Line-wise Net Incurred Loss Ratio: Disclousres up to the Quarter ended on 30.09.2026

Sr. No.	Net Incurred Loss Ratio / Line of business	As on 30.09.2026		As on 30.09.2025		As on 30.09.2024		As on 30.09.2023	
		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	101%	79%	41%	48%	77%	73%	71%	79%
2	MOTOR	60%	61%	68%	66%	69%	71%	77%	76%
3	PA	67%	55%	33%	35%	49%	44%	10%	22%
4	Retail Health	75%	70%	77%	75%	84%	81%	81%	80%

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 30.09.2026		As on 30.09.2025		As on 30.09.2024		As on 30.09.2023	
		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	MOTOR	43%	43%	47%	47%	47%	47%	51%	51%
2	Retail Health	92%	92%	78%	78%	88%	88%	86%	86%
3	Home & Long Term Dwelling	58%	58%	78%	78%	64%	64%	66%	66%
4	PA	91%	91%	80%	80%	81%	81%	75%	75%

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 Sep'2026

Sr. No.	Line of Business	Products' Performance for period ended on 30.09.2026						Products' Performance for period ended on 30.09.2025						Products' Performance for period ended on 30.09.2024						Products' Performance for period ended on 30.09.2023					
		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**																								
	Commercial Vehicle Package Policy	https://www.bajajgeneralinsurance.com/motor-insurance/motor-insurance-documents.html	N.A.	348414	444298	9507021766	292.5937619	45%	N.A.	317243	366971	7119710371	268.9406812	46%	N.A.	316310	345795	6342750667	255.8337154	42%	N.A.	274892	353233	6587234177	262.6506047	45%
	Liability Only Policy For Commercial Vehicles	https://www.bajajgeneralinsurance.com/motor-insurance/motor-insurance-documents.html	N.A.	110319	79185	1347254058	52.29979812	25%	N.A.	45233	111585	1799752132	39.5367173	39%	N.A.	60795	46788	800032970	39.6211231	29%	N.A.	57581	65221	1201447602	51.21393	36%
	Liability Only Policy For Private Car	https://www.bajajgeneralinsurance.com/motor-insurance/motor-insurance-documents.html	N.A.	395855	430005	1451625692	56.57364327	30%	N.A.	87368	468890	1567392844	23.5191338	41%	N.A.	123522	137892	464345144	22.3117302	27%	N.A.	116231	188269	633144202	22.4676581	32%
	Liability Only Policy For Two Wheelers	https://www.bajajgeneralinsurance.com/motor-insurance/motor-insurance-documents.html	N.A.	1193506	1255386	9838312150	31.93700798	23%	N.A.	351384	1413080	11145976608	29.9392059	35%	N.A.	386210	578769	46393246	18.1301903	26%	N.A.	378328	737488	596778948	20.0843727	28%
	Long Term Two Wheeler Package Policy	https://www.bajajgeneralinsurance.com/motor-insurance/motor-insurance-documents.html	N.A.	22155	29490	46185884	1.0757931	32%	N.A.	31628	18175	19254609	1.1434512	31%	N.A.	53023	20192	57213205	3.3122203	28%	N.A.	39648	26781	1025311901	4.1872249	38%
	Private Car Package Policy	https://www.bajajgeneralinsurance.com/motor-insurance/motor-insurance-documents.html	N.A.	513897	635398	8113699995	360.6612353	61%	N.A.	473106	534447	6305143686	326.6300922	61%	N.A.	490961	481683	5182652565	295.5202504	54%	N.A.	493569	501809	5140362720	281.2998615	58%
	Private Car Policy - Bundled	https://www.bajajgeneralinsurance.com/motor-insurance/motor-insurance-documents.html	N.A.	158321	185148	7154387115	0	24%	N.A.	156195	161216	6412137074	0	26%	N.A.	163460	160458	6191441322	0	104%	N.A.	134928	170160	6381321876	0	94%
	Standalone Own Damage Cover for Private Car	https://www.bajajgeneralinsurance.com/motor-insurance/motor-insurance-documents.html	N.A.	219736	197022	2797474392	132.6224706	61%	N.A.	173885	221993	2987791174	149.870906	57%	N.A.	132067	175977	2802365824	141.1772678	53%	N.A.	83897	135324	2147467082	102.8476314	64%
	Standalone Own Damage Cover for Two Wheeler	https://www.bajajgeneralinsurance.com/motor-insurance/motor-insurance-documents.html	N.A.	303698	383468	4023990554	23.9659145	60%	N.A.	232874	338932	3508312840	23.2485981	66%	N.A.	168845	278192	2809634646	18.922193	64%	N.A.	109796	228055	2254687742	12.4629127	63%
