



**PERIODIC DISCLOSURES**  
**FORM NL-21 Statement of Liabilities**

HDFC ERGO General Insurance Company Limited

( ₹ in lakhs)

Statement of Liabilities (FORM IRDAI-GI-TR)					
Item No.	Reserve	Period ended June 30, 2017		Period ended June 30, 2016	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	316,746	182,028	247,215	143,934
(b)	Premium Deficiency Reserve (PDR)				
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	316,746	182,028	247,215	143,934
(d)	Outstanding Claim Reserve (other than IBNR reserve)	192,617	106,041	159,661	90,810
(e)	IBNR reserve	277,717	114,669	86,700	63,360
<b>(f)</b>	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>787,079</b>	<b>402,738</b>	<b>493,575</b>	<b>298,104</b>

Note: The form is prepared basis the format as prescribed in the Insurance Regulatory Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016.