Client Name

Client Address

25 September 2026

Dear Sir/Madam,

In 2025, the SCOR Group announced an initiative to restructure its legal entity framework in Asia-Pacific to create a more agile and efficient organisation. As part of this initiative, SCOR Reinsurance Company (Asia) Limited ("**SRC**") intends to transfer its entire business to SCOR Reinsurance Asia-Pacific Pte Ltd ("**SRAP**"), Hong Kong branch ("**SRAPHK branch**").

We wish to inform you that SRAP has obtained authorisation from the Insurance Authority ("**IA**") to carry on both general (Classes 1-17) and long term (Classes A, D and I) reinsurance business in or from Hong Kong, effective from 17 April 2026. Both SRAP and SRC are wholly-owned subsidiaries of SCOR SE, a European company (Societas Europaea) which is licensed as a reinsurer in France and various other jurisdictions.

Pursuant to section 25D of the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong), SRC has applied to the IA on 7 September 2026 for approval of the transfer of certain reinsurance contracts relating to the general business of SRC from SRC to SRAPHK branch ("**Proposed Transfer**"). The Proposed Transfer is planned to be effective 1 January 2027.

According to our records, you are/were the cedant of the reinsurance contract(s), or are a claimant who has given written notice of your claim to SRC under the reinsurance contract(s), which will be included in the Proposed Transfer. As such, your reinsurance contract(s) or your claim(s), as the case may be, will be transferred to SRAPHK branch pursuant to the Proposed Transfer.

We enclose a circular on the Proposed Transfer with a section on "Frequently Asked Questions", for your information. Please read carefully and if you have any questions, please do not hesitate to contact us at (852) 2102 8652 from 9 a.m. to 5 p.m. (Hong Kong time), on normal business days (Monday to Friday (except public holidays)).

Yours faithfully,
For and on behalf of SCOR Reinsurance Company (Asia) Limited

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George Leung
Chief Executive Officer

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