	Two Wheeler Policy - Bundled	https://www.bajajgeneralinsurance.com/motor-insurance/motor-insurance-documents.html	N.A.	1119428	1132589	5623564174	0	13%	N.A.	799779	1120112	5084199364	0	17%	N.A.	565073	834068	3779378991	0	20%	N.A.	351741	847541	3214282687	0	25%
	Two-Wheeler Package Policy	https://www.bajajgeneralinsurance.com/motor-insurance/motor-insurance-documents.html	N.A.	709757	792345	847614142	42.0742217	52%	N.A.	764568	721101	796297110	45.8434222	51%	N.A.	888050	768553	877850747	50.2995433	47%	N.A.	984077	947640	1153165544	56.8269075	50%
2	**Health**																								
	Aao Ke Live	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	39041	8212	66413944	2.8436276	53%	N.A.	0	40879	103386506	0.0354099	0%	N.A.	0	0	0	0	0%	N.A.	0	0	0	0	0%
	Arogya Sanjeevani Policy_ Company Limited	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	1103	1204	19717826	1.6377962	99%	N.A.	598	1170	17231596	1.2329393	84%	N.A.	177	640	7829750	0.4872552	74%	N.A.	260	177	1602945	0.1019969	52%
	Comprehensive Care Plan	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	0	2126	56780508	0	0%	N.A.	4	8785	53679761	0.0014153	0%	N.A.	0	16496	249034267	0.0577498	0%	N.A.	0	12652	200465924	0.0237875	0%
	Corona Kavach Policy	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	0	0	0	0	0%	N.A.	0	0	0	0	0%	N.A.	0	0	1302	0	0%	N.A.	0	30	15496	0	0%
	Critical Illness Insurance	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	1463	1438	12145529	1.1490567	97%	N.A.	1697	1479	12169085	1.1816813	87%	N.A.	2585	1783	13274245	1.2751393	78%	N.A.	2975	2668	14974444	1.2737401	86%
	Crit-Care	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	2026	7002	26546085	1.5477976	93%	N.A.	3125	2439	17345011	1.1690309	76%	N.A.	3535	3395	16031614	1.801972	58%	N.A.	2124	6784	28613925	0.5461703	59%
	Extra Care	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	651	0	80029	-0.0009635	96%	N.A.	3475	659	5126130	0.5135286	88%	N.A.	3956	3636	28455162	2.8375868	93%	N.A.	4475	4047	29987821	2.8850267	92%
	Extra Care Plus	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	42412	46085	557525266	47.3456841	93%	N.A.	40744	43942	493843150	43.9842473	90%	N.A.	42651	42548	479780640	41.978839	89%	N.A.	41746	44563	448029977	36.9277895	87%
	Global Health Care	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	30	35	13373222	1.2474671	100%	N.A.	34	30	12586908	1.1213767	89%	N.A.	44	36	11498093	0.9853059	76%	N.A.	53	59	11945510	0.3207978	64%
	Health Care Supreme	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	2823	2868	199349805	18.8295107	98%	N.A.	2879	3001	188590935	17.519424	95%	N.A.	2984	2999	184261253	17.0266875	94%	N.A.	3082	3129	173340552	15.6779781	94%
	Health Ensure	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	19287	16688	380822192	34.993032	95%	N.A.	23051	19898	385393301	34.8032666	79%	N.A.	32643	23528	393774083	34.8844789	69%	N.A.	33833	33450	402405101	28.7474269	75%
	Health Guard	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	28580	22419	966488084	91.6707322	93%	N.A.	31833	28137	1041311312	102.6896593	81%	N.A.	91666	85564	2216891320	209.9224753	89%	N.A.	95040	95664	2165578590	195.6158989	86%
	Health Infinity	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	44	42	1675333	0.1567353	100%	N.A.	58	55	1736494	0.1609422	90%	N.A.	50	54	1707052	0.396515	100%	N.A.	65	55	1787173	0.1715371	71%
	HERizon Care	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	0	2	140782	0	0%	N.A.	0	3	81395	0	0%	N.A.	0	0	0	0	0%	N.A.	0	0	0	0	0%
	Hospital Cash Daily Allowance	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	4285	3922	7795089	0.506812	79%	N.A.	2803	4456	7218110	0.4420474	72%	N.A.	2900	2018	5863217	0.4803081	78%	N.A.	3771	3092	5951784	0.4725489	71%
