



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

STATEMENT OF LIABILITIES

As at DEC 31, 2025

Name of the Insurer: Royal Sundaram General Insurance Co. Ltd

Registration No.102 and

Date of Registration:23.10.2000

(₹ in Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,10,995	1,74,250
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,10,995	1,74,250
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,83,214	2,26,262
(e)	IBNR reserve	4,43,236	3,98,993
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	9,37,445	7,99,505

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