

PERIODIC DISCLOSURES

FORM NL-23: REINSURANCE RISK CONCENTRATION

Insurer: Universal Sampo General Insurance Company Limited

Date : As on 31 December 2015

(₹ in Lakhs)

Reinsurance Risk Concentration

| S.No. | Reinsurance Placements | No. of reinsurers | Premium ceded to reinsurers | | | Premium ceded to reinsurers / Total reinsurance premium ceded (%) |
|-------|--|-------------------|-----------------------------|------------------|--------------|---|
| | | | Proportional | Non-Proportional | Facultative | |
| 1 | No. of Reinsurers with rating of AAA and above | - | - | - | - | 0.00% |
| 2 | No. of Reinsurers with rating AA but less than AAA | 19 | 13,277 | 1,850 | 24 | 79.45% |
| 3 | No. of Reinsurers with rating A but less than AA | 11 | 893 | 649 | 2,083 | 19.01% |
| 4 | No. of Reinsurers with rating BBB but less than A | 2 | 130 | 90 | - | 1.16% |
| 5 | No. of Reinsurers with rating less than BBB | 6 | 62 | 11 | 1 | 0.38% |
| | Total | 38 | 14,362 | 2,600 | 2,108 | 100.00% |