

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Date: March 31, 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	2	14,989.38	-	-	-	32%
3	No. of Reinsurers with rating A but less than AA	4	11,434.64	-	-	-	24%
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	26,424.02	-	-	-	56%
	With In India						
1	Indian Insurance Companies	1	-	-	-	9,796.57	21%
2	FRBs	-	-	-	-	-	0%
3	GIC Re	1	10,672.61	-	-	-	23%
4	Other (to be Specified)	-	-	-	-	-	0%
	Total (B)	2	10,672.61	-	-	-	44%
	Grand Total (C)= (A)+(B)	8	37,096.64	-	-	9,796.57	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