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OFFICE OF
INSURANCE REGULATION
Docksted by:

OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

IN THE MATTER OF:

CASE NO.: 226518-18-CO

SWISS REINSURANCE COMPANY LTD

CONSENT ORDER

THIS CAUSE came on for consideration upon the filing by SWISS REINSURANCE COMPANY LTD (hereinafter referred to as "APPLICANT") for Eligibility as a Certified Reinsurer (hereinafter referred to as "Application"), pursuant to Section 624.610(3)(e), Florida Statutes, and Rule 690-144.007, Florida Administrative Code, with the FLORIDA OFFICE OF INSURANCE REGULATION (hereinafter referred to as the "OFFICE"). Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the OFFICE hereby finds as follows:

- 1. The OFFICE has jurisdiction over the subject matter and of the parties herein.
- 2. APPLICANT has applied for and, subject to the present and continuing satisfaction of the requirements, terms, and conditions established herein, met all of the conditions precedent to becoming a Certified Reinsurer in Florida, pursuant to Section 624.610(3)(e), Florida Statutes, and Rule 690-144.007, Florida Administrative Code.
- 3. APPLICANT is a joint-stock insurer, organized under the laws of Switzerland, whose shares are 100% owned and controlled by Swiss Re Ltd, a holding company organized

under the laws of Switzerland. Said representation is material to the issuance of this Consent Order.

- 4. The Office has determined that Switzerland qualifies as an eligible jurisdiction, pursuant to Section 624.610(3)(e), Florida Statutes, and Rule 69O-144.007(9), Florida Administrative Code.
- 5. APPLICANT has represented that its purpose in becoming a Certified Reinsurer under Section 624.610(3)(e), Florida Statutes, and Rule 69O-144.007, Florida Administrative Code, is to allow ceding insurers to take credit in their accounting and in financial statements on account of such reinsurance ceded without APPLICANT posting full collateral.
- 6. On March 23, 2018, pursuant to Rule 69O-144.007(8)(b), Florida Administrative Code, the OFFICE posted notice on its website of receipt of APPLICANT's Application, with no public comments received within the 30-day posting period.
- 7. In determining APPLICANT's qualifications as a Certified Reinsurer pursuant to Section 624.610(3)(e), Florida Statutes, and Rule 690-144.007, Florida Administrative Code, the OFFICE has considered the following:
- a. APPLICANT's statutory capital and surplus of \$20,194,000,000 U.S. Dollars, as reported in its audited financial statement as of December 31, 2017, which exceeds the \$250,000,000 U.S. Dollar surplus requirement under Section 624.610(3)(e), Florida Statutes;
- b. APPLICANT's secure financial strength rating from at least 2 statistical rating organizations pursuant to Section 624.610(3)(e), Florida Statutes, and Rule 690-144.007(3), Florida Administrative Code:
- i. On January 30, 2017, Moody's Investors Service assigned a financial strength rating of 'Aa3' (Stable).; and

- ii. On December 7, 2017, A.M. Best assigned a financial strength rating of A+ (Superior).
- c. APPLICANT's qualified jurisdiction, pursuant to Rule 690-144.007(9), Florida Administrative Code:
- d. APPLICANT's audited Swiss Statutory Statements, which for 2017 were prepared in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP) and for the 2 years prior in accordance with International Financial Reporting Standards (IPRS), with an audited reconciliation of equity and net income on a U.S. GAAP basis, pursuant to Rule 690-144.007(8)(a)1., Florida Administrative Code; and
- e. Other pertinent information submitted by APPLICANT, pursuant to Section 624.610(3)(e), Florida Statutes, and Rule 690-144.007, Florida Administrative Code.
- 8. The minimum collateral a Certified Reinsurer is required to post for the ceding insurer to take 100% credit in its financial statements on account of such reinsurance ceded is based on the secure rating the Certified Reinsurer is assigned by the OFFICE. Pursuant to Rule 690-144.007(8)(e)1., Florida Administrative Code:

The maximum rating that a certified reinsurer may be assigned will correspond to its financial strength rating as outlined in subsection (4), of this rule. The Office shall use the lowest financial strength rating received from a rating agency indicated in paragraphs (3)(a)-(e), of this rule, in establishing the maximum rating of a certified reinsurer.

