

FORM NL-5 - CLAIMS 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	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Total Health	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous segment	Total Miscellaneous	Grand Total
	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
Claims Paid (Direct)																	
Add :Re-insurance accepted to direct claims	250.34	798.38	-	798.38	-	-	-	-	0.17	0.17	193.71	1,293.14	0.70	21.68	-	1,509.41	2,558.12
Less :Re-insurance Ceded to claims paid	128.56	610.38	-	610.38	0.06	-	0.06	-	-	-	60.52	1,212.54	0.21	-	-	1,273.33	2,012.27
Net Claim Paid	121.78	187.99	-	187.99	(0.06)	-	(0.06)	-	0.17	0.17	133.20	80.60	0.49	21.68	-	236.08	545.85
Add Claims Outstanding at the end of the year	7,156.04	3,868.58	55.60	3,924.18	220.04	103.62	323.66	-	1.30	1.30	6,516.03	3,068.81	57.61	6,061.18	3.67	16,032.27	27,112.49
Less Claims Outstanding at the beginning of the year	9,133.72	2,665.79	3.22	2,669.01	320.62	173.73	494.35	-	(2.05)	(2.05)	3,646.07	422.23	73.02	12,074.93	1.02	16,709.57	26,512.30
Net Incurred Claims	1,263.21	700.87	57.47	758.34	0.00	0.00	0.00	-	(0.00)	(0.00)	1,185.26	326.38	45.49	(0.00)	2.01	1,559.15	3,580.70
Claims Paid (Direct)																	
-In India	250.34	798.38	-	798.38	-	-	-	-	0.17	0.17	193.71	1,293.14	0.70	21.68	-	1,509.41	2,558.12
-Outside India																	

(Amount in Rs. Lakhs)

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	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024	Up to the half year ended September 30, 2024
Claims Paid (Direct)																	
Add :Re-insurance accepted to direct claims	1,119.28	2,595.07	-	2,595.07	13.72	13.25	26.97	-	-	-	2.51	2,166.99	2.29	452.05	-	2,650.81	6,365.16
Less :Re-insurance Ceded to claims paid	748.92	2,471.05	-	2,471.05	0.25	-	0.25	-	-	-	1.63	2,102.44	-	-	-	2,104.31	5,324.28
Net Claim Paid	370.37	124.02	-	124.02	13.48	13.25	26.73	-	-	-	0.89	64.55	2.29	452.05	-	546.50	1,040.88
Add Claims Outstanding at the end of the year	9,268.84	3,218.91	3.22	3,222.12	306.39	164.61	471.00	-	3.91	3.91	4,271.82	808.45	80.96	11,773.99	1.32	17,411.45	29,902.42
Less Claims Outstanding at the beginning of the year	9,134.48	2,665.79	3.22	2,669.01	319.86	173.73	493.59	-	(2.05)	(2.05)	3,646.07	422.23	73.02	12,074.93	1.02	16,708.81	28,512.30
Net Incurred Claims	504.73	677.13	-	677.13	0.00	4.13	4.13	-	5.97	5.97	626.63	450.77	10.23	151.11	0.31	1,249.14	2,431.00
Claims Paid (Direct)																	
-In India	1,119.28	2,595.07	-	2,595.07	13.72	13.25	26.97	-	-	-	2.51	2,166.99	2.29	452.05	-	2,650.81	6,365.16
-Outside India																	