

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

STATEMENT OF LIABILITIES :  
As at December 31, 2024

(All amounts in Rupees of Lakhs)

| <b>F.Y.2024-25</b> |   |                      |                    |
|--------------------|---|----------------------|--------------------|
| <b>Item No.</b>    | <b>Reserve</b>  | <b>Gross Reserve</b> | <b>Net Reserve</b> |
| (a)                | Unearned Premium Reserve (UPR)                                | 754.47               | 536.86             |
| (b)                | Premium Deficiency Reserve (PDR)                              | -                    | -                  |
| (c)                | Unexpired Risk Reserve (URR)...(a)+(b)                        | 754.47               | 536.86             |
| (d)                | Outstanding Claim Reserve (other than IBNR reserve)           | 34,318.20            | 24,022.74          |
| (e)                | IBNR reserve  | 9,804.67             | 6,910.17           |
| <b>(f)</b>         | <b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b> | <b>44,877.35</b>     | <b>31,469.77</b>   |

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