ManipalCigna Health Insurance

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE PERIOD ENDED ON 30TH SEPTEMBER 2026 (Unaudited)

(Rs in Lakhs)

S.No	Particulars	Schedule Ref. form no.	MISCELLANEOUS				TOTAL			
			For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)	For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)
1	Premiums earned (Net)	**NL-4**	56,624	1,16,585	46,534	91,790	56,624	1,16,585	46,534	91,790
2	Profit/ (Loss) on sale/redemption of Investments		276	462	957	1,252	276	462	957	1,252
3	Interest, Dividend & Rent – Gross (Note 1)		4,936	9,538	3,054	5,868	4,936	9,538	3,054	5,868
4	Others									
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders Account									
	(i) Towards Excess Expense of Management		-	-	-	-	-	-	-	-
	(ii) Towards Remuneration of MD/CEO/WTD/Other KMP's		-	-	-	-	-	-	-	-
	(iii) Others		-	-	-	-	-	-	-	-
	TOTAL (A)		**61,836**	**1,26,585**	**50,545**	**98,910**	**61,836**	**1,26,585**	**50,545**	**98,910**
5	Claims Incurred (Net)	**NL-5**	55,330	1,03,469	51,260	90,565	55,330	1,03,469	51,260	90,565
6	Commission	**NL-6**	10,615	18,510	8,105	14,658	10,615	18,510	8,105	14,658
7	Operating Expenses related to Insurance Business	**NL-7**	13,217	26,395	11,448	21,183	13,217	26,395	11,448	21,183
8	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		**79,162**	**1,48,374**	**70,813**	**1,26,406**	**79,162**	**1,48,374**	**70,813**	**1,26,406**
9	**Operating Profit/(Loss) from Miscellaneous Business C= (A - B)**		(17,326)	(21,789)	(20,268)	(27,496)	(17,326)	(21,789)	(20,268)	(27,496)
10	**APPROPRIATIONS**									
	Transfer to Shareholders' Account		(17,326)	(21,789)	(20,268)	(27,496)	(17,326)	(21,789)	(20,268)	(27,496)
	Transfer to Catastrophe Reserve		-	-	-	-			-	-
	Transfer to Other Reserves		-	-	-	-			-	-
	TOTAL (C)		**(17,326)**	**(21,789)**	**(20,268)**	**(27,496)**	**(17,326)**	**(21,789)**	**(20,268)**	**(27,496)**

Note 1

S.No	Particulars		MISCELLANEOUS				TOTAL			
			For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)	For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)
1	Interest, Dividend & Rent		5,010	9,706	3,094	5,943	5,010	9,706	3,094	5,943
	Add/Less:-		-	-	-	-	-	-	-	-
2	Investment Expenses		-	-	-	-	-	-	-	-
3	Amortisation of Premium/ Discount on Investments		(74)	(168)	(40)	(75)	(74)	(168)	(40)	(75)
4	Amount written off in respect of depreciated investments		-	-	-	-	-	-	-	-
5	Provision for Bad and Doubtful Debts		-	-	-	-	-	-	-	-
6	Provision for diminution in the value of other than actively traded Equities		-	-	-	-	-	-	-	-
7	Investment income from Pool		-	-	-	-	-	-	-	-
	Interest, Dividend & Rent – Gross*		**4,936**	**9,538**	**3,054**	**5,868**	**4,936**	**9,538**	**3,054**	**5,868**

*Term gross implies inclusive of TDS

ManipalCigna Health Insurance

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-2-B-PL

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED ON 30TH SEPTEMBER 2026(Unaudited)

(Rs in Lakhs)

S.No	Particulars	Schedule Ref. form no.	For the Quarter ended 30th September 2026	For the Period ended 30th September 2026	For the Quarter ended 30th September 2025	For the Period ended 30th September 2025
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance	**NL -1**	(17,326)	(21,789)	(20,268)	(27,496)
						-
2	INCOME FROM INVESTMENTS					-
	(a) Interest, Dividend & Rent - Gross		1,247	2,511	1,392	2,442
	(b) Profit on sale of investments		16	16	208	211
	(c) (Loss on sale/redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(36)	(83)	(44)	(103)
3	OTHER INCOME		(28)	11	-	2
	TOTAL (A)		**(16,127)**	**(19,334)**	**(18,712)**	**(24,944)**
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of Investments		-	-	-	-
	(b) For doubtful debts		(110)	(108)	(5)	19
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	Personnel Cost		44	92	32	68
	Legal & professional charges		11	25	18	24
	Interest & Bank Charges		1	3	3	5
	Share Issue Expenses (Stamp Duty & Franking)		-	5	10	13
	Expenses related to issuance of Debentures		-	-	-	-
	Miscellaneous Expenses		37	64	48	60
	(b) Bad debts written off		106	135	14	26
	(c) Interest on Subordinated Debt		535	1,065	535	1,065
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholder's Account				-	
	(i) Towards Excess Expense of Management		-	-	-	-
	(ii) Towards Remuneration of MD/CEO/WTD/Other KMP's		-	-	-	-
	(g) Others		1,946	3,442	339	339
	TOTAL (B)		**2,570**	**4,723**	**994**	**1,619**
6	Profit / (Loss) Before Tax		(18,697)	(24,057)	(19,706)	(26,563)
7	Provision for Taxation		-	-	-	-
8	Profit / (Loss) After Tax		(18,697)	(24,057)	(19,706)	(26,563)
9	**APPROPRIATIONS**					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend Paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward from last year		**(2,24,331)**	**(2,18,971)**	**(1,85,040)**	**(1,78,183)**
	Balance carried forward to Balance Sheet		**(2,43,028)**	**(2,43,028)**	**(2,04,746)**	**(2,04,746)**

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-3-B-BS

BALANCE SHEET AS AT 30TH SEPTEMBER 2026 (Unaudited)

(Rs in Lakhs)

S.No	Particulars	Schedule	As at 30th September 2026	As at 30th September 2025
	SOURCES OF FUNDS			
1	SHARE CAPITAL	**NL-8**	2,10,058	1,83,208
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	**NL-10**	1,19,038	85,818
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		3	4
	-Policyholders' Funds		6	6
5	BORROWINGS	**NL-11**	23,600	23,600
	TOTAL		**3,52,705**	**2,92,636**
	APPLICATION OF FUNDS			
6	INVESTMENT - Shareholders	**NL-12**	68,592	83,397
7	INVESTMENT - Policyholders	**NL-12A**	2,81,947	1,77,774
8	LOANS	**NL-13**	-	-
9	FIXED ASSETS	**NL-14**	7,327	5,107
10	**CURRENT ASSETS**			
	Cash and Bank Balances	**NL-15**	3,983	2,915
	Advances and Other Assets	**NL-16**	20,100	21,100
	Sub-Total (A)		**24,083**	**24,015**
11	CURRENT LIABILITIES	**NL-17**	1,37,644	95,626
12	PROVISIONS	**NL-18**	1,34,628	1,06,777
	Sub-Total (B)		**2,72,272**	**2,02,403**
	NET CURRENT ASSETS (C) = (A - B)		**(2,48,189)**	**(1,78,388)**
13	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	**NL-19**	-	-
14	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		2,43,028	2,04,746
	TOTAL		**3,52,705**	**2,92,636**

CONTINGENT LIABILITIES

(Rs in Lakhs)

Sr. No	Particulars	As at 30th September 2026	As at 30th September 2025
1	Partly paid – up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the Company	-	-
3	Underwriting commitment 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	2,329	1,357
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	(a) Insurance claims disputed by the Company, to the extent not provided/ reserved	621	714
	TOTAL	**2,950**	**2,071**

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE

(Rs in Lakhs)

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)	For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)	For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)	For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)
1	Premium from direct business written	60,939	1,29,745	41,934	94,215	992	2,539	1,390	2,277	19	96	45	76	61,950	1,32,380	43,369	96,568
2	Add: Premium on reinsurance accepted	1,247	2,329	11,068	11,359	-	-	-	-	-	-	-	-	1,247	2,329	11,068	11,359
3	Less : Premium on reinsurance ceded	2,467	5,258	1,714	3,839	82	169	109	218	1	4	2	3	2,550	5,431	1,825	4,060
4	**Net Written Premium**	**59,719**	**1,26,816**	**51,288**	**1,01,735**	**910**	**2,370**	**1,281**	**2,059**	**18**	**92**	**43**	**73**	**60,647**	**1,29,278**	**52,612**	**1,03,867**
	Add: Opening balance of UPR	1,27,188	1,18,852	98,327	92,451	2,274	1,962	1,377	1,246	158	136	165	173	1,29,620	1,20,950	99,869	93,870
	Less: Closing balance of UPR	1,31,417	1,31,417	1,04,184	1,04,184	2,080	2,080	1,606	1,606	146	146	157	157	1,33,643	1,33,643	1,05,947	1,05,947
	Total Premium Earned (Net)	**55,490**	**1,14,251**	**45,431**	**90,002**	**1,104**	**2,252**	**1,052**	**1,699**	**30**	**82**	**51**	**89**	**56,624**	**1,16,585**	**46,534**	**91,790**
	Gross Direct Premium :																
	In India	60,939	1,29,745	41,934	94,215	992	2,539	1,390	2,277	19	96	45	76	61,950	1,32,380	43,369	96,568
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Direct Premium	**60,939**	**1,29,745**	**41,934**	**94,215**	**992**	**2,539**	**1,390**	**2,277**	**19**	**96**	**45**	**76**	**61,950**	**1,32,380**	**43,369**	**96,568**

