

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



Royal Sundaram General Insurance Co. Ltd

31-Dec-20  
*( ` in Lakhs)*

Description	As at 31st DEC 2020		As at 31st DEC 2019	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) ... (a)	145,988	112,929	152,692	119,345
Premium Deficiency Reserve (PDR) ... (b)	-	-	-	-
Unexpired Risk Reserve (URR)...'(c)=(a)+(b)	145,988	112,929	152,692	119,345
Outstanding Claim Reserve ( other than IBNR reserve)...(d)	174,732	140,155	163,457	125,771
IBNR Reserve...'(e)	280,466	248,675	258,135	202,774
<b>Total Reserves for Technical Liabilities...(f)='(c)+(d)+(e)</b>	<b>601,186</b>	<b>501,759</b>	<b>574,284</b>	<b>447,890</b>