

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Date: Dec 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	2	7,900.40	-	-	-	42%
3	No. of Reinsurers with rating A but less than AA	4	4,089.02	-	-	-	22%
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	11,989.42	-	-	-	64%
	With In India						
1	Indian Insurance Companies	-	-	-	-	-	0%
2	FRBs	-	-	-	-	-	0%
3	GIC Re	1	6,832.33	-	-	-	36%
4	Other (to be Specified)	-	-	-	-	-	0%
	Total (B)	1	6,832.33	-	-	-	36%
	Grand Total (C)= (A)+(B)	7	18,821.76	-	-	-	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