- 9. Based on the secure financial strength ratings of APPLICANT, the OFFICE hereby assigns APPLICANT a rating of Secure -2 and a collateral requirement of 10%.
- 10. For purposes of Rule 69O-144.007(4), Florida Administrative Code, APPLICANT acknowledges that the collateral required for the ceding insurer to take 100% credit in its financial statements on account of such reinsurance ceded be no less than 10%, for agreements incepting on or after the execution date of this Consent Order, unless otherwise amended by the OFFICE.

- 11. APPLICANT represents in its Application that for purposes of securing U.S. liabilities to U.S. cedant insurers, it will offer its cedants all methods of collateral security authorized by the Florida Insurance Code and Rule 690-144.007, Florida Administrative Code, including cash, letters of credit, and single beneficiary trusts. Further, any such letters of credit or single beneficiary trusts shall comply with Section 624.610, Florida Statutes, and Rules 690-144.005 and 690-144.007, Florida Administrative Code.
- 12. APPLICANT shall adhere to the continuing requirements for a Certified Reinsurer, as described more fully in Section 624.610(3)(e), Florida Statutes, and Rule 69O-144.007, Florida Administrative Code.
- 13. Pursuant to Rule 690-144.007(8)(i), Florida Administrative Code, APPLICANT shall notify the OFFICE within 10 days of the following: any regulatory actions taken against the certified reinsurer; any change in the provisions of its domiciliary license; or any change in rating by an approved rating agency. Such notice shall include a statement describing such actions and the reasons therefore.
- 14. Pursuant to Rule 69O-144.007(8)(d)2., Florida Administrative Code, APPLICANT shall assume only the kind or kinds of reinsurance ceded by ceding insurers for which APPLICANT is authorized in its demiciliary jurisdiction.
- 15. APPLICANT acknowledges that in order to maintain its Certified Reinsurer status, it is required to file annually with the OFFICE all documentation required by Rule 690-144.007(8)(h), Florida Administrative Code, including a list of Florida cedants, on or before the anniversary date of the execution of this Consent Order. Further, APPLICANT represents that it intends to file its report of the independent auditor on the financial statements of APPLICANT on a U.S. GAAP basis.

- 16. APPLICANT submits to the jurisdiction of the United States courts and has appointed an agent for service of process in Florida (attached as "Exhibit A").
- 17. APPLICANT agrees to post 100% collateral for its Florida liabilities if it resists the enforcement of a valid and final judgment from a court in the United States, or if otherwise required by the OFFICE, pursuant to Rule 690-144.007, Florida Administrative Code.
- 18. The effective date of APPLICANT's Certified Reinsurer status is the date of execution of this Consent Order. This Consent Order shall remain in effect and APPLICANT's status as a Certified Reinsurer shall continue until APPLICANT either surrenders its status, fails to meet the requirements of the Florida Insurance Code or Rule 690-144.007, Florida Administrative Code, or has its status withdrawn pursuant to Rule 690-144.007, Florida Administrative Code.
- 19. APPLICANT shall report to the OFFICE, Property & Casualty Financial Oversight, any time that it is named as a party defendant in a class action lawsuit within 15 days after the class is certified. APPLICANT shall include a copy of the complaint at the time it reports the class action lawsuit to the OFFICE.
- 20. APPLICANT shall pay administrative costs in the amount of \$2,500 U.S. Dollars within 30 days of the execution of this Consent Order. APPLICANT shall send payment for the administrative costs to the payment address on the invoice, attached as Exhibit B.
- 21. APPLICANT shall maintain an information security program for the security and protection of confidential and proprietary information under its control that complies with all applicable laws and regulations regarding information security. APPLICANT agrees that it shall continually monitor and enhance its information security program to mitigate data security breaches.

