

Gard Reinsurance Co Ltd

Trott & Duncan Building
17A Brunswick Street
Hamilton, HM10
Bermuda

DECLARATION OF COMPLIANCE


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

For the Year-Ending 20 February 2021

We, the undersigned Directors of Gard Reinsurance Co Ltd (the "Company"), declare that to the best of our knowledge and belief the Company has:

- (a) complied with all requirements of the minimum criteria applicable to it;
- (b) complied with the minimum margin of solvency as at 20 February 2021;
- (c) complied with applicable enhanced capital requirements as at 20 February 2021;
- (d) complied with all conditions, directions and restrictions imposed on, or approvals granted to the Company pursuant to its certificate of registration;
- (e) complied with the minimum liquidity ratio for general business as at 20 February 2021.

DIRECTORS:



Rolf-Thore Roppstad

12 May 2021
Date

Timothy Faries

12 May 2021
Date

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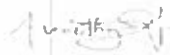
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