

PERIODIC DISCLOSURES

FORM NL-21 - Statement of Liabilities

Royal Sundaram General Insurance Co. Ltd

31-Dec-19

(` in Lakhs)

Description	As at 31st Dec 2019		As at 31st Dec 2018	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) ... (a)	152,692	119,345	163,419	120,925
Premium Deficiency Reserve (PDR) ... (b)	-	-	-	-
Unexpired Risk Reserve (URR)...'(c)=(a)+(b)	152,692	119,345	163,419	120,925
Outstanding Claim Reserve (other than IBNR reserve)...(d)	163,457	125,771	144,711	107,583
IBNR Reserve...'(e)	258,135	202,774	165,219	141,150
Total Reserves for Technical Liabilities...(f)='(c)+(d)+(e)	574,284	447,889	473,349	369,658