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)	For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)	For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)	For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)
	Claims paid (Direct)																
1	Direct claims	52,406	89,036	40,240	58,906	279	551	323	508	23	56	24	46	52,708	89,643	40,587	59,460
2	Add : Re-insurance accepted	4,067	7,030	10,076	13,575	-	-	-	-	-	-	-	-	4,067	7,030	10,076	13,575
3	Less : Re-insurance Ceded	2,087	3,550	1,662	2,418	45	76	13	59	1	2	1	2	2,133	3,628	1,676	2,479
	Net Claim Paid	**54,386**	**92,516**	**48,654**	**70,063**	**234**	**475**	**310**	**449**	**22**	**54**	**23**	**44**	**54,642**	**93,045**	**48,987**	**70,556**
4	Add : Claims Outstanding at the end of the period	49,248	49,248	38,169	38,169	1,458	1,458	1,260	1,260	50	50	120	120	50,756	50,756	39,548	39,548
5	Less : Claims Outstanding at the beginning of the period	48,512	38,977	35,960	18,489	1,479	1,261	1,225	947	77	94	90	103	50,068	40,332	37,275	19,539
	Net incurred Claims	**55,122**	**1,02,787**	**50,863**	**89,743**	**213**	**672**	**345**	**762**	**(5)**	**10**	**53**	**61**	**55,330**	**1,03,469**	**51,260**	**90,565**
	Claims Paid (Direct)																
	- In India	51,992	88,025	39,435	56,928	279	551	323	508	16	36	6	11	52,287	88,612	39,763	57,447
	- Outside India	414	1,011	805	1,978	-	-	-	-	7	20	18	35	421	1,031	824	2,013
	Estimates of IBNR and IBNER at the end of the period (net)	18,850	18,850	15,468	15,468	1,186	1,186	885	885	51	51	96	96	20,087	20,087	16,449	16,449
	Estimates of IBNR and IBNER at the beginning of the period (net)	16,321	17,751	11,154	8,600	1,293	978	506	312	49	57	57	76	17,663	18,786	11,717	8,988

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

(Rs in Lakhs)

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)	For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)	For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)	For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)
	Commission & Remuneration	5,930	11,497	4,387	8,888	113	252	160	245	2	12	1	4	6,046	11,761	4,548	9,137
	Rewards*	4,309	7,693	3,878	6,848	43	79	58	78	1	9	2	2	4,352	7,781	3,938	6,928
	Distribution fees																
1	Direct Commission	10,239	19,190	8,265	15,736	156	331	218	323	3	21	3	6	10,398	19,542	8,486	16,065
2	Add: Commission on Re-insurance Accepted	602	(196)	-	(660)	-	-	-	-	-	-	-	-	602	(196)	-	(660)
3	Less: Commission on Re-insurance Ceded	389	830	298	656	(5)	5	83	91	1	1	-	-	385	836	381	747
	Net Commission	**10,452**	**18,164**	**7,967**	**14,420**	**161**	**326**	**135**	**232**	**2**	**20**	**3**	**6**	**10,615**	**18,510**	**8,105**	**14,658**
	Break-up of the expenses (Gross) incurred to procure business																
1	Individual Agents	2,790	4,576	2,331	4,077	26	39	12	24	-	-	-	-	2,816	4,615	2,343	4,101
2	Corporate Agents-Banks	814	1,513	1,200	1,874	25	43	16	27	-	-	-	-	839	1,556	1,216	1,901
3	Corporate Agents -Others	1,629	3,171	867	1,606	8	13	1	3	-	-	-	-	1,637	3,184	868	1,609
4	Brokers	4,786	9,577	3,732	7,947	96	235	188	268	3	21	3	6	4,885	9,833	3,923	8,221
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Officers/Employees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Common Service Centres (CSC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	200	311	112	193	1	1	1	1	-	-	-	-	201	312	113	194
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Web Aggregators	20	42	23	39	-	-	-	-	-	-	-	-	20	42	23	39
12	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)	**10,239**	**19,190**	**8,265**	**15,736**	**156**	**331**	**218**	**323**	**3**	**21**	**3**	**6**	**10,398**	**19,542**	**8,486**	**16,065**
	Commission and Rewards on (Excluding Reinsurance) Business written :																
	In India	10,239	19,190	8,265	15,736	156	331	218	323	3	21	3	6	10,398	19,542	8,486	16,065
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

* Includes rewards and remuneration to Agents & Intermediaries.

ManipalCigna Health Insurance

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Rs in Lakhs)

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)	For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)	For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)	For the Quarter ended 30th September 2026 (Unaudited)	For the Period ended 30th September 2026 (Unaudited)	For the Quarter ended 30th September 2025 (Unaudited)	For the Period ended 30th September 2025 (Unaudited)
1	Employees' remuneration & welfare benefits	8,281	16,214	7,127	13,586	136	312	184	293	3	12	6	10	8,420	16,538	7,317	13,889
2	Travel, conveyance and vehicle running expenses	289	524	209	416	5	10	6	9	-	-	(1)	-	294	534	214	425
3	Training expenses	89	168	154	235	1	3	4	5	-	-	(1)	-	90	171	157	240
4	Rents, rates & taxes	357	748	295	613	5	14	8	13	1	1	-	-	363	763	303	626
5	Repairs	16	42	13	48	-	1	-	1	-	-	-	-	16	43	13	49
6	Printing & stationery	23	29	5	15	1	1	-	-	-	-	-	-	24	30	5	15
7	Communication	101	280	131	240	1	5	3	5	-	-	-	-	102	285	134	245
8	Legal & professional charges	1,104	2,943	708	1,019	16	57	17	22	-	2	1	1	1,120	3,002	726	1,042
9	Auditors' fees, expenses etc	-		-		-		-		-		-					
	(a) as auditor (Statutory Auditor)	17	27	14	23	1	1	1	1	-	-	-	-	18	28	15	24
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters (Tax Audit)	-	1	1	1	-	-	-	-	-	-	-	-	-	1	1	1
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity - Others	-	1	1	2	-	-	-	-	-	-	-	-	-	1	1	2
	(d) out of pocket expenses	2	5	-	-	-	-	-	-	-	-	-	-	2	5	-	-
10	Advertisement and publicity	429	553	332	454	8	11	8	10	-	-	-	-	437	564	340	464
11	Interest & Bank Charges	12	24	158	287	-	-	4	6	-	-	-	-	12	24	162	293
12	Depreciation	637	1,158	386	763	10	22	10	16	-	1	1	1	647	1,181	397	780
13	Brand/Trademark Usage Fee/Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	310	499	293	600	6	10	8	13	-	-	1	-	316	509	302	613
15	Information Technology Expenses	649	1,092	608	1,160	11	21	16	25	1	1	1	1	661	1,114	625	1,186
16	Equipments, Software and amenities - Usage Cost	351	931	380	647	5	18	9	14	-	1	-	-	356	950	389	661
17	Goods and Service Tax (GST)	1	2	(23)	-	-	-	-	-	-	-	-	-	1	2	(23)	-
18	**Others**	-		-		-		-		-		-					
	Membership and Subscription Fees	62	124	76	104	1	2	2	2	-	-	-	-	63	126	78	106
	Office Expenses	162	308	125	271	3	6	4	6	-	-	-	-	165	314	129	277
	Policy Related Expenses	86	169	125	205	1	3	3	4	-	-	-	-	87	172	128	209
	Directors Sitting Fees	7	17	7	18	-	-	-	-	-	-	-	-	7	17	7	18
	Miscellaneous Expenses	13	2	13	12	-	-	-	-	-	-	-	-	13	2	13	12
	Foreign Exchange Gain/Loss	3	19	15	6	-	-	-	-	-	-	-	-	3	19	15	6
	TOTAL	**13,001**	**25,880**	**11,153**	**20,725**	**211**	**497**	**287**	**445**	**5**	**18**	**8**	**13**	**13,217**	**26,395**	**11,448**	**21,183**
	In India	13,001	25,880	11,153	20,725	211	497	287	445	5	18	8	13	13,217	26,395	11,448	21,183
	Outside India	-		-		-		-		-		-		-		-	

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

(Rs in lakhs)

S.No	Particulars	As at 30th September 2026 (Unaudited)	As at 30th September 2025 (Unaudited)
1	Authorised Capital	4,00,000	4,00,000
	40,00,00,00,000 (Previous Year: 40,00,00,00,000) Equity Shares of Rs. 10 each		
2	Issued Capital	2,10,058	1,83,208
	2,10,05,81,425 (Previous Year:1,83,20,80,098) Equity Shares of Rs. 10 each		
3	Subscribed Capital	2,10,058	1,83,208
	2,10,05,81,425 (Previous Year:1,83,20,80,098) Equity Shares of Rs. 10 each		
4	Called-up Capital	2,10,058	1,83,208
	2,10,05,81,425 (Previous Year:1,83,20,80,098) 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	-	-
	TOTAL	**2,10,058**	**1,83,208**

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE (As certified by the management)

Shareholder	As at 30th September 2026		As at 30th September 2025	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	1,07,02,14,522	51%	93,35,95,879	51%
- Foreign	1,02,82,45,275	49%	89,69,84,219	49%
Investors				
- Indian	-	-	-	-
- Foreign	-	-	-	-
Others[1]				
- Indian	21,21,628	0%	15,00,000	0%
- Foreign	-	-	-	
TOTAL	**2,10,05,81,425**	**100%**	**1,83,20,80,098**	**100%**

Others[1] includes ESOPs etc.

