FORM NL-40-UNDERWRITING PERFORMANCE

Name of the Insurer: XL Insurance Company SE, India Reinsurance Branch
Registration Number: FRB/007
Date of registration: 01.02.2017

Segmental performance for the financial year **'Amount in Rs. Lakhs'**

Particulars	FIRE	MARINE			Miscellaneous																				
					Motor										HEALTH				PERSONAL ACCIDENT			TRAVEL		Health Total		
					Motor OD			Motor TP					Motor Other													
		Marine Cargo	Marine-Other than Marine Cargo	Total	Motor OD-Private car	Motor OD-Two Wheeler	Motor OD-Commercial Vehicle	Motor TP-Private car	Motor TP-Two Wheeler	Motor TP-Commercial Vehicle (Declined Pool)	Motor TP-commercial Vehicle (TP Pool)	Motor TP-commercial Vehicle (Other than Pool)		Total	Health Insurance - Individual	Health Insurance - Group-Government Schemes	Health Insurance - Group-Employer/Employee Schemes	Health Insurance - Group-Other Schemes	Personal Accident - Individual	Personal Accident-Group(Government Schemes)	Personal Accident-Group(Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes
Premium																									
Gross Direct Premium																									
Gross Written Premium	14,935	2,736	829	3,565	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	-	-	-	-	16	-	-
Net Written Premium	5,592	1,973	191	2,164	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	-	-	-	-	16	-	-
PREMIUM RESERVES																									
Unearned Premium Reserve (UPR)	(571)	(262)	(78)	(340)	-	-	2	(1)	-	-	-	-	-	1	-	-	-	-	(1)	-	-	-	-	(1)	-	-
Premium Deficiency Reserve (PDR)	-	-	-	-			-	-						-	-	-	-	-	-	-	-	-	-	-	-	-
Unexpired Risk Reserve (URR)	-	-	-	-			-	-						-	-	-	-	-	-	-	-	-	-	-	-	-
Net Earned Premium (A)	**5,021**	**1,711**	**113**	**1,824**	**-**	**-**	**2**	**(1)**	**-**	**-**	**-**	**-**	**-**	**1**	**-**	**-**	**-**	**-**	**15**	**-**	**-**	**-**	**-**	**15**	**-**	**-**
Claims																									
Claims (Gross)	628	1,041	-	1,041	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	0	-	-
CLAIMS RESERVE																									
Outstanding Claims Reserve	-	-	-	-			-	-						-	-	-	-	-	-	-	-	-	-	-	-	-
Incurred But Not Reported (IBNR) Claims Reserve	-	-	-	-			-	-						-	-	-	-	-	-	-	-	-	-	-	-	-
Claims incurred (Net) (B)	917	1,417	125	1,542	-	-	(47)	(19)	-	-	-	-	-	(66)	-	-	-	-	8	-	-	-	-	8	-	-
Commission																									
Commission-Gross	1,946	364	114	478	-	-	93	-	-	-	-	-	-	93	-	-	-	-	1	-	-	-	-	1	-	-
Commission-Net (C)	801	215	(16)	199	-	-	93	-	-	-	-	-	-	93	-	-	-	-	1	-	-	-	-	1	-	-
Total Operating expenses (D)	877	161	49	209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	-	-
Premium deficiency (E)	-	(158)	-	(158)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result (F=A-B-C-D-E)	**2,426**	**76**	**(45)**	**31**	**-**	**-**	**(44)**	**18**	**-**	**-**	**-**	**-**	**-**	**(26)**	**-**	**-**	**-**	**-**	**5**	**-**	**-**	**-**	**-**	**5**	**-**	**-**
Investment Income (G)	883	162	49	211	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	-	-
Other income net of expenses (H)	58	11	3	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	0	-	-
Operating Results (I=F+G+H)	**3,367**	**249**	**7**	**256**	**-**	**-**	**(44)**	**18**	**-**	**-**	**-**	**-**	**-**	**(26)**	**-**	**-**	**-**	**-**	**6**	**-**	**-**	**-**	**-**	**6**	**-**	**-**
Underwriting Ratio =(f)*100/(A)	**48%**	**4%**	**-40%**	**2%**	**0%**	**0%**	**-2210%**	**-1834%**	**0%**	**0%**	**0%**	**0%**	**0%**	**-2586%**	**0%**	**0%**	**0%**	**0%**	**34%**	**0%**	**0%**	**0%**	**0%**	**34%**	**0%**	**0%**

Particulars	OTHER MISCELLANEOUS								Miscellaneous Total			Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/ Employer's Liability	Crop Insurance	Credit Insurance	Others [a]	Retail	Group	Government Schemes	
Premium												
Gross Direct Premium												
Gross Written Premium	13,709	595	9,200	-	-	282	-	31	23,817	-	-	42,333
Net Written Premium	4,128	579	7,643	-	-	892	-	39	13,281	-	-	21,053
PREMIUM RESERVES	-	-	-			-		-	-	-	-	-
Unearned Premium Reserve (UPR)	(2,874)	(248)	(3,206)	-	-	-	-	(16)	(6,344)	-	-	(7,255)
Premium Deficiency Reserve (PDR)	-	-	-			-		-	-	-	-	-
Unexpired Risk Reserve (URR)	-	-	-			-		-	-	-	-	-
Net Earned Premium (A)	**1,254**	**331**	**4,437**	**-**	**-**	**892**	**-**	**22**	**6,936**	**-**	**-**	**13,797**
Claims												
Claims (Gross)	1,348	184	531	-	-	169	-	-	2,232	-	-	3,901
CLAIMS RESERVE												
Outstanding Claims Reserve	-	-	-			-		-	-	-	-	-
Incurred But Not Reported (IBNR) Claims Reserve	-	-	-			-		-	-	-	-	-
Claims incurred (Net) (B)	**(270)**	**193**	**7,359**			**(912)**		**5**	**6,375**	**-**	**-**	**8,776**
Commission												
Commission-Gross	375	86	1,653	-	-	(296)	-	7	1,825	-	-	4,343
Commission-Net (C)	**149**	**75**	**1,391**	**-**	**-**	**(296)**	**-**	**7**	**1,326**	**-**	**-**	**2,420**
Total Operating expenses (D)	805	35	540	-	-	17	-	2	1,399	-	-	2,486
Premium deficiency (E)	(69)	-	-		-	-	-	-	(69)	-	-	(227)
Underwriting Result (F=A-B-C-D-E)	**639**	**28**	**(4,853)**	**-**	**-**	**2,083**	**-**	**8**	**(2,094)**	**-**	**-**	**342**
Investment Income (G)	811	35	544	-	-	17	-	2	1,408	-	-	2,503
Other income net of expenses (H)	53	2	36			1		0	92	-	-	164
Operating Results (I=F+G+H)	**1,502**	**66**	**(4,274)**	**-**	**-**	**2,101**	**-**	**10**	**(594)**	**-**	**-**	**3,009**
Underwriting Ratio =(f)*100/(A)	**51%**	**9%**	**-109%**	**0%**	**0%**	**234%**	**0%**	**37%**	**-30%**	**0%**	**0%**	**2%**

Note:
(a) Other segments ** Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium