

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

STATEMENT OF LIABILITIES :  
As at September 30, 2024

(All amounts in Rupees of Lakhs)

Item No.	Reserve	F.Y.2024-25	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	4,633.19	3,243.23
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	4,633.19	3,243.23
(d)	Outstanding Claim Reserve (other than IBNR reserve)	33,274.03	23,141.79
(e)	IBNR reserve	7,198.24	5,076.03
<b>(f)</b>	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>45,105.46</b>	<b>31,461.05</b>

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