

**PERIODIC DISCLOSURES**  
**FORM NL-21 - Statement of Liabilities**



Royal Sundaram General Insurance Co. Ltd

30-Sep-19  
( ` in Lakhs)

Description	As at 30th Sep 2019		As at 30th Sep 2018	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) ... (a)	168,163	123,524	163,419	120,925
Premium Deficiency Reserve (PDR) ... (b)	-	-	-	-
Unexpired Risk Reserve (URR)...'(c)=(a)+(b)	168,163	123,524	163,419	120,925
Outstanding Claim Reserve ( other than IBNR reserve)...(d)	160,144	122,559	144,711	107,583
IBNR Reserve...'(e)	213,672	187,155	165,219	141,150
<b>Total Reserves for Technical Liabilities...(f)='(c)+(d)+(e)</b>	<b>541,978</b>	<b>433,237</b>	<b>473,349</b>	<b>369,658</b>