XL Bermuda Ltd.

XL Bermuda Ltd. One Bermudian Road Hamilton, Bermuda HMJX

DECLARATION OF COMPLIANCE

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

For the Year-Ending – December 31, 2022

We, the undersigned Directors of XL 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;
- (c) complied with the applicable enhanced capital requirement;
- (d) complied with all applicable regulatory conditions, directions, restrictions and approvals imposed on the insurer; and
- (e) complied with the minimum liquidity ratio for general business.

DIRECTORS:	April 28, 2022
Director: Scott Gunter	_April 28, 2023 Date
Director Nancy Bewlay	April 28, 2023 Date