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE **ANNEXURE A**

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:
PARTICULARS OF THE SHAREHOLDING PATTERN OF MANIPALCIGNA HEALTH INSURANCE CO. LIMITED
AS AT QUARTER ENDED 30th SEPTEMBER 2026

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	**Promoters & Promoters Group**								
A.1	**Indian Promoters**								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	(i) Manipal Education and Medical Group India Private Limited	1	12,37,30,000	5.89%	12,373	-	-	-	-
	(ii) MEMG Fund Advisors, LLP	1	94,64,84,522	45.06%	94,648	-	-	24,00,95,852	25.37%
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	**Foreign Promoters**								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
	(i) Cigna Holding Overseas, Inc.	1	1,02,82,45,275	48.95%	1,02,825	-	-	23,06,80,335	22.43%
iii)	Any other (Please specify)								
B.	**Non Promoters**	-	-	0.00%	0	-	-	-	-
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Indivudal 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 Repartriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	ESOP	9	21,21,628	0.10%	212				
	Total	12	2,10,05,81,425	100%	2,10,058	-	-	47,07,76,187	22.41%

*Pursuant to Chapter III, Regulation 8 the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024.

Foot Notes:

(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.

(b) Indian Promoters - As defined under Regulation 3(1)(l) of the Insurance Regulatory and Development Authority (Registration, Capital Structure, Transfer of shares and Amalgamantionof Insurers) Regulations, 2024

(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:
Name of the Indian Promoter / Indian Investor: MEMG Fund Advisors LLP
Shareholding Pattern as on SEPTEMBER 30, 2026

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	**Promoters & Promoters Group**								
A.1	**Indian Promoters**								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Dr. Ranjan Ramdas Pai	1	1,00,000	0.01%	1	-	-	-	-
ii)	Bodies Corporate:								
	(i) MEMG Family Office LLP	1	5,99,99,00,000	99.99%	59,999	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)		-	-	-	-	-	-	-
vi)	Any other (Please specify)		-	-	-	-	-	-	-
A.2	**Foreign Promoters**								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:		-	-	-	-	-	-	-
iii)	Any other (Please specify)		-	-	-	-	-	-	-
B.	**Non Promoters**								
B.1	Public Shareholders		-	-	-	-	-	-	-
1.1)	Institutions		-	-	-	-	-	-	-
i)	Mutual Funds		-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors		-	-	-	-	-	-	-
iii)	Financial Institutions/Banks		-	-	-	-	-	-	-
iv)	Insurance Companies		-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter (e)		-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)		-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund		-	-	-	-	-	-	-
viii)	Alternative Investment Fund		-	-	-	-	-	-	-
ix)	Any other (Please specify)		-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India		-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs		-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs		-	-	-	-	-	-	-
iii)	NBFCs registered with RBI		-	-	-	-	-	-	-
iv)	Others:								
	- Trusts		-	-	-	-	-	-	-
	- Non Resident Indian		-	-	-	-	-	-	-
	- Clearing Members		-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable		-	-	-	-	-	-	-
	- Bodies Corporate		-	-	-	-	-	-	-
	- IEPF		-	-	-	-	-	-	-
v)	Any other (Please Specify)		-	-	-	-	-	-	-
B.2	Non Public Shareholders		-	-	-	-	-	-	-
2.1)	Custodian/DR Holder		-	-	-	-	-	-	-
2.2)	Employee Benefit Trust		-	-	-	-	-	-	-
2.3)	Any other (Please specify)		-	-	-	-	-	-	-
	Total	2	6,00,00,00,000	100%	60,000	-	-	-	-

Foot Notes:

1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
2 Insurers are required to highlight the categories which fall within the purview of Regulation 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024.
3 All holdings, above 1% of the paid up equity, have to be separately disclosed.
4 Person acting in concert shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended from time to time.
5 Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non-Promoters" category.

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor: Manipal Education and Medical Group India Private Limited

Shareholding Pattern as on SEPTEMBER 30, 2026

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	**Promoters & Promoters Group**								
A.1	**Indian Promoters**								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Dr. Ranjan Ramdas Pai	1	6,302	0.01%	0.63				
ii)	Bodies Corporate:								
	(i) MEMG Family Office LLP	1	12,83,103	2.40%	128.31				
	(ii) MEMG International India Private Limited	1	17,90,756	3.35%	179.08				
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)								
	(i) RSP India Trust	1	3,10,42,682	58.06%	3,104.27				
	(ii) Manipal Global Employees and Associates Trust	1	21,000	0.04%	2.10				
A.2	**Foreign Promoters**								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
	Manipal Academic Services International	1	1,93,15,436	36.12%	1,931.54				
iii)	Any other (Please specify)								
B.	**Non Promoters**								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	1	10,000	0.02%	1.00				
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 Repartriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	7	5,34,69,279	100%	5,346.93				

Footnotes:

1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
2 Insurers are required to highlight the categories which fall within the purview of Regulation 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024.
3 All holdings, above 1% of the paid up equity, have to be separately disclosed.
4 Person acting in concert shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended from time to time.
5 Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non-Promoters" category.

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2026 (Unaudited)	As at 30th September 2025 (Unaudited)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	Opening Balance	1,05,457	64,491
	Addition during the period	13,581	21,327
4	Revaluation Reserve	-	-
5	General Reserves		
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves	-	-
8	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	**1,19,038**	**85,818**

ManipalCigna Health Insurance

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2026 (Unaudited)	As at 30th September 2025 (Unaudited)
1	Subordinated Debt	23,600	23,600
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	**23,600**	**23,600**

Note: **Details of Unsecured Subordinated Debt:-**

(Rs in Lakhs)

Sr.No	Source/Instrument	Amount Borrowed	Amount of Security	Nature of Security
1	Subordinated Debt	23,600	-	-

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-12 & 12 A - INVESTMENT SCHEDULE

(Rs in Lakhs)

S.No	Particulars	NL -12 Shareholders		NL -12A Policyholders		Total	
		As at 30th September 2026 (Unaudited)	As at 30th September 2025 (Unaudited)	As at 30th September 2026 (Unaudited)	As at 30th September 2025 (Unaudited)	As at 30th September 2026 (Unaudited)	As at 30th September 2025 (Unaudited)
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	18,285	18,858	52,810	28,819	71,095	47,677
2	Other Approved Securities	13,431	16,763	37,038	17,756	50,469	34,519
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	14,608	13,539	50,668	36,756	65,276	50,295
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	18,190	27,896	84,263	57,174	1,02,453	85,070
5	Other than Approved Investments	500	500	-	-	500	500
	LONG TERM INVESTMENTS TOTAL (A)	**65,014**	**77,556**	**2,24,779**	**1,40,505**	**2,89,793**	**2,18,061**
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,003	1,500	6,418	9,841	7,421	11,341
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	567	330	4,769	2,944	5,336	3,274
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	2,008	3,511	27,484	13,476	29,492	16,987
	(e) Other Securities - Certificate of Deposit/Commercial Paper/Fixed Deposits	-	-	-	3,000	-	3,000
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	500	18,497	8,008	18,497	8,508
5	Other than Approved Investments	-	-	-	-	-	-
	SHORT TERM INVESTMENTS TOTAL (B)	**3,578**	**5,841**	**57,168**	**37,269**	**60,746**	**43,110**
	TOTAL (C) = (A) + (B)	**68,592**	**83,397**	**2,81,947**	**1,77,774**	**3,50,539**	**2,61,171**

Notes:

1 IRDA vide circular no : IRDAI/ACTL/CIR/MISC/80/05/2024, dated 17th May 2024, the company has segregated the Policyholders and Shareholders funds.

