

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



Royal Sundaram General Insurance Co. Ltd

30-Sep-20  
( ₹ in Lakhs)

Description	As at 30th SEP 2020		As at 30th SEP 2019	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) ... (a)	1,38,179	1,04,534	1,68,163	1,23,524
Premium Deficiency Reserve (PDR) ... (b)	-	-	-	-
Unexpired Risk Reserve (URR)...'(c)=(a)+(b)	1,38,179	1,04,534	1,68,163	1,23,524
Outstanding Claim Reserve ( other than IBNR reserve)...(d)	1,72,234	1,34,741	1,60,144	1,22,559
IBNR Reserve...'(e)	2,66,644	2,36,469	2,13,672	1,87,155
<b>Total Reserves for Technical Liabilities...(f)='(c)+(d)+(e)</b>	<b>5,77,057</b>	<b>4,75,744</b>	<b>5,41,978</b>	<b>4,33,237</b>