

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

STATEMENT OF LIABILITIES :  
As at 31st December 2021

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	46,540.09	38,093.30
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	46,540.09	38,093.30
(d)	Outstanding Claim Reserve (other than IBNR reserve)	14,673.30	12,570.19
(e)	IBNR reserve	35,908.92	32,310.20
<b>(f)</b>	<b>Total Reserves for Technical Liabilities...(c) + (d) + (e)</b>	<b>97,122.32</b>	<b>82,973.70</b>