

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

Reserve	As At 31.12.2017		As At 31.12.2016	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) (a)	847089	627982	754848	630072
Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	847089	627982	754848	630072
Outstanding Claim Reserve (other than IBNR Reserve)....(d)	1430844	879887	1252367	838415
IBNR Reserve.... (e)	505221	446665	303425	254589
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	2783154	1954535	2310640	1723076