STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED As at June 30, 2025			
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,10,032	1,00,882
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)(a)+(b)	2,10,032	1,00,882
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,27,148	1,14,498
(e)	IBNR reserve	1,82,742	85,005
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	6,19,922	3,00,385