

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

	Particulars	31.12.2019		31.12.2018	
		Gross Reserves	Net Reserves	Gross Reserves	Net Reserves
1	Unearned Premium Reserve (UPR) (a)	885867.94	712766.63	849275.79	677006.57
2	Premium Deficiency Reserve (PDR)....(b)	0.00	0.00	0.00	0.00
3	Unexpired Risk Reserve (URR)....(c)=(a) +(b)	885867.94	712766.63	849275.79	677006.57
4	Outstanding Claim Reserve (other than IBNR Reserve)....(d)	1710615.69	1207455.95	1481529.66	1045212.84
5	IBNR Reserve.... (e)	942157.00	886805.80	825933.00	762943.00
6	Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	3538640.63	2807028.38	3156738.45	2485162.41