- 22. APPLICANT shall, within 5 business days of identifying a data breach involving Florida domiciled cedent information, and as required by the laws of Switzerland, seek the Swiss Financial Market Authority's (hereinafter referred to as "FINMA") regulatory approval to notify the OFFICE of the breach. Within 5 days of receiving FINMA approval, APPLICANT shall notify the OFFICE of the breach in the form permitted by FINMA.
- 23. The deadlines set forth in this Consent Order may be extended by written approval of the OFFICE. Approval of any deadline extension is subject to statutory or administrative regulation limitations. Additionally, the various reporting requirements and any other provision or requirement set forth in this Consent Order may be altered or terminated by written approval of the OFFICE.
- 24. Executive Order 13224 prohibits any transactions by U.S. persons involved in the blocked assets and interests of terrorists and terrorist support organizations. APPLICANT shall maintain and adhere to procedures necessary to detect and prevent prohibited transactions with those individuals and entities, which have been identified at the Treasury Department's Office of Foreign Assets Control website, http://www.treas.gov/ofac.
- 25. APPLICANT affirms that all information, submissions, explanations, representations, and documents provided to the OFFICE in connection with APPLICANT's Application, including all attachments and supplements thereto, are material to the issuance of this Consent Order and fully describe all transactions, agreements, and understandings regarding the ownership structure, operations, and control of APPLICANT.
- 26. Within 60 days from the date of the execution of this Consent Order, APPLICANT shall submit, or cause to be submitted, to the OFFICE a certification evidencing compliance with all of the requirements of this Consent Order. Any exceptions shall be so noted and contained in

the certification. Exceptions noted in the certification shall also include a timeline defining when the outstanding requirements of the Consent Order will be complete. Said certification shall be submitted to the OFFICE via electronic mail and directed to the attention of the Assistant General Counsel representing the OFFICE in this matter and as named in this Consent Order.

- 27. APPLICANT agrees that, upon execution of this Consent Order, failure to adhere to one or more of the terms and conditions contained herein may result, without further proceedings, in the OFFICE withdrawing APPLICANT's status as a Certified Reinsurer in this state in accordance with Sections 120.569(2)(n) and 120.60(6), Florida Statutes.
- 28. APPLICANT expressly waives a hearing in this matter, the making of findings of fact and conclusions of law by the OFFICE, and all further and other proceedings herein to which it may be entitled by law or rules of the OFFICE. APPLICANT hereby knowingly and voluntarily waives all rights to challenge or to contest this Consent Order in any forum now or in the future available to it, including the right to any administrative proceeding, state or federal court action, or any appeal.
- 29. Except as set forth in this Consent Order, each party to this action shall bear its own costs and fees.
- 30. The parties agree that this Consent Order shall be deemed to be executed when the OFFICE has signed and docketed a copy of this Consent Order bearing the signature of the authorized representative of APPLICANT, notwithstanding the fact that the copy may have been transmitted to the OFFICE electronically. Further, APPLICANT agrees that the signature of its authorized representative as affixed to this Consent Order shall be under the seal of a Notary Public.

WHEREFORE, the agreement between SWISS REINSURANCE COMPANY LTD and the FLORIDA OFFICE OF INSURANCE REGULATION, the terms and conditions of which are set forth above, is APPROVED.

FURTHER, all terms and conditions contained herein are hereby ORDERED.

DONE and ORDERED this 30 day of May

David Altmaier, Commissioner Office of Insurance Regulation

By execution hereof, SWISS REINSURANCE COMPANY LTD consents to entry of this Consent Order, agrees without reservation to all of the above terms and conditions, and shall be bound by all provisions herein. The undersigned represents that he or she has the authority to bind SWISS REINSURANCE COMPANY LTD to the terms and conditions of this Consent Order.

SWISS REINSURANCE COMPANY LTD

By:

Print Name: Cristina Feistmann

Jennifer Mo Parets

Title:

Company Secretary

Chief Compliance Officer

Notated Enge-Edition

Date:

30 May 2018

30 May 2018

COUNTRY OF SWITZERLAND

Official Certification

Seen for authentication of the foregoing signatures of

Ms. Cristina FEISTMANN, Swiss citizen of Locarno TI, in Herrliberg,

Ms. Jennifer Mo PARETS, Nationality: United States of America/USA, in Meilen,

who are entered in the Register of Commerce of the Kanton of Zurich as secretary of the board of directors with the right to sign jointly by two (Cristina Feistmann) resp. as person with the right to sign jointly by two (Jennifer Mo Parets) for the

Swiss Reinsurance Company Ltd, corporation with registered head office in Zürich.

The signatures were acknowledged before us by an authorized third person.

