

**PERIODIC DISCLOSURES****FORM NL-21 Statement of Liabilities**Insurer: **Royal Sundaram Alliance Insurance Co Ltd** Date:**31st December 2010***(Rs in Lakhs)*

| <b>Statement of Liabilities</b> |                          |                                     |                                       |                      |                       |   |                                       |                      |                       |
|---------------------------------|--------------------------|-------------------------------------|---------------------------------------|----------------------|-----------------------|---|---------------------------------------|----------------------|-----------------------|
| <b>As At 31st December 2010</b> |                          |                                     |                                       |                      |                       | <b>As at 31.12.2009 For the corresponding previous year</b> |                                       |                      |                       |
| <b>Sl.No.</b>                   | <b>Particular</b>        | <b>Reserves for unexpired risks</b> | <b>Reserve for Outstanding Claims</b> | <b>IBNR Reserves</b> | <b>Total Reserves</b> | <b>Reserves for unexpired risks</b>                         | <b>Reserve for Outstanding Claims</b> | <b>IBNR Reserves</b> | <b>Total Reserves</b> |
| 1                               | <b>Fire</b>              | 2,123                               | 534                                   | 185                  | 2,842                 | 2,248   | 598                                   | 185                  | 3,031                 |
| 2                               | <b>Marine</b>            |                                     |                                       |                      |                       |   |                                       |                      |                       |
| a                               | Marine Cargo             | 584                                 | 916                                   | 170                  | 1,670                 | 598   | 556                                   | 170                  | 1,324                 |
| b                               | Marine Hull              | 1                                   | -                                     | -                    | 1                     | 3   | -                                     | -                    | 3                     |
| 3                               | <b>Miscellaneous</b>     |                                     |                                       |                      |                       |   |                                       |                      |                       |
| a                               | Motor                    | 34,609                              | 43,937                                | 6,034                | 84,580                | 27,848  | 32,131                                | 4,547                | 64,526                |
| b                               | Engineering              | 481                                 | 496                                   | 120                  | 1,096                 | 499   | 460                                   | 100                  | 1,059                 |
| c                               | Aviation                 | -                                   | -                                     | -                    | -                     | -   | -                                     | -                    | -                     |
| d                               | Liabilities              | 265                                 | 107                                   | 60                   | 432                   | 298   | 179                                   | 40                   | 517                   |
| e                               | Others                   | 994                                 | 1,647                                 | 572                  | 3,213                 | 1,607   | 1,399                                 | 572                  | 3,578                 |
| 4                               | <b>Health Insurance</b>  | 7,144                               | 1,878                                 | 1,011                | 10,033                | 6,324   | 709                                   | 730                  | 7,763                 |
| 5                               | <b>Total Liabilities</b> | 46,201                              | 49,515                                | 8,152                | 103,867               | 39,425  | 36,032                                | 6,344                | 81,801                |