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

(Rs. in Lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As at 30th September 2026	As at 30th September 2025	As at 30th September 2026	As at 30th September 2025	As at 30th September 2026	As at 30th September 2025
	Long Term Investments--						
	Book Value	64,514	77,056	2,24,779	1,40,507	2,89,293	2,17,563
	Market Value	62,535	77,407	2,20,619	1,41,033	2,83,154	2,18,440
		-	-	-	-	-	-
	Short Term Investments--	-	-	-	-	-	-
	Book Value	3,011	5,512	52,399	31,325	55,410	36,837
	Market Value	3,004	5,517	52,436	31,435	55,440	36,952

ManipalCigna Health Insurance

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2026 (Unaudited)	As at 30th September 2025 (Unaudited)
1	**Security-Wise Classification**		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	**Borrower-Wise Classification**		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	TOTAL	-	-
3	**Performance-Wise Classification**		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	**Maturity-Wise Classification**		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

ManipalCigna Health Insurance

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE (Unaudited)

(Rs in Lakhs)

Particulars	Cost/ Gross Block				Depreciation					Net Block	Net Block
	Opening	Additions during the period ended 30th September 2026	Deductions/ adjustments during the period ended 30th September 2026	As at 30th September 2026	Opening	For the period ended 30th September 2026	On Sales/ Adjustments	Deductions/ adjustments during the period ended 30th September 2026	As at 30th September 2026	As at 30th September 2026	As at 30th September 2025
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	7,964	1,894	-	9,858	5,260	954	-	-	6,214	3,644	1,763
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	665	17	-	682	425	34	-	-	459	223	166
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	345	19	(1)	363	296	24	-	(1)	319	44	48
IT Equipments	2,939	806	(96)	3,649	1,827	277	-	(95)	2,009	1,640	963
Vehicles	-	-	-	-	-	-	-	-	-	-	-
Office Equipment	387	25	-	412	235	27	-	-	262	150	128
TOTAL	**12,300**	**2,761**	**(97)**	**14,964**	**8,043**	**1,316**	**-**	**(96)**	**9,263**	**5,701**	**3,068**
Capital Work in progress (including intangible under development)	1,586	2,451	(2,411)	1,626	-	-	-	-	-	1,626	2,039
Grand Total	**13,886**	**5,212**	**(2,508)**	**16,590**	**8,043**	**1,316**	**-**	**(96)**	**9,263**	**7,327**	**5,107**
Previous Year	10,027	3,686	(1,503)	12,210	6,309	798	-	(4)	7,103	5,107	

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2026 (Unaudited)	As at 30th September 2025 (Unaudited)
1	Cash (including cheques, drafts and stamps)	144	133
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others *	50	60
	(b) Current Accounts	3,789	2,722
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	**3,983**	**2,915**
	CASH & BANK BALANCES		
	In India	3,983	2,915
	Outside India	-	-
	TOTAL	**3,983**	**2,915**

*Deposit of Rs.50 Lakh (Previous year Rs.60 Lakh) has been lien marked with bank

Cheques on hand amount to Rs.71 Lakh (Previous year Rs.100 Lakh)

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2026 (Unaudited)	As at 30th September 2025 (Unaudited)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,528	1,280
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	50	79
6	Goods and Service Tax Credit	789	1,725
7	Others		
	Security Deposits	910	702
	Advance to Employees against expenses	37	116
	Less : Provisions for doubtful debts	(36)	(96)
	Sub-total	**1**	**20**
	Advance to others	894	573
	TOTAL (A)	**4,172**	**4,379**
	OTHER ASSETS		
1	Income accrued on investments	10,683	7,331
2	Outstanding Premiums	-	-
	Less : Provisions for doubtful debts	-	-
	Sub-total	**-**	-
3	Agents' Balances	54	113
	Less : Provisions for doubtful debts	(36)	(92)
	Sub-total	**18**	**21**
4	Unallocated Premium	40	23
	Less : Provisions for doubtful debts	(24)	(14)
	Sub-total	**16**	**9**
5	Refund Payable - Premium	5	13
	Less : Provisions for doubtful debts	(3)	(7)
	Sub-total	**2**	**6**
6	Claims Payable	31	12
	Less : Provisions for doubtful debts	(7)	(2)
	Sub-total	**24**	**10**
7	Foreign Agencies Balances	-	-
8	Due from other entities carrying on insurance business (including reinsurers)	3,368	7,725
9	Recovery against Bank Guarantee	-	-
10	Due from subsidiaries/ holding	-	-
11	Investment held for Unclaimed Amount of Policyholders*	209	215
12	Income on Investment held for Unclaimed Amount of Policyholders	21	31
	Others	-	-
	Deposit with GST Authority	1,536	1,373
	Contribution to Group Gratuity Plan (Surplus)	51	-
	TOTAL (B)	**15,928**	**16,721**
	TOTAL (A+B)	**20,100**	**21,100**
	* Investment for Unclaimed Amount includes reinvestment of Income on Investment for Unclaimed Amount		

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2026 (Unaudited)	As at 30th September 2025 (Unaudited)
1	Agents' Balances	7,831	6,034
2	Balances due to other insurance companies	1,292	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies [(a)]	41,281	21,305
	(b) for Other Policies	1,284	657
5	Unallocated Premium	15,446	12,800
6	Unclaimed Amount of Policyholders	204	173
7	Income accrued on Unclaimed Amounts	19	46
8	Sundry creditors	638	712
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding	50,755	39,548
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	1,890	1,326
	Refund Payable - Premium	338	407
	Provision for expenses	9,683	7,771
	Contracts for Investments	-	-
	Stale Cheque	1	2
	Employee Related Liability	106	19
	Claims Payable	778	177
13	Interest payable on Subordinated Debt	3,299	2,986
14	Goods and Service Tax Liabilities	2,799	1,663
	TOTAL	**1,37,644**	**95,626**

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

Details of unclaimed amounts and Investment Income thereon

(Rs. in Lakhs)

S.No	Particulars	As at 30th September 2026	As at 30th September 2025
1	Opening Balance as at 1st April	179	208
2	Add: Amount transferred to unclaimed amount	117	116
3	Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders	-	-
4	Add: Investment Income	-	-
5	Less: Amount paid during the year	(73)	(105)
6	Less: Transferred to SCWF	-	-
7	Closing Balance of Unclaimed Amount	**223**	**219**

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2026 (Unaudited)	As at 30th September 2025 (Unaudited)
1	Reserve for Unearned Premium Reserve	1,33,617	1,05,925
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	Provision for Taxation	-	-
4	For Employee Benefits		
	Provision for Gratuity (Net of Contribution towards Employee Gratuity Fund Trust)	-	305
	Provision for Leave Encashment	985	525
5	Others		
	Freelook Reserve	26	22
	Reserve for Premium Deficiency	-	-
	TOTAL	**1,34,628**	**1,06,777**

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

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

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2026 (Unaudited)	As at 30th September 2025 (Unaudited)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	**-**	**-**

ManipalCigna Health Insurance

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-20 - ANALYTICAL RATIOS

Analytical Ratios					
S.No.	Particular	For the Quarter ended 30th September 2026	Up to the quarter ended 30th September 2026	For the corresponding quarter of the previous year ended 30th September 2025	Up to the corresponding quarter of the previous year ended 30th September 2025
1	Gross Direct Premium Growth Rate	43%	37%	3%	16%
2	Gross Direct Premium to Net worth Ratio	72%	154%	67%	150%
3	Growth rate of Net Worth	34%	34%	21%	21%
4	Net Retention Ratio	96%	96%	96%	96%
5	Net Commission Ratio	18%	14%	15%	14%
6	Expense of Management to Gross Direct Premium Ratio	38%	35%	46%	39%
7	Expense of Management to Net Written Premium Ratio**	39%	35%	37%	35%
8	Net Incurred Claims to Net Earned Premium**	98%	89%	110%	99%
9	Claims paid to claims provisions	53%	45%	44%	53%
10	Combined Ratio	137%	123%	147%	133%
11	Investment income ratio	2%	4%	2%	4%
12	Technical Reserves to net premium ratio	304%	143%	277%	140%
13	Underwriting balance ratio	-40%	-27%	-52%	-38%
14	Operating Profit Ratio	-31%	-19%	-44%	-30%
15	Liquid Assets to liabilities ratio	27%	27%	27%	27%
16	Net earning ratio	-31%	-19%	-37%	-26%
17	Return on net worth ratio	-22%	-28%	-31%	-41%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	171%	171%	164%	164%
19	**NPA Ratio**				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.27	0.27	0.37	0.37
21	Debt Service Coverage Ratio	-33.95	-21.59	-35.83	-23.94
22	Interest Service Coverage Ratio	-33.95	-21.59	-35.83	-23.94
23	Earnings per share	-0.92	-1.18	-1.15	-1.55
24	Book value per share	4.10	4.10	3.51	3.51

**** Segmental Reporting up to the quarter ended 30th September 2026**

S.No.	Segments Upto the quarter ended on 30th September 2026	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
1	Health										
	Current Period	38%	96%	14%	35%	35%	90%	49%	125%	142%	-29%
	Previous Period	16%	96%	14%	39%	35%	100%	61%	134%	140%	-39%
2	Personal Accident										
	Current Period	12%	93%	14%	33%	35%	30%	3%	65%	149%	34%
	Previous Period	42%	90%	11%	34%	33%	45%	19%	78%	139%	15%
3	Travel Insurance										
	Current Period	26%	96%	22%	41%	41%	12%	26%	53%	213%	41%
	Previous Period	-30%	96%	8%	25%	26%	69%	89%	95%	379%	10%
4	Total Health										
	Current Period	37%	96%	14%	35%	35%	89%	45%	123%	143%	-27%
	Previous Period	16%	96%	14%	39%	35%	99%	53%	133%	140%	-38%

