

# BF&M Life Insurance Company Limited

112 Pitts Bay Road  
Pembroke HM08  
Bermuda

## **DECLARATION OF COMPLIANCE**

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

**For the Year-Ending – 31<sup>st</sup> December, 2019**

We, the undersigned Directors of BF&M Life Insurance Company 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 Company; and
- (e) complied with the minimum liquidity ratio for general business.

DIRECTORS:



\_\_\_\_\_  
R. John Wight, FCPA, FCA, CPCU

28 May 2020

\_\_\_\_\_  
Date



\_\_\_\_\_  
Abigail Clifford, MSc.

28 May 2020

\_\_\_\_\_  
Date