

**FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)****STATEMENT OF LIABILITIES : UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED****As at December 31, 2024****(₹ in Lakhs)**

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,98,045	1,03,993
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,98,045	1,03,993
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,08,864	1,23,485
(e)	IBNR reserve	2,14,367	94,696
<b>(f)</b>	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>6,21,276</b>	<b>3,22,174</b>

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