ManipalCigna Health Insurance

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-21 - RELATED PARTY

PART A - Related Party Transactions (Rs in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 30th September 2026	For the period ended 30th September 2026	For the corresponding quarter of the previous year ended 30th September 2025	For the corresponding period of the previous year ended 30th September 2025
1	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	2,226	5,827	4,437	9,523
2	MEMG Fund Advisors, LLP	Shareholder	Share premium	2,774	6,673	5,563	10,477
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	2,139	5,598	4,263	9,150
4	Cigna Holding Overseas Inc.	Shareholder	Share premium	2,861	6,902	5,737	10,850
5	Manipal Education and Medical Group India Private Limited	Shareholder	Interest on Sub-Debt	77	153	77	153
6	MEMG Fund Advisors, LLP	Shareholder	Interest on Sub-Debt	142	282	142	282
7	Joydeep Saha	Key Management Personnel	Remuneration	71	141	124	124
8	Remuneration of KMP (Excluding MD)	Key Management Personnel	Remuneration	525	898	260	635
9	Aakash Educational Services Limited	Entities in which directors have interest	Gross Written Premium	492	642	314	501
10	Claypond Capital Partners Private Limited	Entities in which directors have interest	Gross Written Premium	-1	6	0	6
11	MAIA Estates LLP	Entities in which directors have interest	Gross Written Premium	2	2	1	2
12	Manipal Education And Medical Group India Private Limited	Entities in which directors have interest	Gross Written Premium	1	28	7	7
13	MEMG International India Private Limited	Entities in which directors have interest	Gross Written Premium	0	30	2	34
14	Merittrac Services Private Limited	Entities in which directors have interest	Gross Written Premium	0	25	-1	31
15	Unext Learning Private Limited	Entities in which directors have interest	Gross Written Premium	5	145	12	172
16	RBS Rugby Sports (P) Ltd.	Entities in which directors have interest	Gross Written Premium	0	3	0	24
17	Manipal Health Enterprises Ltd	Entities in which directors have interest	Claims Expenses	971	1,498	929	1,112
18	DR AGARWALS HEALTH CARE LTD	Entities in which directors have interest	Claims Expenses	134	178	0	0

PART-B Related Party Transaction Balances - As at the end of the Quarter 30.09.2026

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or dobutful debts due from the related party (Rs. in Lakhs)
1	MEMG Fund Advisors, LLP	Shareholder	94,648	Payable - Shareholder	-	-	-	-
2	Cigna Holding Overseas Inc.	Shareholder	1,02,825	Payable - Shareholder	-	-	-	-
3	Manipal Education and Medical Group India Private Limited	Shareholder	12,373	Payable - Shareholder	-	-	-	-
4	Cigna Holding Overseas Inc.	Shareholder	77,165	Payable - Share premium	-	-	-	-
5	MEMG Fund Advisors, LLP	Shareholder	41,866	Payable - Share premium	-	-	-	-
6	Manipal Education and Medical Group India Private Limited	Shareholder	3,400	Payable - Debenture	-	-	-	-
7	MEMG Fund Advisors, LLP	Shareholder	6,250	Payable - Debenture	-	-	-	-
8	Manipal Education and Medical Group India Private Limited	Shareholder	153	Interest on Sub-Debt	-	-	-	-
9	MEMG Fund Advisors, LLP	Shareholder	282	Interest on Sub-Debt	-	-	-	-
10	MEMG International India Private Limited	Entities in which directors have interest	2	Unallocated Premium	-	-	-	-
11	Merittrac Services Private Limited	Entities in which directors have interest	2	Unallocated Premium	-	-	-	-
12	Unext Learning Private Limited	Entities in which directors have interest	9	Unallocated Premium	-	-	-	-
13	MAIA Estates LLP	Entities in which directors have interest	0	Unallocated Premium				
14	Aakash Educational Services Limited	Entities in which directors have interest	97	Unallocated Premium				
15	Foundation For Reinventing Governance.	Entities in which directors have interest	0	Unallocated Premium				
16	Claypond Capital Partners Private Limited	Entities in which directors have interest	3	Unallocated Premium				
17	M/S Jigsaw Academy Education Private Limited	Entities in which directors have interest	0	Unallocated Premium				
					-	-	-	-
18	Manipal Health Enterprises Limited	Entities in which directors have interest	505	Claim Outstanding				
19	DR AGARWALS HEALTH CARE LTD	Entities in which directors have interest	33	Claim Outstanding	-	-	-	-

ManipalCigna Health Insurance

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-23 - STATEMENT OF SOLVENCY MARGIN (FORM IRDAI-GI-TA)

STATEMENT OF ADMISSIBLE ASSETS AS AT 30TH SEPTEMBER 2026

(Rs in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	68,592	68,592
	Policyholders as per NL-12 A of BS	2,81,947	-	2,81,947
(A)	**Total Investments as per BS**	**2,81,947**	**68,592**	**3,50,539**
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	7,327	7,327
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	566	566
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	3,983	3,983
(F)	Advances and Other assets as per BS	-	20,100	20,100
(G)	**Total Current Assets as per BS...(E)+(F)**	**-**	**24,083**	**24,083**
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	8,244	8,244
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	6	3	9
(K)	**Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)**	**2,81,947**	**1,00,002**	**3,81,949**
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	6	8,813	8,819
(M)	**Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)**	**2,81,941**	**91,189**	**3,73,130**

(Rs in Lakhs)

Item No.	Inadmissible Assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
1	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	6	3	9
2	Inadmissible Fixed assets			
	(a) Furniture & fitting	-	44	44
	(b) Lease hold improvement	-	223	223
	(c) Intangible assets	-	88	88
	(d) IT equipments	-	211	211
3	Inadmissible current assets			
	(a) Bank Gurantee	-	50	50
	(b) Agent balances	-	-	-
	(c) Unclaimed amount of policyholders (net of unclaimed liability)	-	7	7
	(d) GST input tax credit	-	352	352
	(e) Haircut on Debentures	-	5,660	5,660
	(f) Outstanding reinsurance Balance	-	639	639
	(g) GST deposited with the Authority	-	1,536	1,536
	Total	**6**	**8,813**	**8,819**

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

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

(Rs in Lakhs)

STATEMENT OF LIABILITIES:		As at 30th September 2026	
S.No.	**Reserve**	**Gross Reserve**	**Net Reserve**
a	Unearned Premium Reserve (UPR) (a)	1,38,902	1,33,617
b	Premium Deficiency Reserve (PDR)(b)	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	1,38,902	1,33,617
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	29,584	28,401
e	IBNR Reserve (e)	23,298	22,354
f	**Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)**	**1,91,785**	**1,84,372**

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

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA- REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS AT 30TH SEPTEMBER 2026

(Rs in Lakhs)

S. No.	Line of Business	Gross Premium	Net Premium	Gross incurred claim	Net Incurred claim	RSM-1	RSM-2	RSM
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Health	2,77,804	2,67,234	2,04,337	1,96,852	53,447	59,055	59,055
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	**2,77,804**	**2,67,234**	**2,04,337**	**1,96,852**	**53,447**	**59,055**	**59,055**

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

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 30TH SEPTEMBER 2026

(Rs in Lakhs)

Item	Description	Amount
(1)	**(2)**	**(3)**
(A)	**Policyholder's FUNDS**	2,81,941
	Available Assets (as per FORM IRDAI-GI-TA)	
	Deduct:	
(B)	Current Liabilities as per BS	1,84,372
(C)	Provisions as per BS	26
(D)	Other Liabilities	60,643
(E)	**Excess in Policyholder's funds (A)-(B)-(C)-(D)**	**36,900**
	Shareholder's FUNDS	
(F)	Available Assets	91,189
	Deduct:	
(G)	Other Liabilities	27,231
(H)	Excess in Shareholders' funds: (F-G)	63,958
(I)	Total ASM (E+H)	1,00,858
(J)	Total RSM	59,055
(K)	**Solvency Ratio (Total ASM/Total RSM)**	**171%**

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-27 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the quarter ended 30th September 2026

S. No.	Name of Product /Add on	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of Allottment of UIN
1	ManipalCigna Infinix	04-09-2026	MCIHLIP27044V012627	Health	Internal Tariff Related	04-09-2026

ManipalCigna Health Insurance

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS AS AT 30TH SEPTEMBER 2026

PART A

Section I (Rs in Lakhs)

S.No	Particulars	SCH ++	Amount
1	Investments (Shareholders)	8	68,592
	Investments (Policyholders)	8A	2,81,947
2	Loans	9	-
3	Fixed Assets	10	7,327
4	**Current Assets**		
	a. Cash & Bank Balance	11	3,983
	b. Advances & Other Assets	12	20,100
5	**Current Liabilities**		
	a. Current Liabilities	13	1,37,644
	b. Provisions	14	1,34,628
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		2,43,028
	Application of Funds as per Balance Sheet (A)		**3,52,705**
	Less: Other Assets	**SCH ++**	**Amount**
1	Loans	9	-
2	Fixed Assets	10	7,327
3	Cash & Bank Balance	11	3,983
4	Advances & Other Assets (if any) { except Deposit with Reserve Bank of India u/s 7 of The Insurance Act which is part of investment Asset}	12	20,100
5	Current Liabilities	13	1,37,644
6	Provisions	14	1,34,628
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		2,43,028
		TOTAL (B)	2,166
	'Investment Assets' As per FORM 3B	**(A-B)**	**3,50,539**

