

PERIODIC DISCLOSURES

FORM NL-21 - Statement of Liabilities



Royal Sundaram General Insurance Co. Ltd
 (Formerly known as Royal Sundaram Alliance Insurance Company Ltd)

31-Dec-18
 (` in Lakhs)

Description	As on 31st Dec 2018		As on 31st Dec 2017	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) ... (a)	141,713	112,907	131,598	106,164
Premium Deficiency Reserve (PDR) ... (b)	-	-	-	-
Unexpired Risk Reserve (URR)...'(c)=(a)+(b)	141,713	112,907	131,598	106,164
Outstanding Claim Reserve (other than IBNR reserve)...(d)	147,999	112,632	121,439	98,996
IBNR Reserve...'(e)	196,791	159,109	118,329	107,671
Total Reserves for Technical Liabilities...(f)='(c)+(d)+(e)	486,503	384,648	371,367	312,831