	My Health Care Plan	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	122738	187099	4554589722	295.9349185	94%	N.A.	24728	139777	3008451993	216.9083247	72%	N.A.	6073	28610	659671268	28.394021	72%	N.A.	0	7440	174341188	1.8589134	0%
	Nidaan Swasthya Bima Policy	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	0	64	1303482	0	0%	N.A.	0	45	707857	0	0%	N.A.	0	3	53571	0	0%	N.A.	0	0	0	0	0%
	Silver Health	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	3051	2869	116759741	11.4686831	97%	N.A.	3515	3140	119869446	11.8706215	89%	N.A.	4038	3645	133235993	13.1323109	67%	N.A.	5997	4216	142889010	13.8429786	75%
	Star Package	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	5859	3004	132787874	12.679965	63%	N.A.	31179	4408	156928482	15.4817228	62%	N.A.	32438	32348	851353446	76.4329778	99%	N.A.	33885	33788	765146880	65.5956227	89%
3	**Home & Lone Term Dwelling**																								
	Bharat Griha Raksha Policy	Commercial Insurance Policy Documents & Forms Download	N.A.	95878	356318	628105215	15.8221816	61%	N.A.	75508	325954	431249579	15.2500753	69%	N.A.	56753	306301	1435145111	17.1595462	80%	N.A.	51752	247247	1210359556	14.5066385	73%
	Bharat Laabu Udyam Suraksha Policy	Commercial Insurance Policy Documents & Forms Download	N.A.	8277	12304	1330823748	84.2067294	45%	N.A.	8854	9587	1537450796	88.8002264	102%	N.A.	7686	10483	1601560415	88.1011622	54%	N.A.	6503	8914	967851118	61.2147103	59%
	Bharat Sookshma Udyam Suraksha Policy	Commercial Insurance Policy Documents & Forms Download	N.A.	816094	925017	3022135714	191.473811	65%	N.A.	769822	878962	2885134885	181.1531617	68%	N.A.	456696	802866	2598738920	152.9733964	67%	N.A.	498283	861303	2172255648	125.6439652	68%
	Flexi Home Shield	Commercial Insurance Policy Documents & Forms Download	N.A.	807	94376	73959444	0.9032164	6%	N.A.	589	109029	30978204	0.0003081	0%	N.A.	0	209192	240264008	0	0%	N.A.	0	35591	197848283	0	0%
	Householders Insurance Policy	Commercial Insurance Policy Documents & Forms Download	N.A.	15815	16687	71815269	6.338858	74%	N.A.	18107	15982	74572660	6.7061559	75%	N.A.	20150	18289	79300734	7.13638782	76%	N.A.	21486	20495	81188668	7.0135009	76%
	My Home Insurance All Risk Policy	Commercial Insurance Policy Documents & Forms Download	N.A.	3872	5010	60191554	3.5951199	74%	N.A.	3783	6571	55967419	3.3776806	76%	N.A.	4426	6547	65469401	3.3152595	74%	N.A.	4712	7325	66225184	3.0536947	73%
4	**Personal Accident**																								
	Global Personal Guard Policy (Individual)	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	67836	92401	299002082	17.1585829	90%	N.A.	69186	86309	238417047	16.0355928	78%	N.A.	56575	86494	309337850	15.184671	78%	N.A.	67059	79938	282486382	13.3451268	71%
	Personal Accident	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	7912	7268	8189496	0.7101686	94%	N.A.	9109	8222	8769757	0.7637836	84%	N.A.	9147	9469	9788394	0.8435169	84%	N.A.	10126	9625	10882582	0.9229268	86%
	Premium Personal Guard	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	14887	14076	40292217	3.7716708	97%	N.A.	16037	15257	43383553	4.0921507	90%	N.A.	16747	16274	46565239	4.3439637	90%	N.A.	17676	17095	48774882	4.4753112	86%
	Sankat Mochan	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	9237	21986	9987963	0.5012007	74%	N.A.	0	31325	13619126	0.8067927	0%	N.A.	0	44956	19266026	0.8187302	0%	N.A.	0	42075	18685022	0.6577311	0%
	Sarat Suraksha Bima.	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	0	1024	1323122	0	0%	N.A.	0	1094	1355359	0	0%	N.A.	0	466	568424	0	0%	N.A.	0	0	0	0	0%
	Janata Personal Accident Policy- Individual	https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html	N.A.	0	4	368747	0	0%	N.A.	0	519	364856	0	0%	N.A.	0	154	632745	0	0%	N.A.	0	65	532409	0	0%

