

**FORM NL-21 STATEMENT OF LIABILITIES****UNITED INDIA INSURANCE COMPANY LTD****STATEMENT OF LIABILITIES***(Rs in Lakhs)*

	Particulars	31.03.2019		31.03.2018	
		Gross Reserves	Net Reserves	Gross Reserves	Net Reserves
1	Unearned Premium Reserve (UPR) (a)	843535.72	694417.53	882021.13	625622.50
2	Premium Deficiency Reserve (PDR)....(b)	0.00	0.00	0.00	0.00
3	Unexpired Risk Reserve (URR)....(c)=(a) +(b)	843535.72	694417.53	882021.13	625622.50
4	Outstanding Claim Reserve (other than IBNR Reserve)....(d)	1446989.17	1012347.65	1404461.76	830661.31
5	IBNR Reserve.... (e)	882238.00	815268.32	649918.00	578606.00
6	Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	3172762.89	2522033.50	2936400.89	2034889.81