PERIODIC DISCLOSURES FORM NL-21 - Statement of Liabilities





Royal Sundaram General Insurance Co. Ltd

31-Mar-21 (`in Lakhs)

| | As at 31st Mar 2021 | | As at 31st Mar 2020 | |
|--|---------------------|----------------|---------------------|-------------|
| Description | Gross Reserve | Net Reserve | Gross Reserve | Net Reserve |
| Unearned Premium Reserve (UPR) (a) | 156,537 | 123,841 | 153,664 | 121,506 |
| Premium Deficiency Reserve (PDR)(b) | - | - | - | - |
| Unexpired Risk Reserve (URR)'(c)=(a)+(b) | 156,537 | 123,841 | 153,664 | 121,506 |
| Outstanding Claim Reserve (other than IBNR reserve)(d) | 173,768 | 141,721 | 158,515 | 124,543 |
| IBNR Reserve'(e) | 290,309 | 258,040 | 267,243 | 211,893 |
| Total Reserves for Technical Liabilities(f)='(c)+(d)+(e) | 620,614 | 523,603 | 579,422 | 457,941 |