

Heritage Reinsurance Company, Ltd.

3rd Floor Wessex House
45 Reid Street
Hamilton, Bermuda
HM12

DECLARATION OF COMPLIANCE

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


For the Year-Ended - December 31, 2023

We, the undersigned Directors of Heritage Reinsurance Company, 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 all capital requirements; and
- (c) complied with the applicable conditions, directions and restrictions imposed on, approvals granted to, the insurer.

DIRECTORS:

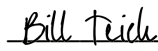
DocuSigned by:



Director Name: Aimee L. Hoben

April 26, 2024
Date

DocuSigned by:



Director Name: William P. Teich

April 26, 2024
Date