

**FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**

**Name of the Insurer: Kshema General Insurance Limited**  
**Registration No: 162**

Date: March 31, 2025

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)						Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional		Non-Proportional		Facultative		
	Outside India								
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-	-	-	0%
2	No. of Reinsurers with rating AA but less than AAA	1	4,460.75	-	-	-	-	-	19%
3	No. of Reinsurers with rating A but less than AA	2	4,230.39	-	-	-	-	-	18%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-	-	-	0%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-	-	-	0%
	Total (A)	3	8,691.14		-	-	-	-	36%
	With In India		-	-	-	-	-	-	0%
1	Indian Insurance Companies	-	-	-	-	-	-	-	0%
2	FRBs	-	-	-	-	-	-	-	0%
3	GIC Re	1	15,409.72		-	-	-	-	64%
4	Other (to be Specified)	-	-	-	-	-	-	-	0%
	Total (B)	1	15,409.72		-	-	-	-	64%
	Grand Total (C)= (A)+(B)	4	24,100.86		-	-	-	-	100%

Note:-

(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

(b) Figures are to be provided upto the quarter