**Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**
**Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010**

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

**STATEMENT OF LIABILITIES :**
**AS AT SEPTEMBER 30, 2026**

**(₹ in Lakhs)**

| | | Current Year | |
|---|---|---|---|
| **Item No.** | **Reserve** | **Gross Reserve** | **Net Reserve** |
| (a) | Unearned Premium Reserve (UPR) | 1,007,258 | 425,212 |
| (b) | Premium Deficiency Reserve (PDR) | - | - |
| (c) | Unexpired Risk Reserve (URR)…(a)+(b) | 1,007,258 | 425,212 |
| (d) | Outstanding Claim Reserve (other than IBNR reserve) | 748,493 | 436,706 |
| (e) | IBNR reserve | 1,435,642 | 833,722 |
| **(f)** | **Total Reserves for Technical Liabilities…(c)+(d)+(e)** | **3,191,393** | **1,695,640** |

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