Zürich, 30th May 2018

BK no. 2572/3

Fee CHF 60.00

NOTARIAT ENGE-ZÜRICH

Peter Hofer, Notariatsassistent

COPIES FURNISHED TO:

MOSES OJEISEKHOBA, CHIEF EXECUTIVE OFFICER

Swiss Reinsurance Company Ltd Mythenquai 50/60

8022 Zurich, Switzerland Telephone: +41 43 285 2121 Facsimile: +41 43 285 2999

DALE PREDMORE, SENIOR VICE PRESIDENT & SENIOR LEGAL COUNSEL

Swiss Reinsurance America Corporation Swiss Re Management (US) Corporation 175 King Street

Armonk, New York 10504 Telephone: (914) 828-4036 Facsimile: (914) 828-3036

E-Mail: dale predmore@swissre.com

ALISON STERETT, AREA FINANCIAL MANAGER

Company Admissions & Business Development Florida Office of Insurance Regulation

200 East Gaines Street Tallahassee, Florida 32399

COREY HUBBARD, FINANCIAL EXAMINER/ANALYST SUPERVISOR

Company Admissions & Business Development Florida Office of Insurance Regulation 200 East Gaines Street Tallahassee, Florida 32399

DANNY E. BLANCO JR., INSURANCE EXAMINER II

Company Admissions & Business Development
Florida Office of Insurance Regulation
200 East Gaines Street
Tallahassee, Florida 32399

JENNIFER A. MILAM, ASSISTANT GENERAL COUNSEL

Florida Office of Insurance Regulation

200 East Gaines Street Tallahassee, Florida 32399 Telephone: (850) 413-4281

E-Mail: jennifer.milam@floir.com

@2000, 2005-2017 National Association of Insurance Commissioners 1

Uniform Consent to Service of Process

X Original Designation	Amended Designation (must be submitted directly to states)
Applicant Company Name: <u>Swiss Reinsurance C</u>	
revious Name (if applicable):	
Home Office Address: Mythenguai 5060	
City, State, Zip: Zurich, Switzerland 8022	NAIC COURT A A LA ACONTA 6
he State(s) designate hereunder relating to the vithin said State(s), pursuant to a resolution ad appoints the officers of the State(s) and their suggest so designated in Exhibit. A hereunder as it bleading as required by law as reflected on Exhibices hereby consent that any lawful action or produced proper venue within the State(s) so designating profitment shall be of the same legal force a sinding upon any successor to the above named consolidation or otherwise; and shall be binding the State. The entity hereby waives all claims on amended designation form upon a change in a Applicant Compactor of the two Officers (listed below) of the Applicant Compactor of the two Offi	d under the laws of Switzerland, for purposes of complying with the laws of holding of a certificate of authority or the conduct of an insurance business toged by its board of directors or other governing body, hereby, irrevocably accessors identified in Exhibit A, or where applicable appoints the required is attorney in such State(s) upon whom may be served any notice, process or bit A in any action or proceeding against it in the State(s) so designated; and occeding against it may be commenced in any court of competent jurisdiction ted; and agrees that any lawful process against it which is served under this and validity as if served on the entity directly. This appointment shall be if entity that acquires the entity's assets or assumes its liabilities by merger, as long as there is a contract in force or liability of the entity outstanding in of error by reason of such service. The entity named above agrees to submit my of the information provided on this power of attorney. Any Officers' Certification and Attestation plicant Company must read the following very carefully and sign: Execute and an executing this document on behalf of the Applicant Company. A under the laws of the applicable jurisdictions that all of the forgoing is true thand.
Date	Signature of President
2 March 2018	Full Legal Name of President Signature of Secretary
	Cristina Peistmann
	Full Legal Name of Secretary
	- Alekalle
,	FABIENNE-ANNE REHMEKA
	GENERAL COUNSEL REINSURANCE EMBA
•	MANAGING DILECTOR

Revised 11/21/15 FORM 12

Exhibit B

Complete for each state indicated in Exhibit A:
State: Florida Name of Entity: Dale Predmore, Swiss Reinsurance America Corporation
Phone Number: 914-828-4036
Email Address: Dale-fredmare Discret. com Mailing Address: 175 King Street, Armonk, NY 10504 Street Address: 175 King Street, Armonk, NY 10504
State: <u>Ohio</u> Name of Entity: <u>CT Corporation System</u>
Phone Number: Fax Number:
Email Address:
Mailing Address: 4400 East Commons Way, Suite 125, Columbus, OH 43219
Street Address: 4400 East Commons Way, Suite 125, Columbus, OH 43219
State: Name of Entity:
Phone Number: Fax Number:
Email Address:
Mailing Address:
Street Address:
State: Name of Entity:
Phone Number: Fax Number:
Email Address:
Mailing Address:
Street Address:
State: Name of Entity:
Phone Number: Fax Number:
Email Address:
Mailing Address:
Street Address:

