

January 12, 2024

Ms. April Pearce Eversheds Sutherland (US) LLP 1114 Avenue of the Americas, 40th Floor New York, NY 10036

Via E-mail: aprilpearce@eversheds-sutherland.com

RE: 2024 Reciprocal Jurisdiction Reinsurer Initial Passporting Application for Lumen Re Ltd.

Dear Ms. Pearce:

The Pennsylvania Insurance Department ("Department") has completed its review of the Lumen Re Ltd. ("the Company") application, filed pursuant to 31 Pa. Code § 161.3 and received September 21, 2023.

The Company's application request is determined pursuant to 31 Pa. Code § 161.3. The Company is domiciled and licensed in Bermuda and appears to comply with the Pennsylvania requirements for jurisdiction to be on the NAIC List of Reciprocal Jurisdictions.

Based upon the Department's review of the application and in reliance upon the facts and representations contained herein, the Company meets the requirements of 31 Pa. Code § 161.3 and is hereby approved as a reciprocal jurisdiction reinsurer for property and casualty as the Company is authorized to engage in by its lead state regulator, the New York Department of Financial Services.

The Company's status as a reciprocal jurisdiction reinsurer is effective for the period January 1, 2024 through December 31, 2024, and is contingent upon the Company maintaining full compliance with all the provisions contained in 31 Pa. Code § 161.3.

If you have any questions, please do not hesitate to contact me at (717) 503-5462 or disherman@pa.gov.

Sincerely,

Diana L. Sherman

Deputy Insurance Commissioner

cc: Karen Feather Monique Miller