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

STATEMENT OF LIABILITIES:

As at Sep 30, 2025

(All amounts in Rupees of Lakhs)

	_	F.Y.2025-26	
Item No.	Reserve	Gross Reserve	<b>Net Reserve</b>
(a)	Unearned Premium Reserve (UPR)	249.29	183.51
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)(a)+(b)	249.29	183.51
(d)	Outstanding Claim Reserve (other than IBNR reserve)	9,914.74	6,743.07
(e)	IBNR reserve	16,719.84	11,694.76
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	26,883.87	18,621.34

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