

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

	Particulars	31.12.2018		31.12.2017	
		Gross Reserves	Net Reserves	Gross Reserves	Net Reserves
1	Unearned Premium Reserve (UPR) (a)	849276	677006	847089	627982
2	Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
3	Unexpired Risk Reserve (URR)....(c)=(a) +(b)	849276	677006	847089	627982
4	Outstanding Claim Reserve (other than IBNR Reserve)....(d)	1481529	1045213	1430844	879887
5	IBNR Reserve.... (e)	825933	762943	505221	446665
6	Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	3156738	2485162	2783154	1954534