

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION



Name of the Insurer: Zurich Kotak General Insurance Company (India) Limited  
(Formerly Known as Kotak Mahindra General Insurance Company Limited)  
Registration Number: IRDAI Registration No. 152 Dated November 18, 2015

Date: Upto the Quarter ended 30th September 2025

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	
<b>(Amount in Rs. Lakhs)</b>						
<b>Outside India</b>						
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.0%
2	No. of Reinsurers with rating AA but less than AAA	27	-	225	499	3.8%
3	No. of Reinsurers with rating A but less than AA	5	491	196	-	3.6%
4	No. of Reinsurers with rating BBB but less than A	5	518	131	2	3.5%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.0%
	<b>Total (A)</b>	<b>37</b>	<b>1,009</b>	<b>552</b>	<b>501</b>	<b>10.9%</b>
<b>With In India</b>						
1	Indian Insurance Companies	6	-	-	48	0.3%
2	FRBs	5	5,519	1,524	116	38.0%
3	GIC Re	1	8,478	1,096	-	50.8%
4	Other (to be Specified)	-	-	-	-	0.0%
	<b>Total (B)</b>	<b>12</b>	<b>13,997</b>	<b>2,619</b>	<b>164</b>	<b>89.1%</b>
	<b>Grand Total (C)= (A)+(B)</b>	<b>49</b>	<b>15,006</b>	<b>3,171</b>	<b>666</b>	<b>100%</b>