

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

	Particulars	30.09.2019		30.09.2018	
		Gross Reserves	Net Reserves	Gross Reserves	Net Reserves
1	Unearned Premium Reserve (UPR) (a)	885868	705747	859446	624994
2	Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
3	Unexpired Risk Reserve (URR)....(c)=(a) +(b)	885868	705747	859446	624994
4	Outstanding Claim Reserve (other than IBNR Reserve)....(d)	1628062	1205627	1491395	1043733
5	IBNR Reserve.... (e)	920623	866454	755893	699676
6	Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	3434553	2777828	3106734	2368403