	194.4847088	123.8311088	43%
	Liability Only Policy For Commercial Vehicles	https://www.bajajgeneralinsurance.com/motor-insuran	NA	60528	26175	40.36199504	26.11698842	23%	NA	21340	51240	76.7678662	18.8867116	38%	NA	30242	13576	18.8539653	18.3891329	26%	NA	29598	20909	35.2946874	25.3824421	31%
	Liability Only Policy For Private Car	https://www.bajajgeneralinsurance.com/motor-insuran	NA	221805	136148	46.33597264	28.01189967	27%	NA	43180	210998	71.7690799	12.1998976	41%	NA	60297	38079	12.9478842	11.19572567	25%	NA	55814	61856	20.7602093	10.71243437	28%
	Liability Only Policy For Two Wheelers	https://www.bajajgeneralinsurance.com/motor-insuran	NA	663721	403563	31.79806926	15.58736476	19%	NA	172806	607802	47.4278091	10.404772	33%	NA	172802	187456	15.1200448	8.3764407	22%	NA	189046	220428	18.7694881	9.0598913	21%
	Long Term Two Wheeler Package Policy	https://www.bajajgeneralinsurance.com/motor-insuran	NA	10927	8495	1.0109682	1.0785967	32%	NA	14584	2468	0.2689287	0.5389299	31%	NA	31716	4241	1.2634248	1.6353078	24%	NA	18206	5414	3.9957919	1.9915236	38%
	Private Car Packaee Policy	https://www.bajajgeneralinsurance.com/motor-insuran	NA	243216	135049	193.4038273	169.6006262	61%	NA	222543	112262	141.0684955	149.3491049	60%	NA	231197	93224	100.81973	135.8815918	52%	NA	242120	98473	107.0310945	132.2946795	57%
	Private Car Policy - Bundled	https://www.bajajgeneralinsurance.com/motor-insuran	NA	79906	91642	353.5031327	0	22%	NA	72854	81853	328.3860849	0	27%	NA	84966	74940	299.7688451	0.015803	90%	NA	64111	88567	322.3061476	0.0199361	86%
	Standalone Own Damaee Cover for Private Car	https://www.bajajgeneralinsurance.com/motor-insuran	NA	105392	38069	58.8393152	65.3927883	59%	NA	75100	58432	76.1509021	71.0316974	58%	NA	58750	35805	55.608652	68.018871	51%	NA	32636	32793	49.1507346	46.4489367	64%
	Standalone Own Damage Cover for Two Wheeler	https://www.bajajgeneralinsurance.com/motor-insuran	NA	150625	79270	6.3621551	11.7371233	57%	NA	113657	58105	5.642278	11.4093318	64%	NA	73300	50581	4.2976378	9.1194444	59%	NA	44037	49046	5.0181172	5.1700744	56%
	Two Wheeler Policy – Bundled	https://www.bajajgeneralinsurance.com/motor-insuran	NA	563253	396449	247.3650244	0.0053904	12%	NA	420818	571780	261.9715666	0.0078805	16%	NA	303305	442952	189.8343941	0.0131401	17%	NA	164195	478830	164.323263	0.0285656	23%
	Two-Wheeler Package Policy	https://www.bajajgeneralinsurance.com/motor-insuran	NA	313270	183451	19.4208214	18.9364119	51%	NA	351639	129136	14.6237624	20.8657924	49%	NA	399272	149734	18.1693396	22.7129393	45%	NA	445758	205800	28.926357	25.060674	47%
2	**Health**		NA	118548	41689	74.3103375	246.3649912	91%	NA	100726	51155	53.8089791	207.5504156	77%	NA	101633	27040	44.7734678	185.0201003	86%	NA	97833	32966	43.2140532	160.7308456	86%
	Aap Ke Liye	https://www.bajajgeneralinsurance.com/health-insura	NA	5460	2283	1.5897549	0.5625884	44%	NA	0	5907	2.5908733	0.009338	0%	NA	0	0	0	0	0%	NA	0	0	0	0	0%
	Arogya Sanjeevani Policy, Company Limited	https://www.bajajgeneralinsurance.com/health-insura	NA	524	102	0.1387812	0.7462493	97%	NA	191	200	0.2443135	0.5367477	76%	NA	105	93	0.079832	0.126933	69%	NA	123	49	0.0221864	0.057701	63%
