

**FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)****STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED****As at December 31, 2025**

		(₹ in Lakhs)	
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,73,508	1,39,887
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,73,508	1,39,887
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,06,881	1,12,057
(e)	IBNR reserve	1,77,630	86,649
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>6,58,019</b>	<b>3,38,593</b>

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