

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)			
STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED			
As at September 30, 2025			
			(₹ in Lakhs)
Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,47,402	1,20,448
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,47,402	1,20,448
(d)	Outstanding Claim Reserve (other than IBNR reserve)	80,344	1,15,075
(e)	IBNR reserve	1,95,419	80,344
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	5,23,165	3,15,867
Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.			