

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

SL No	Particulars	31.03.2020		31.03.2019	
		Gross Reserves	Net Reserves	Gross Reserves	Net Reserves
1	Unearned Premium Reserve (UPR) .... (a)	904532.34	693966.64	843535.72	694417.53
2	Premium Deficiency Reserve (PDR)....(b)	0.00	0.00	0.00	0.00
3	<b>Unexpired Risk Reserve (URR)....(c)=(a) +(b)</b>	<b>904532.34</b>	<b>693966.64</b>	<b>843535.72</b>	<b>694417.53</b>
4	Outstanding Claim Reserve (other than IBNR Reserve)....(d)	1558605.39	1155427.43	1446989.17	1012347.65
5	IBNR Reserve.... (e)	1161629.68	973520.08	882238.00	815268.32
6	<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+( e)</b>	<b>3624767.41</b>	<b>2822914.15</b>	<b>3172762.89</b>	<b>2522033.50</b>