Disclosure of Claim Responsiveness for and upto the month of Sept 2026

Sr. No.	Line of Business	Claims outstanding as on 01.04.2026 (a)	Claims reported during Period 2026 (b)	Claimed settled Upto Sept 2026 (c)					Claims outstanding as on 30.09.2026 (d)
				Total Settled Claim (C)	In 15 Days	In 30 Days	In 60 Days	Beyond 60 days	d=((a+b)-c)/(a+b)
1	Motor	7525	385063	368990	67%	17%	7%	3%	6%
2	Health	2374	68973	68273	59%	23%	9%	4%	4.31%
3	Personal Accident	281	1703	1702	29%	25%	17%	15%	14.21%
4	Homeowners & Retail fire for dv	23	2140	2073	74.9%	9.7%	7.7%	3.5%	4.2%

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 Sept 2026 (c)	Proportion of claims					Claims outstanding as on 30.09.2026 (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	7525	385063	368990	85%	0%	2%	0%	6%	6%
2	Health	2374	68973	68273	79%	0%	9%	0%	8%	4%
3	Personal Accident	281	1703	1702	60%	0%	8%	0%	17%	14%
4	Homeowners & Retail fire for dv	23	2140	2073	47.2%	1.0%	6.2%	18.4%	22.9%	4.2%

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 Sept 2026			Up to Sept 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	2192322503	2302948429	95%	11387387706	11595101013	98%
2	Health	888851566	1109404835.00	80%	4910082041	6192286828	79%
3	Personal Accident	26375571	35915537	73%	180772625	204824250	88%
4	Homeowners & Retail fire for dv	40278587	90858187	44%	152462673	258992273	59%

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 Sept 2026

Grievances unresolved as on 01.04.2026 (a)	Grievances received during period up to Sept 2026 (b)	Grievances resolved during period up to Sept 2026 (c)	Grievances resolved during period up to Sept 2026								Grievances outstanding at the end of Sept 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	3165	3147	3147	100%	-	-	-	-	-	-	20	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.