



November 10, 2023

Ms. Sarah Fawcett  
Lead Capital & Compliance  
Bermuda Commercial Building  
19 Par La Ville Road,  
Hamilton, HM11

*Via Email:* Sarah.Fawcett@bm.qbe.com

**Re: Equator Reinsurances Limited, RJ-3191274 Reciprocal Jurisdiction Reinsurer**

Dear Ms. Fawcett:

The Pennsylvania Insurance Department (“Department”) has completed its review of Equator Reinsurances Limited (“Equator”) submissions for Reciprocal Jurisdiction Reinsurer (“Reciprocal Reinsurer”) status pursuant to 40 P.S. §442.3.

The Department has determined that Equator has provided the appropriate and necessary information which meets or exceeds the filing requirements for Reciprocal Reinsurer status effective January 1, 2024, and continued through December 31, 2024.

Equator is approved to reinsure for those lines that it is authorized to engage in by its Supervisory Regulator. Credit shall be allowed in accordance with the requirements of 40 P.S. § 443.2, as Bermuda is qualified jurisdiction as determined by the Commissioner pursuant to 40 P.S. § 443.2(k)(3).

Equator’s status as a Reciprocal Reinsurer is contingent upon maintaining full compliance with all provisions of 40 P.S. §442.3. If Equator ceases to meet the requirements, the Pennsylvania Insurance Commissioner may suspend or revoke its status as a Reciprocal Reinsurer.

I can be reached at [disherman@pa.gov](mailto:disherman@pa.gov) or ph.717.503.5462 and am glad to address any questions or concerns.

Sincerely,

A handwritten signature in blue ink that reads 'Diana L. Sherman'.

Diana L. Sherman, CPA, CFE, CISA, CITP  
Deputy Insurance Commissioner

Cc: Gregory Glunz | Douglas Coleman | Shannon Hopkins |  
John Svoboda | Laila Burke |