

FORM NL-2-B-PL

Name of the Insurer: XL Insurance Company SE - India Reinsurance Branch
 Registration No. FRB/007 and Date of Registration with the IRDAI 1.02.2017
PROFIT AND LOSS FOR THE PERIOD ENDED ON September 30, 2025

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2024
1 OPERATING PROFIT/(LOSS)	NL-1		
(a) Fire Insurance		357.52	177.44
(b) Marine Insurance		213.25	(9.64)
(c) Miscellaneous Insurance		511.64	1,333.47
2 INCOME FROM INVESTMENTS			
(a) Interest, Dividend & Rent – Gross		1,018.80	830.85
(b) Profit on sale of investments			-
(c) (Loss on sale/ redemption of investments)			-
(d) Amortization of (Premium) / Discount on Investments		(46.56)	(75.78)
3 OTHER INCOME (To be specified)			-
(Provision) / Doubtful Debts written back		-	-
Profit on sale of Assets (Net)			-
Forex Gain/(Loss)		77.89	(51.28)
TOTAL (A)		2,132.55	2,205.05
4 PROVISIONS (Other than taxation)			
(a) For diminution in the value of investments			
(b) For doubtful debts			
(c) Others (to be specified)			
5 OTHER EXPENSES			
(a) Expenses other than those related to Insurance Business		8.63	11.22
(b) Bad debts written off			
(c) Interest on subordinated debt			
(d) Expenses towards CSR activities			
(e) Penalties			
(f) Contribution to Policyholders' A/c			
(i) Towards Excess Expenses of Management			
(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		32.57	
(ii) Others (please specify)			
(g) Others (Please specify)			
TOTAL (B)		41.20	11.22
6 Profit/(Loss) Before Tax		2,091.35	2,193.84
7 Provision for Taxation :		791.07	843.08
Current tax			
Deferred tax		9.65	
8 Profit / (Loss) after tax		1,290.63	1,350.76
9 APPROPRIATIONS			
(a) Interim dividends paid during the year			
(b) Final dividend paid			
(c) Transfer to any Reserves or Other Accounts (to be specified)			
(d) Balance brought forward from last year		10,879.80	3,415.27
Balance carried forward to Balance Sheet		12,170.43	4,766.03

Notes: to Form NL-1-B-RA and NL-2-B- PL

(a) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

(b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included
 (c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'. The expenses pertaining to investment income e.g. Amortisation, Write off, other Investments expenses etc. are to be deducted from this other than separately disclosed here.

(d) Income from rent shall include only the realized rent. It shall not include any notional rent.

(e) Contribution from the Shareholders' Account to policyholders' account /Contribution to the Policyholders' Fund is as per the terms of Section 40C of the Insurance Act, 1938 read with IRDAI (Expenses of Management of Insurers transacting General or Health Insurance Business) Regulations as specified and modified from time to