

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Date: June 30, 2026

(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	-	-	-	-	23.80	-	4%
3	No. of Reinsurers with rating A but less than AA	6	141.23	-	-	-	-	-	26%
4	No. of Reinsurers with rating BBB but less than A	2.00	1.76	-	-	-	-	-	0%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-	-	-	0%
	Total (A)	9	142.98		-	-	23.80	-	31%
	With In India		-	-	-	-	-	-	0%
1	Indian Insurance Companies	1	-	-	-	-	113.67	-	21%
2	FRBs	-	-	-	-	-	-	-	0%
3	GIC Re	1	263.75		-	-	-	-	48%
4	Other (to be Specified)	-	-	-	-	-	-	-	0%
	Total (B)	2	263.75	-	-	-	113.67	-	69%
	Grand Total (C)= (A)+(B)	11	406.74	-	-	-	137.47	-	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