



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 DECEMBER 31, 2025**

(₹ in Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	902,685	386,652
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	902,685	386,652
(d)	Outstanding Claim Reserve (other than IBNR reserve)	715,617	475,550
(e)	IBNR reserve	1,282,694	771,303
<b>(f)</b>	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>2,900,996</b>	<b>1,633,504</b>

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