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

STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED

As at September 30, 2026

(₹ in Lakhs)

		Current Year	
Item No.	**Reserve**	**Gross Reserve**	**Net Reserve**
(a)	Unearned Premium Reserve (UPR)	2,92,701	1,55,272
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)…(a)+(b)	2,92,701	1,55,272
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,41,375	1,45,186
(e)	IBNR reserve	1,83,834	88,429
(f)	**Total Reserves for Technical Liabilities…(c)+(d)+(e)**	**7,17,910**	**3,88,887**

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