



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, 2025

(₹ in Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	953,108	422,869
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	953,108	422,869
(d)	Outstanding Claim Reserve (other than IBNR reserve)	737,496	493,952
(e)	IBNR reserve	1,297,310	759,014
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	2,987,914	1,675,835

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