Exhibit B

Uniform Consent to Service of Process

Exhibit A

Place an "X" before the names of all the States for which the person executing this form is appointing the designated agent in that State for receipt of service of process:

	AL	Commissioner of Insurance# and Resident Agent*	MO	Director of insurance#
	AK	Director of Insurance#	MT	Commissioner of Securities and Insurance#
	AZ	Director of insurance # ^	NE	Officer of Company* or Resident Agent* (circle one)
	AR	Resident Agent *	NH	Commissioner of Insurance#
	AS	Commissioner of Insurance#	NV	Commissioner of Insurance Commission#
	CO	Commissioner of Insurance# or Resident Agent*	NJ	Commissioner of Banking and Insurance#^
	CT	Commissioner of Insurance #	NM	Superintendent of Insurance #
	DE	Commissioner of Insurance#	NY	Superintendent of Financial Services#
	DC	Commissioner of Insurance and Securities	NC	Commissioner of Insurance
		Regulation# or Local Agent* (circle one)		
X	FL	Chief Financial Officer# ^	ND	Commissioner of Insurance # ^
	GA	Commissioner of Insurance and Safety Fire# and Resident Agent*	XOH	Resident Agent*
	GU	Commissioner of Insurance #	OR	Resident Agent*
	HD	Insurance Commissioner# and Resident Agent*	OK	Commissioner of Insurance #
4- 10-	ID	Director of Insurance # ^	PR	Commissioner of insurance#
	D.	Director of Insurance#	RI	Superintendent of Insurance ^
-,	IN	Resident Agent* ^	sc	Director of Insurance #
-31	IA.	Commissioner of Insurance#	SD	Director of insurance # ^
	KS	Commissioner of Insurance^	TN	Commissioner of Insurance#
deal and	KŸ	Secretary of State #	ŤΧ	Resident Agent*
	LA	Secretary of State#		Resident Agent* ^
	MD	Insurance Commissioner#	vt	Secretary of State# or Resident Agent*
	ME	Resident Agent* ^	VI	Lieutenant Governor/Commissioner#
4087 4	MI	Resident Agent *	WA	Insurance Commissioner #
	MN	Commissioner of Commerce ~	wv	Secretary of State#@
	MS	Commissioner of Insurance and Resident	WY	Commissioner of Insurance#

- For the forwarding of Service of Process received by a State Officer complete Exhibit B listing by state the entities (one per state) with full name and address where service of process is to be forwarded. Use additional pages as necessary. Colorado will forward Service of Process to the Secretary of the Applicant Company and requires a resident agent for foreign entities. Exhibit not required for New Jersey, and North Carolina. Florida accepts only an individual as the entity and requires an email address. New Jersey allows but does not require a foreign insurer to designate a specific forwarding address on Exhibit B. SC will not forward to an individual by name; however, it will forward to a position, e.g., Attention: President (or Compliance Officer, etc.). Washington requires an email address on Exhibit B.
- Attach a completed Exhibit B listing the Resident Agent for the Applicant Company (one per state). Include state name, Resident Agent's full name and street address. Use additional pages as necessary. (DC* requires an agent within a ten mile radius of the District).
- ^ Initial pleadings only.
- @ Form accepted only as part of a Uniform Certificate of Authority application.
 - MA will send the required form to the Applicant Company when the approval process reaches that point.
- Minnesota does not forward Service of Process. To effectively serve the Commissioner of Commerce, use the process under Minn. Stat. § 45.028. Applicant Company may complete Exhibit B to provide a Service of Process address that Commerce may keep on file.

Exhibit A

Resolutions Authorizing Appointment of Attorney

RESOLVED by the Board of Directors of Swiss Reinsurance Company Ltd that Cristina Feistmann, Company Secretary of said entity, and Fabienne-Anne Rehulka, General Counsel EMEA of said entity, are thereby authorized by the Board of Directors to jointly sign and execute any document on behalf of said entity, inter alia, Consents to Service of Process to give irrevocable consent that actions may be commenced against said entity in the proper court of any jurisdiction, including the State of Florida, in which the action shall arise, or in which plaintiff may reside, by service of process in the state(s) indicated above and irrevocably appoints the officer(s) of the state(s) and their successors in such offices or appoints the agent(s) so designated in the Uniform Consent to Service of Process and stipulate and agree that such service of process shall be taken and held in all courts to be as valid and binding as if due service had been made upon said entity according to the laws of said state.

