

FORM NL-4-PREMIUM SCHEDULE

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

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																	Grand Total	
	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous		
	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025	Up to the half year ended September 30, 2025		
<b>Gross Direct Premium</b>																			
Add: Premium on reinsurance accepted <sup>(a)</sup>	4,556.33	1,845.54	92.78	1,838.32	-	-	-	-	10.65	-	10.65	2,154.94	2,188.13	89.24	111.56	-	4,559.01	11,053.66	
Less: Premium on reinsurance ceded <sup>(b)</sup>	2,197.16	468.06	7.99	476.06	-	-	-	-	-	-	-	984.63	1,462.55	28.05	-	-	-	2,475.24	5,148.45
<b>Net Written Premium</b>	<b>2,359.17</b>	<b>1,377.48</b>	<b>84.79</b>	<b>1,462.26</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10.65</b>	<b>-</b>	<b>10.65</b>	<b>1,170.31</b>	<b>725.58</b>	<b>61.18</b>	<b>111.56</b>	<b>4.49</b>	<b>2,083.77</b>	<b>5,905.21</b>	
Add: Opening balance of UPR	1,013.39	412.76	14.70	427.45	1.88	(0.92)	0.96	-	3.07	-	3.07	1,545.92	620.29	70.11	-	0.26	2,240.61	3,681.46	
Less: Closing balance of UPR	1,214.08	800.12	11.44	811.56	-	-	-	-	5.17	-	5.17	1,127.77	830.27	72.00	-	1.12	2,036.34	4,061.97	
<b>Net Earned Premium</b>	<b>2,158.48</b>	<b>990.12</b>	<b>88.05</b>	<b>1,078.16</b>	<b>1.88</b>	<b>(0.92)</b>	<b>0.96</b>	<b>-</b>	<b>8.56</b>	<b>-</b>	<b>8.56</b>	<b>3,588.46</b>	<b>515.59</b>	<b>59.29</b>	<b>111.56</b>	<b>3.63</b>	<b>2,288.05</b>	<b>5,524.69</b>	
<b>Gross Direct Premium</b>																			
- In India	4,556.33	1,845.54	92.78	1,838.32	-	-	-	-	10.65	-	10.65	2,154.94	2,188.13	89.24	111.56	4.49	4,559.01	11,053.66	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

- (a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																	Grand Total	
	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous		
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<b>Gross Direct Premium</b>																			
Add: Premium on reinsurance accepted <sup>(a)</sup>	4,303.09	1,542.33	-	1,542.33	0.01	5.42	5.42	-	-	-	-	2,020.98	2,976.95	34.05	1,166.01	4.25	6,207.67	12,053.08	
Less: Premium on reinsurance ceded <sup>(b)</sup>	3,056.58	757.90	-	757.90	-	-	-	-	(4.51)	-	(4.51)	948.20	2,272.25	12.58	-	3.57	3,232.09	7,046.57	
<b>Net Written Premium</b>	<b>1,246.51</b>	<b>784.42</b>	<b>-</b>	<b>784.42</b>	<b>0.01</b>	<b>5.42</b>	<b>5.42</b>	<b>-</b>	<b>4.51</b>	<b>-</b>	<b>4.51</b>	<b>1,072.78</b>	<b>704.70</b>	<b>21.47</b>	<b>1,166.01</b>	<b>0.68</b>	<b>2,975.57</b>	<b>5,006.50</b>	
Add: Opening balance of UPR	215.45	123.36	(4.03)	119.33	1.88	(0.92)	0.96	-	9.03	-	9.03	693.54	78.05	9.35	-	0.26	791.19	1,125.97	
Less: Closing balance of UPR	78.47	279.19	-	279.19	0.96	-	0.96	-	4.85	-	4.85	935.55	459.70	11.90	-	0.43	1,183.38	2,219.04	
<b>Net Earned Premium</b>	<b>705.49</b>	<b>628.59</b>	<b>(4.03)</b>	<b>624.56</b>	<b>0.93</b>	<b>4.50</b>	<b>5.42</b>	<b>-</b>	<b>8.69</b>	<b>-</b>	<b>8.69</b>	<b>860.77</b>	<b>523.05</b>	<b>18.92</b>	<b>1,166.01</b>	<b>0.51</b>	<b>2,583.38</b>	<b>3,913.43</b>	
<b>Gross Direct Premium</b>																			
- In India	4,303.09	1,542.33	-	1,542.33	0.01	5.42	5.42	-	-	-	-	2,020.98	2,976.95	34.05	1,166.01	4.25	6,207.67	12,053.08	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

- (a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.
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