

**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 EVEREST REINSURANCE (BERMUDA), LTD. (“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 as at December 31, 2020;
- (c) complied with applicable enhanced capital requirements as at December 31, 2020;
- (d) complied with all conditions and regulatory approvals imposed on the Company’s certificate of registration; and
- (e) complied with the minimum liquidity ratio for general business as at its financial year end

DIRECTORS:

Sanjoy Mukherjee  
Director: Sanjoy Mukherjee

April 29, 2021  
Date

Christopher A Downey  
Director: Chris Downey

April 29, 2021  
Date