

**FORM NL - 18 PROVISIONS SCHEDULE****Name of the ReInsurance Branch: XL Insurance Company SE - India Reinsurance Branch****PROVISIONS**

<b>Particulars</b>	<b>(INR 000's)</b>	
	<b>As at 31-Mar-21</b>	<b>As at 31-Mar-20</b>
1 Reserve for Unearned Premium (UPR)	325,379	730,194
2 Premium Deficiency Reserve	27,242	-
3 For proposed dividends	-	-
4 For dividend distribution tax	-	-
5 For Doubtful Loans, Investment and Debts	-	6,864
6 Provision for Employee Benefits	30,727	27,329
Provision for Bonus	7,784	4,451
<b>TOTAL</b>	<b>391,132</b>	<b>768,839</b>