

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

	Particulars	31.12.2020		31.12.2019	
		Gross Reserves	Net Reserves	Gross Reserves	Net Reserves
1	Unearned Premium Reserve (UPR) (a)	866700	697830	885868	712767
2	Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
3	Unexpired Risk Reserve (URR)....(c)=(a) +(b)	866700	697830	885868	712767
4	Outstanding Claim Reserve (other than IBNR Reserve)....(d)	1672064	1264460	1710616	1207456
5	IBNR Reserve.... (e)	1245204	1097074	942157	886806
6	Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	3783968	3059364	3538641	2807028