

**FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)****STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED****As at September 30, 2024****(₹ in Lakhs)**

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,13,808	1,04,940
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,13,808	1,04,940
(d)	Outstanding Claim Reserve (other than IBNR reserve)	1,93,031	1,12,246
(e)	IBNR reserve	1,83,837	81,876
<b>(f)</b>	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>5,90,676</b>	<b>2,99,062</b>

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