

STATUTORY DECLARATION

PURSUANT TO SECTION 15A OF THE INSURANCE ACT 1978

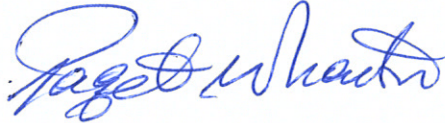
**United Insurance Company Limited
(the "Company")**

To the best of our knowledge and based upon due inquiries, the undersigned Directors of the Company **DO SOLEMNLY DECLARE THAT** the Company has, with respect to the financial year ended 31 March 2019 -

- a) has complied with all requirements of the minimum criteria applicable to it, under the Insurance Act 1978 (the "Act")
- b) complied with the minimum margin of solvency as at its financial year end according to the applicable laws and regulations in Bermuda, the Company's principle place of business:
- c) complied with applicable enhanced capital requirements under the Act; and
- d) complied with all limitations, restrictions and/or conditions under which its licence is issued by the Authority.
- e) complied with the minimum liquidity ratio for general business as at its financial year end.

SWORN by:

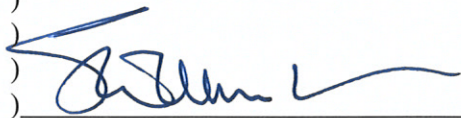
Paget J. Wharton
Director
30 Harrington Sound Road
Smith's FL02, Bermuda

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this 15th day of November, 2019

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Stephen W. Kempe
Director
at Valley Green, 3 Harbour Road
Warwick WK04, Bermuda

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this 15th day of November, 2019