July 30, 2026

Ref: NIVABUPA/EQ/2026-27/28

To,

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G
Bandra Kurla Complex, Bandra (E),
Mumbai – 400 051

Symbol: NIVABUPA

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai – 400 001

Scrip Code: 544286

Sub: Press release - Unaudited financial results for the quarter ended June 30, 2026

Dear Sir/Madam,

We are enclosing herewith the press release issued by the Company on the Unaudited financial results for the quarter ended June 30, 2026.

This is for your information and records.

Thanking You,
Yours Sincerely,
For **Niva Bupa Health Insurance Company Limited**

APARNA SHARMA

Digitally signed by APARNA SHARMA
Date: 2026.07.30 16:23:40 +05'30'

Aparna Sharma
Company Secretary and Compliance Officer

Niva Bupa reports 93% PAT growth to 138 crores; Retail Health Market Share rises over 11%

Gurugram, 30th July, 2026: Niva Bupa Health Insurance Company Limited, one of India's leading standalone health insurers, today announced its financial results for the quarter ended June 30, 2026, delivering another quarter of profitable growth while further strengthening its leadership in the retail health insurance market.

The Company reported a Profit After Tax (PAT) of ₹138 crore, registering a robust 93% year-on-year growth. Niva Bupa sustained its healthy growth momentum in the first quarter, reporting Gross Written Premium (GWP) of ₹2,150 crore, up 32%, reflecting the Company's continued execution on its profitable growth strategy.

Niva Bupa's retail health business registered a robust 47% growth, contributing to an increase in Retail Health Market Share to 11.1%, reinforcing its position as one of the fastest-growing players in the Indian health insurance industry.

The Company's commitment to operational excellence and customer-centricity continued to reflect in its service metrics. The Claim Settlement Ratio improved further to 95.6% during the quarter, while the Combined Insurance Service Ratio (CISR) improved to 100.2% from 103.2% last FY Q1, demonstrating sustained focus on profitable growth.

The quarter also witnessed strong momentum across distribution channels. Direct Business emerged as the fastest-growing channel, highlighting increasing consumer preference for the Niva Bupa brand and its digital capabilities. This was followed by robust growth in the Agency channel, while Bancassurance continued to remain an important contributor to the Company's diversified distribution strategy.

Vishwanath Mahendra, Executive Director & Chief Finance Officer, Niva Bupa Health Insurance said, "Our performance this quarter reflects the strength of our long-term strategy centred on profitable growth, customer trust and disciplined execution. We have continued to grow significantly ahead of the market while further strengthening our leadership in the retail health insurance segment.

The increase in our retail market share, continued improvement in claims settlement performance and healthy profitability demonstrate that customers are increasingly choosing Niva Bupa for dependable health insurance solutions. At the same time, the strong momentum across our Direct and Agency channels highlights the effectiveness of our omnichannel distribution strategy.

As healthcare needs continue to evolve in India, we remain committed to making health insurance simpler, more accessible and more customer-centric while creating sustainable value for all our stakeholders."

About Niva Bupa:

Niva Bupa Health Insurance Company Limited is a Public Listed Company on Stock exchange(s). The company's purpose is to give every Indian the confidence to access the best healthcare. It intends to play the role of an enabler in the lives of its customers and help them live life without constraints. This is reflected in its brand philosophy – 'Zindagi Ko Claim Kar Le'.

As of June 30, 2026, Niva Bupa had over 210 physical branches across India. It additionally offers health insurance through its ecosystem partners including 2.5 Lakh agents, over 600 brokers, and over 130 Banca & Other Corporate Agency Partners. The company currently covers over 26 million lives and has over 10,600 hospitals empanelled in its hospital network.

Niva Bupa has consistently maintained 90%+ claim settlement ratio over the last 5 financial years. With an employee base of over 10,500 people, the company is a certified Great Place to Work six times in a row.

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