Section II (Rs in Lakhs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	Central Govt. Securities.	Not less than 20%	-	19,288	59,229	78,517	22%	-	78,517	77,020
2	Central Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	32,720	96,266	1,28,986	37%	-	1,28,986	1,26,148
3	**Investment subject to Exposure Norms**									
	a. Housing & Loans to SG for Housing and FFE, Infrastructure Investments									
	1. Approved Investments	Not less than 15%	-	18,190	1,02,760	1,20,950	35%	-	1,20,950	1,18,707
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	17,179	82,915	1,00,094	29%	9	1,00,103	99,076
	c. Other Investments (not exceeding 25%)		-	500	-	500	0%	-	500	500
	Total Investment Assets	**100%**	**-**	**68,589**	**2,81,941**	**3,50,530**	**100%**	**9**	**3,50,539**	**3,44,431**

Note:
(i) Fixed Deposit with bank having tenure of less than 12 months has been grouped under Cash & Bank Balance.
(ii) FRSM refers 'Funds representing Solvency Margin'.
(iii) Other Investments' are as permitted under 27A(2) of Insurance Act, 1938 as amended from time to time.
(iv) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
(v) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account.
(vi) SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024
(vii) Investment Regulations, as amended from time to time, to be referred .

PART B

(Rs in Lakhs)

No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A)+(B)	% to Total
1	Central Govt. Securities		76,521	22%	1,995	23%	78,516	22%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,27,792	37%	1,194	14%	1,28,986	37%
3	**Investment subject to Exposure Norms**							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		39,548	12%	1,439	17%	40,987	12%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		79,552	23%	411	5%	79,963	23%
	2. Other Investments		-	-	-	-	-	-
	c. Approved Investments		94,600	28%	5,494	64%	1,00,094	29%
	d. Other Investments (not exceeding 15%)		500	0%	-	-	500	0%
	Total		**3,41,992**	**100%**	**8,538**	**100%**	**3,50,530**	**100%**

Note:
1. Investment Regulations, as amended from time to time, to be referred .

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 30TH SEPTEMBER 2026

(Rs in Lakhs)

S.No	Market Value				Book Value			
	As at 30th September 2026	As % of total for this class	As at 30th September 2025	As % of total for this class	As at 30th September 2026	As % of total for this class	As at 30th September 2025	As % of total for this class
Break down by credit rating								
AAA rated	2,12,447	63%	1,61,469	63%	2,15,717	63%	1,60,861	63%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	1,26,148	37%	93,923	37%	1,28,986	37%	93,537	37%
	3,38,595	**100%**	**2,55,392**	**100%**	**3,44,703**	**100%**	**2,54,398**	**100%**
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	55,441	16%	36,952	14%	55,410	16%	36,836	15%
more than 1 year and upto 3years	1,02,152	30%	93,251	37%	1,03,227	30%	92,411	36%
More than 3years and up to 7years	70,414	21%	54,329	21%	72,019	21%	54,092	21%
More than 7 years and up to 10 years	67,729	20%	55,067	22%	70,228	20%	55,388	22%
above 10 years	42,859	13%	15,793	6%	43,819	13%	15,671	6%
	3,38,595	**100%**	**2,55,392**	**100%**	**3,44,703**	**100%**	**2,54,398**	**100%**
Breakdown by type of the issurer								
a. Central Government	77,020	23%	59,324	23%	78,516	23%	59,018	23%
b. State Government	49,128	15%	34,599	14%	50,470	15%	34,519	14%
c.Corporate Securities	2,12,447	63%	1,61,469	63%	2,15,717	63%	1,60,861	63%
	3,38,595	**100%**	**2,55,392**	**100%**	**3,44,703**	**100%**	**2,54,398**	**100%**

Note

1. 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.
2. Market value of the securities will be in accordnace with the valuation method specified by the Authority under Accounting/ Investment regulations.

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-30 - DETAILS OF NON-PERFORMING ASSETS AS AT 30TH SEPTEMBER 2026

(Rs in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at 30th September 2026	As at 31st March 2026	As at 30th September 2026	As at 31st March 2026	As at 30th September 2026	As at 31st March 2026	As at 30th September 2026	As at 31st March 2026	As at 30th September 2026	As at 31st March 2026
1	Investments Assets	2,15,717	1,92,734	-	-	1,28,986	1,15,318	5,827	11,135	3,50,530	3,19,187
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)	2,15,717	1,92,734	-	-	1,28,986	1,15,318	5,827	11,135	3,50,530	3,19,187
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

a) Gross NPA is investments classified as NPA, before any provisions.
b) Provision made on the 'Standard Assets' is as per Circular issued, as amended from time to time.
c) Net Investment assets is net of 'provisions'.
d) Net NPA is gross NPAs less provisions.
e) Write off as approved by the Board.
f) Investment Regulations,as amended from time to time, to be referred.
g) All Other Assets includes - Fixed Deposits, Mutual Funds and Unlisted Equity shares.

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

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

(Rs in Lakhs)

S.No.	Category of Investment	Category Code	For the Quarter ended 30th September 2026				Upto the Period ended 30th September 2026				Upto the Period ended 30th September 2025			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
1	Central Government Bonds	CGSB	77,251	1,367	1.77%	1.77%	75,837	2,629	3.47%	3.47%	50,554	2,251	4.45%	4.45%
2	Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	6,035	67	1.11%	1.11%
3	Infrastructure - PSU - Debentures / Bonds	IPTD	64,504	1,207	1.87%	1.87%	65,431	2,357	3.60%	3.60%	43,680	1,813	4.15%	4.15%
4	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	5,023	93	1.85%	1.85%	5,023	182	3.62%	3.62%	5,198	253	4.87%	4.87%
5	Long term Bank Bonds Approved Investment -Infrastructure	ILBI	7,736	145	1.87%	1.87%	6,666	247	3.71%	3.71%	3,019	114	3.78%	3.78%
6	Corporate Securities - Debentures	ECOS	93,260	1,840	1.97%	1.97%	91,097	3,537	3.88%	3.88%	60,990	2,371	3.89%	3.89%
7	State Government Bonds	SGGB	38,253	701	1.83%	1.83%	39,155	1,471	3.76%	3.76%	31,683	1,426	4.50%	4.50%
8	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	13,360	249	1.86%	1.86%	10,317	378	3.66%	3.66%	2,020	72	3.56%	3.56%
9	Deposits - Deposit with scheduled banks, FIs(incl Bank Balance awaiting investment),CCIL, RBI	ECDB	463	7	1.48%	1.48%	896	30	3.32%	3.32%	3,593	139	3.87%	3.87%
10	Bonds / Debentures issued by NHB/Institutions accredited by NHB	HTDN	40,183	762	1.90%	1.90%	39,129	1,459	3.73%	3.73%	27,236	1,023	3.76%	3.76%
11	Mutual Funds - Gilt/Gsec/Liquid Schemes	EGMF	4,297	68	1.58%	1.58%	4,735	154	3.25%	3.25%	4,939	141	2.85%	2.85%
12	Equity Shares PSUs & Unlisted	OEPU	500	-	0.00%	0.00%	500	-	0.00%	0.00%	500	-	0.00%	0.00%
	TOTAL		**3,44,830**	**6,439**	**1.87%**	**1.87%**	**3,38,786**	**12,444**	**3.67%**	**3.67%**	**2,39,447**	**9,670**	**4.04%**	**4.04%**

Note:

1 Category of Investment (COI) is as per Guidelines, as amended from time to time.
2 Based on daily simple Average of Investments.
3 Yield netted for Tax.
4 In the previous year column, the figures of the corresponding Year to date of the previous financial year is shown.
5 YTD income on investment is reconciled with figures in P&L and Revenue account.
6 Master Circular on Actuarial, Finance and Investment Functions of Insurers, as amended from time to time, to be referred.

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-32-STATEMENT OF DOWNGRADED INVESTMENTS AS AT 30TH SEPTEMBER 2026

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Last Downgrade	Remarks
A.	During the Quarter [1]	-	-	-	-	-	-	-	-
B.	As on Date [2]	-	-	-	-	-	-	-	-

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-2 shall be prepared in respect of each fund.
4. Category of Investment (COI) shall be as per IRDAI/ACTL/CIR/MISC/80/05/2024.
5. Master Circular on Actuarial, Finance and Investment Functions of Insurers, as amended from time to time, to be referred.

