## FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of Insurer: Kshema General Insurance Limited

Registration Number: 162

Date of Registration: January 11, 2023

Classification: Business within India / Total Business

## TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on March 31, 2025

(All amounts in Rupees of Lakhs)

| Item<br>No. | Line of Business                 | Gross<br>Premiums | Net<br>Premiums | Gross<br>Incurred<br>Claims | Net Incurred<br>Claims | RSM 1     | RSM 2     | RSM       |
|-------------|----------------------------------|-------------------|-----------------|-----------------------------|------------------------|-----------|-----------|-----------|
| (1)         | (2)                              | (3)               | (4)             | (5)                         | (6)                    | (7)       | (8)       | (9)       |
| 1           | Fire                             | 0.04              | 0.04            | 0.03                        | 0.02                   | 0.01      | 0.01      | 0.01      |
| 2           | Marine Cargo                     | -                 | -               | -                           | -                      | -         | -         | -         |
| 3           | Marine - Other than Marine Cargo | -                 | -               | -                           | -                      | -         | -         | -         |
| 4           | Motor                            | 1.16              | 1.13            | 0.17                        | 0.17                   | 0.23      | 0.05      | 0.23      |
| 5           | Engineering                      | -                 | -               | -                           | -                      | -         | -         | -         |
| 6           | Aviation                         | -                 | -               | -                           | -                      | -         | -         | -         |
| 7           | Liability                        | -                 | -               | -                           | -                      | -         | -         | -         |
| 8           | Health                           | -                 | -               | -                           | -                      | -         | -         | -         |
| 9           | Miscellaneous                    | 0.22              | 0.21            | 0.04                        | 0.04                   | 0.04      | 0.01      | 0.04      |
| 10          | Crop                             | 77,144.50         | 53,043.75       | 50,484.76                   | 34,859.16              | 10,608.75 | 10,457.75 | 10,608.75 |
|             | Total                            | 77,145.93         | 53,045.13       | 50,485.00                   | 34,859.40              | 10,609.03 | 10,457.82 | 10,609.03 |

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.