

**FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)**STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED  
As at AS AT DECEMBER 31, 2021

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,26,038	90,172
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,26,038	90,172
(d)	Outstanding Claim Reserve (other than IBNR reserve)	1,54,860	98,024
(e)	IBNR reserve	1,27,102	82,309
<b>(f)</b>	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>4,08,001</b>	<b>2,70,506</b>

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