

DECLARATION OF COMPLIANCE

(Prepared in accordance with section 15A of the Insurance Act 1978)

For the Year-Ending – December 31, 2020

We, the undersigned Directors of Hiscox Insurance Company (Bermuda) Limited ("the Company") declare that to the best of our knowledge and belief that the Company has:

- (a) complied with all requirements of the minimum criteria applicable to it;
- (b) complied with the minimum margin of solvency;
- (c) complied with the applicable enhanced capital requirement;
- (d) complied with all applicable regulatory conditions, directions, restrictions and approvals imposed on the insurer; and
- (e) complied with the minimum liquidity ratio for general business.

DIRECTORS:

Director : Kathleen Reardon

Director Elizabeth Breeze

<u>30 April 2021</u> Date

<u>30 April 2021</u> Date

Hiscox Bermuda

Chesney House, 96 Pitts Bay Road Pembroke, HM 08, Bermuda Postal Address P.O. Box HM 192 Hamilton HM AX Bermuda T +1 441 278 8300 F +1 441 278 8301 E enquiry@hiscox.bm www.hiscox.com