CERTIFICATION:

I, Cristina Felstmann, Company Secretary of Swiss Reinsurance Company Ltd

state that this is a true and accurate description of the authority granted by resolutions adopted effective the 21st day of April, 2015 and the 25th day of June, 2015 by the Board of Directors.

Date: 18th day of May, 2018

Cristina Feistmann, Company Secretary

Swiss Reinsurance Company Ltd



OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER COMMISSIONER

INVOICE

In order to ensure that your payment is received and properly credited, please make your check payable to the Florida Department of Financial Services and return this invoice with your payment to:

> Department of Financial Services **Revenue Processing Section** P.O. Box 6100 Tallahassee, Florida 32314-6100

INVOICE NO: 18-2916

REFERENCE

NAME:

Swiss Reinsurance Company Ltd

ADDRESS:

175 King Street

CITY, STATE, ZIP: Armonk, New York 10504

FEID:

NAIC CO CODE: EXAM YR END:

CASE #:

226518-18-CO

ATTORNEY:

Jennifer Milam

SOURCE:

Property & Casualty Product Review

Fine Due:

0.00

Costs Due:

2,500.00

Total Amount Due:

2,500.00

Amount Remitted:

AMOUNT

OFFICIAL USE ONLY - PLEASE DO NOT MARK BELOW THIS LINE

B/T T/C F/T C 1245-P&C FR

C 1249- Attorney's Fees J

Exhibit B



FLORIDA OFFICE OF INSURANCE REGULATION FINANCIAL SERVICES COMMISSION 200 EAST GAINES ST. TALLAHASSEE, FL 32399-4206

Return Service Requested



PS For	(A comple	oléter à	destination. destination.)	Completed by the office of origin. (A remplir par le bureau d'origine.)				
PS Form 2865 February 1007 /Paris	Signature of Addressee (Signature du destinataire)	The article mentioned above was duly delivered. (L'envoi mentionné ci-dessus a été dûment livré.)	In the rectar mass De Signed by. (1) the addresser, or. (2) a person authorized to sign under the regulations of the country of destination; or. (3) if Postmark.of the office of destination. This signed form will be returned to the sender by the first mail. (Cet anis duit être signé par le destination au par une personne y autorisée en vertu des réglements du pays de destination, ou, si cas réglements le comportent, par l'agent du bureau de destination; et rennujé par le premier counter directement à expéctieur).	8022 Zurich, St	Mythengua: 5.	Subject and No. (Rus of No.)	Moses Oiliskhoba CEO Addressee Name of Firm (Name) and control of the control of	Insured Parcel (Colis evec valeur déclarée)	(Nature de YArticle (Envoi Cetter (Penvoi)
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	Office of Destination Employee Signature (Signature de l'agent du bureau du destination)	Date	of the country of destination; or, (3) to the sender by the first mail. s de destination, ou, si cas rif à expédieur).	_		Ltd		RB 249 751 194 110	Printed Printed Printed Other CEnvoi à livraison CHURAN All Inter- CHURAN ALIENTE CONTROLL OTHER CHURAN ALIENTE CONTROL
(マノ	if Postmark of the office of destination (Timbre du bureau de destination)				ate de dépôt)	1 1767 15	elivery Express

REGISTERED MAIL

FLORIDA OFFICE OF INSURANCE REGULATION FINANCIAL SERVICES COP

TALLAHASSEE, FL 32399-4 200 EAST GAINES ST.

Return Service Requested



Administration

des Postes des d'Amérique Etats-Unis

Return Receipt for International Mail

the office returning the Postmark of receipt Timbre du

bureau

Par Avion

(A remplir par l'expéditeur, qui indiquera son adresse pour le renvoi du présent avis.) The sender completes and indicates the address for the return of this receipt.

quickest route

Return by the

Name or Firm (Nom ou raison sociale (air or surface mail), a découvert

A renvoyer par la voie la plus

of Insurance legilation

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PS Form 2865, February 1997

allahassee, Florida Avis de réception UNITED STATES OF AMERICA

CN07 (Old C5)

Etats-Unis d'Amérique

32399-4206

renvoyant l'avis

595) 99-W-1904

(Registered, Insured, Recorded Delivery, Express Mail)