BRMA 77A

PRIVACY & PROTECTION OF DATA

A. The Company and the Reinsurer represent that they are aware of and in compliance with their responsibilities and obligations under applicable laws and regulations pertaining to Non-Public Personal Information and Protected Health Information (hereinafter “NPPI” and “PHI,” respectively). For the purpose of this Contract, “Non-Public Personal Information” and “Protected Health Information” shall mean financial or health information that identifies an individual, including claimants under Policies reinsured under this Contract, and which information is not otherwise available to the public. Data conveyed through the Intermediary may include NPPI and/or PHI that is protected under applicable laws and regulations and shall be used only in the performance of rights, obligations and duties in connection with this Contract.

B. The Intermediary shall receive and convey NPPI and PHI data that it has received from the parties to this Contract or others for the sole purpose of carrying out the respective obligations of the parties under this Contract. To the extent that this Contract is placed in conjunction with one or more corresponding Intermediaries the parties hereby authorize the transmission of the relevant data through the corresponding Intermediaries whether located in the United States or any other country. The parties shall use any NPPI and PHI data received from another party or the Intermediary only as may be necessary to satisfy their respective obligations under this Contract. Furthermore, the parties shall maintain appropriate safeguards to protect any data received from accidental loss or unauthorized access, use or disclosure.

BRMA 77B

PRIVACY

A. Privacy Awareness: The Company and the Reinsurer are aware of and in compliance with their responsibilities and obligations under:

The Gramm-Leach-Bliley Act of 1999 (the "Act") and applicable Federal and State laws and regulations implementing the Act. The Company and the Reinsurer will only use non-public personal information as permitted by law; and

The applicable provisions of the Health Insurance Portability and Accountability Act ("HIPAA") and the related requirements of any regulations promulgated thereunder including without limitation the federal privacy regulations as contained in 45 CFR Part 160 and 164 (the "Federal Privacy Regulations"). The Company and the Reinsurer will only use protected health information as permitted by law.

B. Non-Disclosure: To the extent required or prohibited by applicable law or regulation, the Reinsurer shall not disclose any (a) Non-Public Personal Information or (b) protected health information (as defined in 45 CFR 164.501) it receives from the Company to anyone other than:

The Reinsurer, the Reinsurer's affiliates, legal counsel, auditors, consultants, regulators, rating agencies and any other persons or entities to whom such disclosure is required to effect, administer or enforce a reinsurance contract; or any retrocessional reinsurance contract applicable to the losses that are the subject of this Contract; or

Persons or entities to whom disclosure is required by applicable law or regulation.

C. Non-Public Personal Information: "Non-Public Personal Information" shall for the purpose of this Contract mean financial or health information that personally identifies an individual, including claimants under Policies reinsured under this Contract, and which information is not otherwise available to the public.

BRMA 77C

PRIVACY

In the course of performance of the Reinsurer’s duties and obligations under this Contract, the Reinsurer may receive nonpublic personal information (i.e., any and all personal, financial and/or health information) associated with the Company’s Policies that are the subject matter of this Contract. Such nonpublic information shall be held in the strictest confidence by the Reinsurer and its agents, employees, affiliates, and representatives and shall not be used for any purpose other than the performance of its duties and obligations under this Contract. The Reinsurer shall maintain appropriate procedures to protect the privacy, confidentiality and security of all such information, consistent with the requirements of the Gramm-Leach-Bliley Act (formally known as the “Financial Services Modernization Act of 1999”) and any other applicable privacy laws or regulations.

BRMA 77D

PRIVACY

The Reinsurer agrees that it shall comply with all applicable laws and regulations governing the disclosure of non-public personally -identifiable information or personal information disclosed to the Reinsurer during the performance of this Contract.