

PERIODIC DISCLOSURES

FORM NL-21 - Statement of Liabilities

Royal Sundaram General Insurance Co. Ltd

30-Sep-21

(` in Lakhs)

Description	As at 30th Sep 2021		As at 30th Sep 2020	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) ... (a)	1,51,273	1,14,765	1,38,179	1,04,534
Premium Deficiency Reserve (PDR) ... (b)	-	-	-	-
Unexpired Risk Reserve (URR)... (c)=(a)+(b)	1,51,273	1,14,765	1,38,179	1,04,534
Outstanding Claim Reserve (other than IBNR reserve)... (d)	1,87,255	1,52,747	1,72,234	1,34,741
IBNR Reserve... (e)	3,12,806	2,81,525	2,66,644	2,36,469
Total Reserves for Technical Liabilities... (f)=(c)+(d)+(e)	6,51,333	5,49,036	5,77,057	4,75,744