	Comprehensive Care Plan	https://www.bajajgeneralinsurance.com/health-insura	NA	0	1489	3.5285549	0.0008651	0%	NA	3	4912	3.0854176	0.0008652	0%	NA	0	9094	14.0611264	0.053502	0%	NA	0	5786	9.3071944	0.0008432	0%
	Corona Kavach Policy	https://www.bajajgeneralinsurance.com/health-insura	NA	0	0	0	0	0%	NA	0	0	0	0	0%	NA	0	0	0	0	0%	NA	0	30	0.0034795	0	0%
	Critical Illness Insurance	https://www.bajajgeneralinsurance.com/health-insura	NA	700	36	0.0106123	0.5319458	94%	NA	826	40	0.0156873	0.5370969	85%	NA	1228	103	0.0309367	0.5786578	78%	NA	958	499	0.1205974	0.5630009	88%
	Criti-Care	https://www.bajajgeneralinsurance.com/health-insura	NA	963	514	0.3618072	0.7661407	94%	NA	1342	645	0.3443221	0.4961596	74%	NA	1761	955	0.2128337	0.4439735	44%	NA	461	3623	1.1731508	0.2022665	78%
	Extra Care	https://www.bajajgeneralinsurance.com/health-insura	NA	633	0	0	0.009241	91%	NA	1620	0	-0.0014855	0.5142936	89%	NA	1826	10	0.0048469	1.3047345	92%	NA	2069	22	0.0159443	1.3202695	92%
	Extra Care Plus	https://www.bajajgeneralinsurance.com/health-insura	NA	19367	3091	3.2377333	22.3055339	93%	NA	18535	3301	2.8033573	19.5973565	90%	NA	19301	2801	2.9279706	18.563814	87%	NA	17571	4726	4.1295111	15.8343745	87%
	Global Health Care	https://www.bajajgeneralinsurance.com/health-insura	NA	14	5	0.1292635	0.8722692	100%	NA	18	1	0.0502678	0.813253	90%	NA	19	8	0.0384864	0.7313526	83%	NA	12	24	0.1667868	0.1460764	69%
	Health Care Supreme	https://www.bajajgeneralinsurance.com/health-insura	NA	1313	112	0.8648974	8.6344997	98%	NA	1291	132	0.7658582	8.0474309	94%	NA	1328	101	0.7372367	7.4309536	94%	NA	1368	133	0.7789765	6.8677874	93%
	Health Ensure	https://www.bajajgeneralinsurance.com/health-insura	NA	9392	648	1.361365	16.7490059	92%	NA	10903	1289	2.0161916	16.5320334	78%	NA	15422	1448	1.9057655	15.5027684	69%	NA	14174	5770	5.7457672	12.8173361	75%
	Health Guard	https://www.bajajgeneralinsurance.com/health-insura	NA	13752	433	0.5307813	45.2210853	94%	NA	39363	266	0.6228769	49.7954127	81%	NA	41259	4749	7.4539223	92.9212302	88%	NA	42667	6727	9.8549721	87.9231678	87%
	Health Infinity	https://www.bajajgeneralinsurance.com/health-insura	NA	27	2	0.0041848	0.0991111	100%	NA	29	5	0.0045079	0.1005726	89%	NA	30	1	1	0	0.1102687	99%	NA	40	1	0.0044564	0.1065239	68%
	HERizon Care	https://www.bajajgeneralinsurance.com/health-insura	NA	0	0	0.0004299	0	0%	NA	0	2	0.0010033	0	0%	NA	0	0	0	0	0%	NA	0	0	0	0	0%
	Hospital Cash Daily Allowance	https://www.bajajgeneralinsurance.com/health-insura	NA	2329	799	0.1067912	0.240519	77%	NA	1264	1556	0.1355747	0.2046951	69%	NA	1219	384	0.0553199	0.2243472	80%	NA	1323	395	0.0575532	0.2226098	80%
	My Health Care Plan	https://www.bajajgeneralinsurance.com/health-insura	NA	59933	32146	62.364906	137.6635852	93%	NA	9478	32835	40.9513763	97.3560074	69%	NA	1921	5494	13.3875582	9.7033422	79%	NA	0	2282	5.7645953	0.5577068	0%
	Nidaan Swasthya Bima Policy	https://www.bajajgeneralinsurance.com/health-insura	NA	0	18	0.0243448	0.0278612	0%	NA	0	22	0.0346192	0	0%	NA	0	0	0.0029561	0	0%	NA	0	0	0	0	0%
	Silver Health	https://www.bajajgeneralinsurance.com/health-insura	NA	1422	8	0.0423566	5.5493128	97%	NA	1629	11	0.0637674	5.5753158	89%	NA	1836	24	0.0868258	6.0602013	87%	NA	2699	56	0.2417508	6.2937072	74%
