

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

	Particulars	30.09.2020		30.09.2019	
		Gross Reserves	Net Reserves	Gross Reserves	Net Reserves
1	Unearned Premium Reserve (UPR) (a)	913714	689955	885868	705747
2	Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
3	Unexpired Risk Reserve (URR)....(c)=(a) +(b)	913714	689955	885868	705747
4	Outstanding Claim Reserve (other than IBNR Reserve)....(d)	1700801	1264773	1628062	1205627
5	IBNR Reserve.... (e)	1158938	1018304	920623	866454
6	Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	3773454	2973031	3434553	2777828