

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



Royal Sundaram General Insurance Co. Ltd

30-Jun-21  
( ` in Lakhs)

Description	As at 30th Jun 2021		As at 30th Jun 2020	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) ... (a)	151,072	114,451	143,095	108,472
Premium Deficiency Reserve (PDR) ... (b)	-	-	-	-
Unexpired Risk Reserve (URR)...'(c)=(a)+(b)	151,072	114,451	143,095	108,472
Outstanding Claim Reserve ( other than IBNR reserve)...(d)	183,716	150,860	169,940	131,157
IBNR Reserve...'(e)	302,732	271,898	267,243	229,234
<b>Total Reserves for Technical Liabilities...(f)='(c)+(d)+(e)</b>	<b>637,521</b>	<b>537,208</b>	<b>580,278</b>	<b>468,863</b>