	Star Package	https://www.bajajgeneralinsurance.com/health-insura	NA	2718	4	0.0137732	6.3847776	63%	NA	14234	31	0.0784502	7.4338372	62%	NA	14378	1775	3.7868506	31.2640233	91%	NA	14368	2843	5.426091	27.8174806	88%
3	**Home & Long Term Dwelling**		NA	474738	389926	117.8324437	152.6060541	51%	NA	383554	389640	113.9081981	154.5847696	84%	NA	253205	440135	168.8816907	125.5257896	61%	NA	226596	291498	143.6855555	105.7724546	61%
	Bharat Griha Raksha Policy	Commercial Insurance Policy Documents & Forms Dow	NA	49373	147122	33.1411799	8.138878	59%	NA	35054	126396	23.5678717	7.6821393	66%	NA	26064	121280	75.375925	7.8292789	82%	NA	22946	97466	64.7835503	6.4175515	65%
	Bharat Laghu Udyam Suraksha Policy	Commercial Insurance Policy Documents & Forms Dow	NA	4318	2839	25.9465179	44.5870225	36%	NA	4681	2183	29.6407073	55.1736307	129%	NA	3928	2510	22.1342759	38.7596849	52%	NA	3300	2039	20.3477177	34.9128479	50%
	Bharat Sookshma Udyam Suraksha Policy	Commercial Insurance Policy Documents & Forms Dow	NA	410500	200186	53.8252845	95.0590439	62%	NA	332085	200942	57.3609937	87.5809794	66%	NA	210421	201923	58.4519637	73.9708062	66%	NA	186919	172246	45.3435563	59.8510712	67%
	Flexi Home Shield	Commercial Insurance Policy Documents & Forms Dow	NA	211	36323	3.2444832	0.0015234	2%	NA	326	56892	1.7312004	0.0000526	0%	NA	0	111555	11.1201712	0	0%	NA	0	16341	10.872848	0	0%
	Householders Insurance Policy	Commercial Insurance Policy Documents & Forms Dow	NA	8497	2222	0.3926904	3.0701778	72%	NA	9531	1196	0.4848354	3.1000911	73%	NA	10621	1162	0.260489	3.3716123	75%	NA	11225	1431	0.5228856	3.2056229	71%
	My Home Insurance All Risk Policy	Commercial Insurance Policy Documents & Forms Dow	NA	1839	1234	1.2823278	1.7494085	72%	NA	1877	2031	1.1225896	1.6478765	72%	NA	2171	1705	1.5388659	1.5944073	70%	NA	2206	1975	1.8149971	1.3853611	69%
4	**Personal Accident**		NA	48843	32701	6.5370728	10.8065865	91%	NA	40447	35404	4.9209049	10.0549499	82%	NA	36687	42051	8.6303038	9.6519409	81%	NA	38054	35044	7.5908621	8.8826846	78%
	Global Personal Guard Policy (Individual)	https://www.bajajgeneralinsurance.com/health-insura	NA	31885	23503	6.0116753	8.4408955	90%	NA	28620	22995	4.2873085	7.4675658	80%	NA	24822	20967	7.6439784	6.9620651	78%	NA	25453	20824	6.7325814	6.1127063	75%
	Personal Accident	https://www.bajajgeneralinsurance.com/health-insura	NA	3391	32701	6.5370728	10.8065865	94%	NA	4425	35404	4.9209049	10.0549499	82%	NA	4186	42051	8.6303038	9.6519409	83%	NA	4497	35044	7.5908621	8.8826846	84%
	Premium Personal Guard	https://www.bajajgeneralinsurance.com/health-insura	NA	6984	509	0.1353445	1.7610483	96%	NA	7402	553	0.1252241	1.9103845	89%	NA	7679	621	0.138151	2.0070316	90%	NA	8104	850	0.2067861	2.030467	87%
	Sankat Mochan	https://www.bajajgeneralinsurance.com/health-insura	NA	6583	7704	0.275827	0.2308717	73%	NA	0	10891	0.4293927	0.2805627	0%	NA	0	18884	0.7371059	0.2738895	0%	NA	0	12550	0.5332369	0.2933834	0%
	Saral Suraksha Bima	https://www.bajajgeneralinsurance.com/health-insura	NA	0	424	0.0548152	0.0287727	0%	NA	0	185	0.0224172	0.0274975	0%	NA	0	229	0.0284709	0	0%	NA	0	0	0	0	0%
	Janata Personal Accident Policy- Individual	https://www.bajajgeneralinsurance.com/health-insura	NA	0	2	0.0120208	0	0%	NA	0	232	0.0120847	0	0%	NA	0	49	0.0127904	0	0%	NA	0	27	0.032756	0	0%