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-33 - REINSURANCE RISK CONCENTRATION AS AT 30TH SEPTEMBER 2026

(Rs in Lakhs)

Reinsurance Risk Concentration						Premium ceded to reinsurers / Total reinsurance premium ceded (%)
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers (upto the Quarter)			
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	1	-	70	-	1%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
	Total (A)	1	-	70	-	1%
	Within India					
1	Indian Insurance Companies	-	-	-	-	-
2	FRBs	1	(7)	22	0	0%
3	GIC Re	1	5,296	50	-	98%
4	Other (to be Specified)	-	-	-	-	-
	Total (B)	2	5,289	72	0	99%
	Grand Total (C)= (A)+(B)	**3**	**5,289**	**142**	**0**	**100%**

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-34 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM WRITTEN (Rs in Lakhs)

STATES/UNION TERRITORIES	Health Insurance		Personal Accident		Travel Insurance		Total Health		All Other Miscellaneous		Grand Total	
	For the Quarter	Upto the Quarter	For the Quarter	Upto the Quarter	For the Quarter	Upto the Quarter	For the Quarter	Upto the Quarter	For the Quarter	Upto the Quarter	For the Quarter	Upto the Quarter
(A) STATES												
Andhra Pradesh	2,014	3,775	7	11	-	-	2,021	3,786	-	-	2,021	3,786
Arunachal Pradesh	22	42	0	0	-	-	22	42	-	-	22	42
Assam	353	628	4	8	-	-	357	637	-	-	357	637
Bihar	232	434	4	6	-	-	236	441	-	-	236	441
Chhattisgarh	253	444	7	10	-	-	260	454	-	-	260	454
Goa	75	156	9	10	0	0	85	167	-	-	85	167
Gujarat	2,169	4,525	31	61	-	-	2,200	4,587	-	-	2,200	4,587
Haryana	3,505	10,268	111	256	-	2	3,617	10,527	-	-	3,617	10,527
Himachal Pradesh	94	171	2	5	-	-	97	176	-	-	97	176
Jharkhand	486	957	2	3	-	-	488	961	-	-	488	961
Karnataka	10,317	22,244	199	467	1	13	10,516	22,723	-	-	10,516	22,723
Kerala	4,938	8,576	16	24	2	2	4,956	8,602	-	-	4,956	8,602
Madhya Pradesh	1,568	2,538	13	22	-	-	1,581	2,560	-	-	1,581	2,560
Maharashtra	15,275	37,176	386	1,145	16	75	15,677	38,396	-	-	15,677	38,396
Manipur	17	30	0	0	-	-	17	30	-	-	17	30
Meghalaya	8	19	0	0	-	-	8	19	-	-	8	19
Mizoram	7	14	-	0	-	-	7	14	-	-	7	14
Nagaland	3	6	0	0	-	-	3	6	-	-	3	6
Odisha	848	1,728	3	4	-	-	851	1,732	-	-	851	1,732
Punjab	1,250	2,344	10	15	-	-	1,259	2,359	-	-	1,259	2,359
Rajasthan	975	2,074	10	17	-	-	985	2,091	-	-	985	2,091
Sikkim	3	103	0	1	-	-	3	104	-	-	3	104
Tamil Nadu	4,837	7,959	52	69	0	3	4,890	8,031	-	-	4,890	8,031
Telangana	4,442	10,088	53	251	0	1	4,495	10,340	-	-	4,495	10,340
Tripura	36	66	0	0	-	-	36	66	-	-	36	66
Uttarakhand	221	418	6	10	-	-	227	428	-	-	227	428
Uttar Pradesh	2,618	4,751	29	65	-	-	2,647	4,815	-	-	2,647	4,815
West Bengal	1,818	3,277	12	19	-	-	1,830	3,296	-	-	1,830	3,296
Total (A)	**58,386**	**1,24,812**	**966**	**2,482**	**19**	**96**	**59,371**	**1,27,390**	-	-	**59,371**	**1,27,390**
(B) UNION TERRITORIES												
Andaman and Nicobar Islands	4	7	0	0	-	-	4	7	-	-	4	7
Chandigarh	77	144	2	3	-	-	79	147	-	-	79	147
Dadra and Nagar Haveli	7	33	1	1	-	-	8	34	-	-	8	34
Daman & Diu	6	11	0	0	-	-	6	11	-	-	6	11
Govt. of NCT of Delhi	2,371	4,571	22	51	-	-	2,393	4,622	-	-	2,393	4,622
Jammu & Kashmir	55	104	0	0	-	-	55	104	-	-	55	104
Ladakh	-	-	-	-	-	-	-	-	-	-	-	-
Lakshadweep	1	4	(0)	(0)	-	-	1	4	-	-	1	4
Puducherry	32	59	1	1	-	-	33	61	-	-	33	61
Total (B)	**2,553**	**4,933**	**26**	**56**	**-**	**-**	**2,579**	**4,989**	**-**	**-**	**2,579**	**4,989**
(C) OUTSIDE INDIA												
Total (C)	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	**60,939**	**1,29,746**	**992**	**2,539**	**19**	**96**	**61,950**	**1,32,380**	**-**	**-**	**61,950**	**1,32,380**

ManipalCigna Health Insurance Company Limited
IRDA Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

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

(Rs in Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For the Quarter ended 30th September 2026		For the Quarter ended 30th September 2025		Upto the Quarter ended 30th September 2026		Upto the Quarter ended 30th September 2025	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-
6	Health	60,939	1,30,156	41,934	98,700	1,29,745	2,43,841	94,215	1,85,905
7	Personal Accident	992	5,552	1,390	4,364	2,539	9,863	2,277	9,077
8	Travel	19	4	45	5	96	20	76	27
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

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

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-36 - BUSINESS CHANNELWISE

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 30th September 2026		Upto the Quarter ended 30th September 2026		For the Quarter ended 30th September 2025		Upto the Quarter ended 30th September 2025	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	62,978	18,739	1,16,101	34,377	45,089	12,391	83,970	22,814
2	Corporate Agents-Banks	10,421	5,334	19,315	9,940	8,061	4,786	15,267	9,033
3	Corporate Agents -Others	11,538	4,118	20,313	7,954	8,111	2,842	13,469	4,964
4	Brokers	43,008	30,422	83,134	72,361	36,190	20,577	71,290	53,647
5	Micro Agents	-				-	-	-	-
6	Direct Business -Officers/Employees	1,812	1,680	3,702	4,720	1,905	1,862	3,791	4,281
	-Online (Through Company Website)	3,341	902	6,342	1,690	2,301	578	4,544	1,111
	-Others	-				29	(49)	81	16
7	Common Service Centres(CSC)	-				-	-	-	-
8	Insurance Marketing Firm	2,308	667	4,138	1,151	1,081	298	1,963	531
9	Point of sales person (Direct)	-				-	-	-	-
10	MISP (Direct)	-				-	-	-	-
11	Web Aggregators	306	88	679	187	302	82	634	171
12	Referral Arrangements	-				-	-	-	-
13	Others	-				-	-	-	-
	Total (A)	1,35,712	61,950	2,53,724	1,32,380	1,03,069	43,369	1,95,009	96,568
14	Business outside India Total (B)	-				-	-	-	-
	Grand Total (A+B)	**1,35,712**	**61,950**	**2,53,724**	**1,32,380**	**1,03,069**	**43,369**	**1,95,009**	**96,568**

Note:
1. Premium means amount of premium received from business acquired by the source.
2. No of Policies stand for no. of policies sold.

ManipalCigna Health Insurance

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-37 - CLAIMS DATA

Upto the quarter ending September-26 **(No.of Claims Only)**

S.No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the year	5,862	34	3	5,899
2	**Claims reported during the period**	**3,52,527**	**315**	**31**	**3,52,873**
	(a) Booked During the period	3,47,966	300	31	3,48,297
	(b) Reopened during the Period	4,561	15	-	4,576
	(c) Other Adjustment (to be specified)	-	-	-	-
3	**Claims Settled during the period**	**3,32,781**	**228**	**20**	**3,33,029**
	(a) paid during the period	-	-	-	-
4	**Claims Repudiated during the period**	**16,323**	**71**	**12**	**16,406**
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	655	-	-	655
6	**Claims O/S at End of the period**	**9,285**	**50**	**2**	**9,337**
	Less than 3months	9,107	50	1	9,158
	3 months to 6 months	109	-	-	109
	6months to 1 year	32	-	-	32
	1year and above	37	-	1	38

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

Insurer Notes-
(a) The above mentioned figures are for all line of business and for all products (including all IPD & OPD)
(b) Pre-post hospitalization claims consider as separate claims under reimbursement claims
(c) Case repudiated and re-open considered as one event only
(d) Cashless Claims Outstanding are shown in Settled as the customer has already availed the service and payment is only due to the hospital as per terms of agreement
(e) Instances, where cashless facility could not be extended, are excluded from the above computation
(f) Amount mentioned under reported and outstanding headers contains total claimed amount and should not be consumed to derive claims payout ratio
(g) Disallowed amount in paid and outstanding cases considered under Repudiated amount
(h) Exclusions from Repudiation as per General Insurance Council Guidelines:
i Cancelled/Duplicate
ii Cashless not utilized
iii Sum insured is exhausted
iv Out of Policy Period
v member not covered
vi Benefit Not Covered

Upto the quarter ending September-26 **(Rs in Lakhs)**

S.No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the year	3,037	291	3	3,331
2	**Claims reported during the period**	**1,21,906**	**1,072**	**40**	**1,23,018**
	(a) Booked During the period	1,18,412	1,013	40	1,19,466
	(b) Reopened during the Period	3,494	58	-	3,552
	(c) Other Adjustment (to be specified)	-	-	-	-
3	**Claims Settled during the period**	**89,807**	**509**	**20**	**90,336**
	(a) paid during the period (b) Other Adjustment (to be specified)	-	-	-	-
4	**Claims Repudiated during the period**	**30,515**	**577**	**5**	**31,097**
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	23	-	-	23
6	**Claims O/S at End of the period**	**4,621**	**278**	**18**	**4,917**
	Less than 3months	4,475	278	18	4,771
	3 months to 6 months	110	-	-	110
	6months to 1 year	18	-	-	18
	1year and above	19	-	0	19

