

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Date: Sep 30, 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	2	3,355.18	-	-	-	-	36%
3	No. of Reinsurers with rating A but less than AA	4	136.60	-	-	-	-	1%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-	-	0%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-	-	0%
	Total (A)	6	3,491.78	-	-	-	-	37%
	With In India		-	-	-	-	-	0%
1	Indian Insurance Companies	-	-	-	-	-	-	0%
2	FRBs	-	-	-	-	-	-	0%
3	GIC Re	1	5,839.47	-	-	-	-	63%
4	Other (to be Specified)	-	-	-	-	-	-	0%
	Total (B)	1	5,839.47	-	-	-	-	63%
	Grand Total (C)= (A)+(B)	7	9,331.24	-	-	-	-	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