Disclosure of Claim Responsiveness for and upto the month of June'2026

Sr. No.	Line of Business	Claims outstanding as on 01.04.2026 (a)	Claims reported during Period 2026 (b)	Claimed settled Upto June 2026 (c)					Claims outstanding as on 30.06.2026 (d) d=((a+b)-c)/(a+b)
				Total Settled Claim (C)	In 15 Days	In 30 Days	In 60 Days	Beyond 60 days	
1	Motor	7526	196498	184594	66%	16%	6%	2%	10%
2	Health	2170	35145	34456	55%	25%	8%	4%	8%
3	Personal Accident	199	947	908	25%	26%	15%	12%	21%
4	Homeowners & Retail fire for dw	23	1007	953	77%	9%	6%	1%	7%

Notes: Columns highlighted in yellow are meant for enabling calculation only and not to be disclosed.
Claims settled include claims which have been paid in full or in part or repudiated or rejected or closed at the end of reporting month.
In "c": Time to be counted from the date of claim intimation, which is also recorded as Claim Registration Date.
In case of reumbursement claims, Claim Registration Date should be considered as date on which minimum documents required for claim registration (as disclosed on website pursuant to this Cir) are received.
Outstanding claims includes claims peding for settlement under reinstatement settlement mode.
Claims reported includes claim reopended during the period

Sr. No.	Line of Business	Claims outstanding as on 01.04.2026 (a)	Claims reported during Period 2026 (b)	Claimed settled upto June 2026 (c)	Proportion of claims					Claims outstanding as on 30.06.2026 (d) (d) = a + b - c
					Paid in full (#)/(a+b)	Paid in Part (#)/(a+b)	Repudiated (#)/(a+b)	Rejected (#)/(a+b)	Closed (#)/(a+b)	
1	Motor	7526	196498	184594	82%	0%	2%	0%	6%	10%
2	Health	2170	35145	34456	76%	0%	9%	0%	8%	7.66%
3	Personal Accident	199	947	908	54%	0%	7%	0%	17%	20.77%
4	Homeowners & Retail fire for dw	23	1007	953	44%	0%	7%	18%	24%	7%

Notes: "Repudiated claims": denial of claim after reviewing it and determining that it does not meet the policy's terms and conditions. Claim is invalid based on coverage, exclusions, and conditions specified in the policy.
"Rejected claims": refusal to process a claim for specific reasons related to validity, i.e. outright rejection without assessing the claim for coverage due to errors or discrepancies in the policyholder's documentation, terms, or procedures.
Claims reported includes claim reopended during the period

Sr. No.	Line of Business	For June'2026			Up to June'2026		
		Total amount of claims paid in Rs. (a)	Total amount Claimed for (a) (b)	Value proportion of Claims (c) = (a)/(b)	Total amount of claims paid in rs. (a)	Total amount Claimed for (a) (b)	Value proportion of Claims (c) = (a)/(b)
1	Motor	1934439331	1967243212	98%	5289168051	5396563515	98%
2	Health	2323196866	2975825550	78%	2323196866	2975825550	78%
3	Personal Accident	74784850	83310507	90%	74784850	83310507	90%
4	Homeowners & Retail fire for dw	36650614	49472614	74%	57163404	74563404	77%

Notes: In "a", total amount of claims paid in full or paid in part is to be considered from all the claims settled during the period.
In "b", total amount claimed is to be considered as reserve set for provisioing
Priovisioned amount set aside for reserve gets updated as the claim progresses, i.e. based on spot survey, detailed survey, further intimation from the hospital in case of health claim, etc. In such case, claim reserves would change. On the reporting date, most updated claim reserve should be considered.

In "c", value of proportions includes amount of partially paid claims which are subject to final settlement

Not as part of disclosure, however, as the IRDAI Cir refers to "Overall financial soundness and *improvements*", for comparison sake, we should consider comparison with Budget only and NOT WITH PREVIOUS YEAR.

Disclosure of Grievances for and upto the month of June'2026

Grievances unresolved as on 01.04.2026 (a)	Grievances received during period up to Jun 2026 (b)	Grievances resolved during period up to Jun 2026 (c)	Grievances resolved during period up to Jun 2026								Grievances outstanding at the end of Jun 2026 (h)	
			In 15 Days (d)		In 30 Days (e)		In 60 Days (f)		Beyond 60 days (g)			
Count	Count	Count	Count	Proportion	Count	Proportion	Count	Proportion	Count	Proportion	Count	Proportion
			(d)	(d)/(c)	(e)	(e)/(c)	(f)	(f)/(c)	(g)	(g)/(c)	(a+b-c)	(a+b-c)/(a+b)
2	1585	1577	1577	100%	-	-	-	-	-	-	10	0.6%

Not as part of disclosure, however, as the IRDAI Cir refers to "Overall financial soundness and *improvements",* for comparison sake, we should consider comparison with Budget only and NOT WITH PREVIOUS YEAR.