

**FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)****STATEMENT OF LIABILITIES :  
As at 31st December 2024**

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Period	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	119,454	89,780
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	119,454	89,780
(d)	Outstanding Claim Reserve (other than IBNR reserve)	48,238	35,206
(e)	IBNR reserve	64,024	59,027
<b>(f)</b>	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>231,715</b>	<b>184,013</b>