

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



**STATEMENT OF LIABILITIES :
As at 30th September 2025**

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	128,411	104,603
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	128,411	104,603
(d)	Outstanding Claim Reserve (other than IBNR reserve)	73,556	54,960
(e)	IBNR reserve	73,657	69,041
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	275,624	228,604