

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)**STATEMENT OF LIABILITIES :****As at 31st December 2025**

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	124,058	100,305
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	124,058	100,305
(d)	Outstanding Claim Reserve (other than IBNR reserve)	63,291	49,653
(e)	IBNR reserve	83,629	78,439
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	270,978	228,397