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

Insurer Notes-
(a) The above mentioned figures are for all line of business and for all products (including all IPD & OPD)
(b) Pre-post hospitalization claims consider as separate claims under reimbursement claims
(c) Case repudiated and re-open considered as one event only
(d) Cashless Claims Outstanding are shown in Settled as the customer has already availed the service and payment is only due to the hospital as per terms of agreement
(e) Instances, where cashless facility could not be extended, are excluded from the above computation
(f) Amount mentioned under reported and outstanding headers contains total claimed amount and should not be consumed to derive claims payout ratio
(g) Disallowed amount in paid and outstanding cases considered under Repudiated amount
(h) Exclusions from Repudiation as per General Insurance Council Guidelines:
i Cancelled/Duplicate
ii Cashless not utilized
iii Sum insured is exhausted
iv Out of Policy Period
v member not covered
vi Benefit Not Covered

ManipalCigna Health Insurance

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-39 - AGEING OF CLAIMS

Ageing of Claims for the Quarter ended 30th September 2026

(Rs in Lakhs)

S.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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Health	1,60,757	1,173	20	4	4	-	-	49,430	632	27	0	3	-	-	1,61,958	50,092
7	Personal Accident	95	-	-	-	-	-	-	244	-	-	-	-	-	-	95	244
8	Travel	11	-	-	-	-	-	-	7	-	-	-	-	-	-	11	7
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Insurer Notes:-

(a) The above mentioned figures are for all line of business and for all products (including all IPD & OPD)

(b) Pre-post hospitalization claims consider as separate claims under reimbursement claims

(c) Cashless Claims Outstanding are shown in Settled as the customer has already availed the service and payment is only due to the hospital as per terms of agreement

(d) Reimbursement & cashless (initial + Final) decisioned cases considered as settled within their respective ageing

Ageing of Claims upto the Quarter ended 30th September 2026

S.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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Health	3,31,357	1,393	22	5	4	-	-	89,062	714	27	0	3	-	-	3,32,781	89,807
7	Personal Accident	228	-	-	-	-	-	-	509	-	-	-	-	-	-	228	509
8	Travel	20	-	-	-	-	-	-	20	-	-	-	-	-	-	20	20
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Insurer Notes:-

(a) The above mentioned figures are for all line of business and for all products (including all IPD & OPD)

(b) Pre-post hospitalization claims consider as separate claims under reimbursement claims

(c) Cashless Claims Outstanding are shown in Settled as the customer has already availed the service and payment is only due to the hospital as per terms of agreement

(d) Reimbursement & cashless (initial + Final) decisioned cases considered as settled within their respective ageing

ManipalCigna Health Insurance

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-41 - OFFICES INFORMATION

S. No.	Office Information		Number
1	No. of offices at the beginning of the year		124
2	No. of branches approved during the year		19
3	No. of branches opened during the year	Out of approvals of previous year	1
4		Out of approvals of this year	0
5	No. of branches closed during the year		NIL
6	No of branches at the end of the year		125
7	No. of branches approved but not opened		19
8	No. of rural branches		NIL
9	No. of urban branches		125
10	No. of Directors:-		9
	(a) Independent Director		3
	(b) Executive Director		NIL
	(c) Non-executive Director		5
	(d) Women Director		1
	(e) Whole time director		1
11	No. of Employees		
	(a) On-roll:		3,855
	(b) Off-roll:		103
	(c) Total - (a) + (b)		3,958
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		1,17,331
	(b) Corporate Agents-Banks		28
	(c)Corporate Agents-Others		93
	(d) Insurance Brokers		537
	(e) Web Aggregators		13
	(f) Insurance Marketing Firm		224
	(g) Motor Insurance Service Providers (DIRECT)		0
	(h) Point of Sales persons (DIRECT)		0
	(i) Other as allowed by IRDAI (To be specified)		0

Employees and Insurance Agents and Intermediaries -Movement

Sr.No	Particulars	Employees	Insurance Agents and Intermediaries
1	Number at the beginning of the quarter	3,714	1,12,529
2	Recruitments during the quarter	704	6,046
3	Attrition during the quarter	563	349
4	Number at the end of the quarter	3,855	1,18,226

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-42 - BOARD OF DIRECTORS AND KEY MANAGEMENT PERSONS AS AT 30TH SEPTEMBER 2026

Board of Directors			
S. No.	Name of person	Role/Designation	Details of change in the period
1	Mr. Luis Miranda	Chairman & Independent Director	Nil
2	Mr. Shanker Annaswamy	Independent Director	Nil
3	Mr. Joydeep Saha	Managing Director & CEO	Nil
4	Ms. Revathy Ashok	Independent Director	Nil
5	Dr. Ranjan Pai	Non-Executive Director	Nil
6	Mr. S. Vaitheeswaran	Non-Executive Director	Nil
7	Mr. Jason Sadler	Non-Executive Director	Nil
8	Mr. Jerome Droesch	Non-Executive Director	Nil
9	Mr. Ambrish Sinha	Non-Executive Director	w.e.f. 6th August 2026

Key Management Persons			
S. No.	Name of person	Role/Designation	Details of change in the period
1	Mr. Joydeep Saha	MD & CEO	Nil
2	Mr. Anjan Kumar Ganguly	Chief Financial Officer	w.e.f. 2nd June 2026
3	Mr. Shashank Arjun Chaphekar	Chief Distribution Officer	Nil
4	Ms. Sapna Desai	Chief Marketing Officer	Nil
5	Mr. Mahesh Darak	Chief Investment Officer	Nil
6	Mr. Sumeet Aggarwal	Chief Technology Officer	Nil
7	Mr. Sameer Bhatnagar	Chief Compliance, General Counsel & Head Secretarial	Nil
8	Ms. Richa S Chatterjee	Chief Human Resources Officer	Nil
9	Ms. Swati Morajkar	Company Secretary	w.e.f. 6th August 2026
10	Mr. Ashish Yadav	Chief Operating Officer	w.e.f. 1st April 2026
11	Ms. Rupa Subramanian	Chief Risk Officer	Nil
12	Mr. Vishal Jain	Appointed Actuary	Nil
13	Mr. Vineet Gupta	Head - Product Development	Nil

(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 2024

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

(c) Mr. Srikanth Kandikonda, Chief Financial Officer, ceased employment with the Company effective 29 May 2026

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

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

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	-	-	-
		Social	-	-	-
5	MOTOR TP	Rural	-	-	-
		Social	-	-	-
6	HEALTH	Rural	1,87,333	10,152	13,84,095
		Social	1,22,035	146	1,50,758
7	PERSONAL ACCIDENT	Rural	7,250	105	2,03,149
		Social	66,593	36	9,91,074
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment (a)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	**Rural**	**1,94,583**	**10,257**	**15,87,244**
		Social	**1,88,628**	**182**	**11,41,832**

Note:

(a) Premium Collected means gross direct written premium.

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

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-45 - GRIEVANCE DISPOSAL FOR THE QUARTER ENDED 30TH SEPTEMBER 2026

S. No.	Particulars	Opening Balance as on beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints Made by customer	1	840	325	281	235	-	1,655
a	Proposal Related	-	3	-	1	2	-	8
b	Claim Related	-	644	255	217	172	-	1,264
c	Policy Related	-	77	27	35	15	-	155
d	Premium Related	-	21	2	4	15	-	38
e	Refund Related	1	16	8	6	3	-	26
f	Coverage Related	-	9	2	3	4	-	20
g	Cover Note Related	-	-	-	-	-	-	-
h	Product Related	-	7	2	1	4	-	12
i	Other (i) Renewal Related (ii) Feedback related to sales	-	63	29	14	20	-	132
	Total number of complaints	1	840	325	281	235	-	1,655
2	Total No. of policies during previous year:	31,69,539						
3	Total No. of claims during previous year:	6,05,796						
4	Total No. of policies during current year: 30th September 2026	20,39,160						
5	Total No. of claims during current year: 30th September 2026	3,53,998						
6	Total No. of Policy Complaints (upto 30th September 2026) per 10,000 policies	1.92						
7	Total No. of Claim Complaints (upto 30th September 2026) per 10,000 claims registered	35.71						

8	**Duration wise Pending Status**	**Complaints made by customers**		**Complaints made by intermediaries**		**Total**	
		Number	**Percentage to Pending complaints**	**Number**	**Percentage to Pending complaints**	**Number**	**Percentage to Pending complaints**
	Up to 15 days	-	0%	-	-	-	0%
	15 - 30 days	-	0%	-	-	-	0%
	30 - 90 days	-	0%	-	-	-	0%
	90 days & Beyond	-	0%	-	-	-	0%
	Total Number of Complaints	-	0%	-	-	-	0%

ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ending: 30th September 2026

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
Nil							