

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

Name of Insurer: The Oriental Insurance Company Limited

STATEMENT OF LIABILITIES :

As at 31.12.2021

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	722,322	585,153
(b)	Premium Deficiency Reserve (PDR)	18,184	18,184
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	740,506	603,337
(d)	Outstanding Claim Reserve (other than IBNR reserve)	1,304,961	895,863
(e)	IBNR reserve	852,069	783,586
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	2,897,536	2,282,786

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