

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 June 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>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 | 28                | 107  | 162              | 120         | 3.6%  |
| 3     | No. of Reinsurers with rating A but less than AA   | 4                 | 429  | 96               | 137         | 6.1%  |
| 4     | No. of Reinsurers with rating BBB but less than A  | 4                 | 21   | 5                | 78          | 1.0%  |
| 5     | No. of Reinsurers with rating less than BBB        | -                 | -  | -                | -           | 0.0%  |
|       | <b>Total (A)</b>                                   | <b>36</b>         | <b>557</b>                                     | <b>263</b>       | <b>335</b>  | <b>10.7%</b>  |
|       | <b>With In India</b>                               |                   |  |                  |             |   |
| 1     | Indian Insurance Companies                         | 6                 | -  | -                | 47          | 0.4%  |
| 2     | FRBs   | 5                 | 3,205  | 810              | 109         | 38.0%   |
| 3     | GIC Re   | 1                 | 4,899  | 616              | -           | 50.9%   |
| 4     | Other (to be Specified)                            | -                 | -  | -                | -           | 0.0%  |
|       | <b>Total (B)</b>                                   | <b>12</b>         | <b>8,104</b>                                   | <b>1,426</b>     | <b>156</b>  | <b>89.3%</b>  |
|       | <b>Grand Total (C)= (A)+(B)</b>                    | <b>48</b>         | <b>8,661</b>                                   | <b>1,690</b>     | <b>491</b>  | <b>100%</b>   |