

# kshema

General Insurance Limited |

Making Insurance Accessible  
Through Digital Innovation



# Who we are



Kshema is a tech-first insurance provider, committed towards providing customised insurance plans that help farmers shield themselves from financial distress.

## Our Vision



Create and enable a progressive approach of strategic resilience towards risk in contrast to conventional defensive risk management practices.



## Our Mission



Enable resilience among cultivators across the country, from income shocks due to extreme climate events and other vagaries, with insurance.



# Our Products

## Prakriti

A comprehensive insurance policy against 8 perils, providing maximum coverage based on input cost of the crop.

- Offers protection from all 8 perils.
- Covers 100+ Crops
- Starts at only INR 1499

## Sukriti

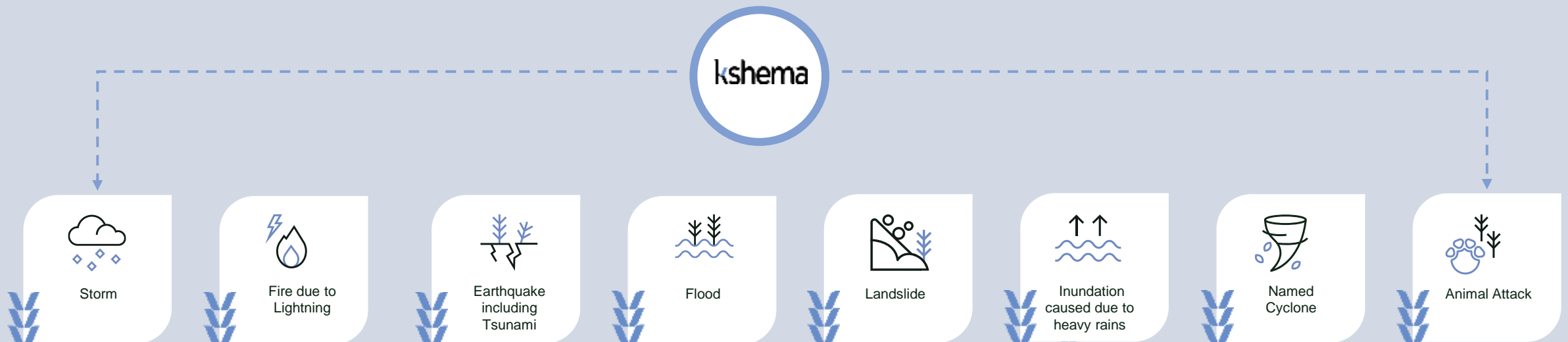
A customisable insurance policy that provides more flexibility to farmers at an affordable price

- Offers protection from a choice of 1 major peril and 1 minor peril from a list of 8 perils.
- Covers 100+ Crops
- Starts at only INR 499

## Kisan Sathi

A flagship bancassurance product which is specially designed as a dual-benefit insurance policy for India's rural and Agri-focused bank customers

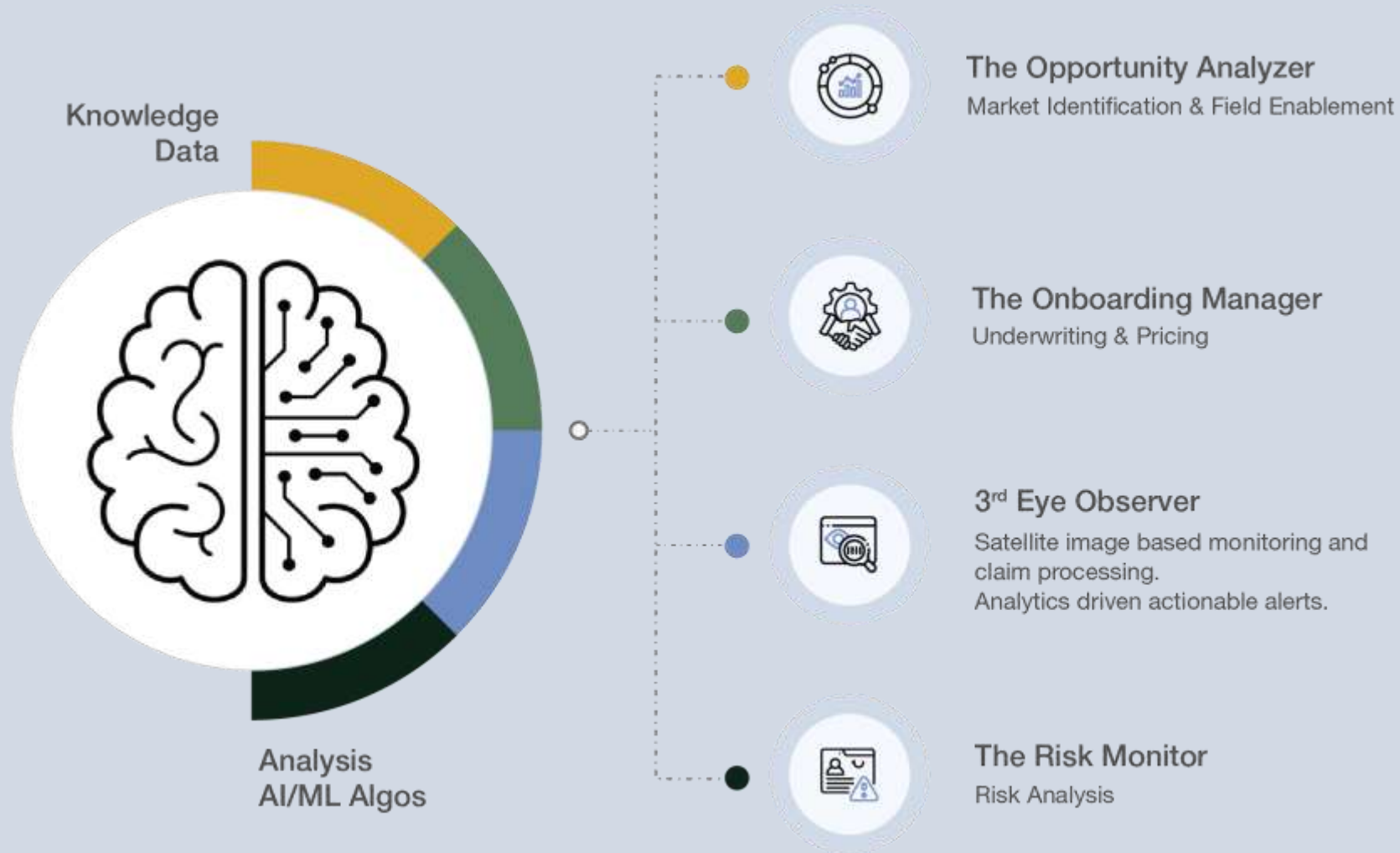
- Coverage for crops for which a loan from the bank has been obtained
- Offers protection from 9 perils
- Covers 100+ Crops
- Personal accident cover during the policy period



# Kshema Cognitive Engine

AI/ML-based Automated Policy Management System

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# Kshema App – Powered by Kshema Cognitive Engine

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The app puts the entire insurance journey in the farmer's hands

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From registration to policy purchase to claim settlement

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Available in multiple regional languages

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Hassle-free & paperless

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Satellite-based imagery for claim assessment

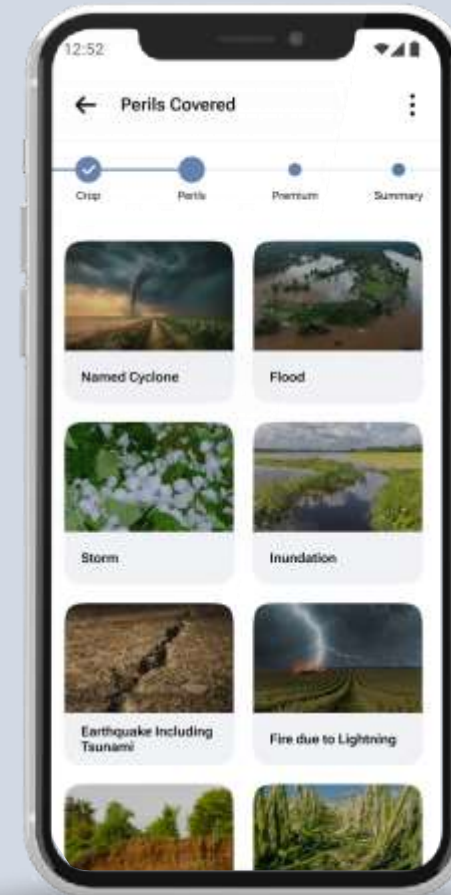
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Quick & easy digital claim intimation

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Tailor-made products

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# Kshema's Achievements in the Last Two Years



## Record GWP in 1st two-year of operation

Kshema became the first general insurer in India to reach the milestone of INR 568 crore gross written premium in FY 2024 and 771 Cr in FY 2025.

## Claims Disbursed Across India

Successfully processed and settled claims exceeding INR 924 crores

## Growing Customer Base

To date, we have serviced more than 1.9 crore policies

## Expansive Retail Presence Across India

Kshema services available across 22 states and union territories.



kshema

Thank You!

