



December 31, 2024

Mr. Adam Greenhut, SVP, Deputy General Counsel
Fortitude Re
Ten Exchange Place, Suite 2210
Jersey City, NJ 07302

Via E-mail: legal.compliance@fortitude-re.com

RE: 2024 Reciprocal Jurisdiction Reinsurer Initial Passporting Application for Fortitude International Reinsurance Ltd. ("FIRL")

Dear Mr. Greenhut:

The Pennsylvania Insurance Department ("Department") has completed its review of the Fortitude International Reinsurance Ltd. ("the Company") application, filed pursuant to 31 Pa. Code § 161.3 and received October 29, 2024.

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, life, health, and annuity as the Company is authorized to engage in by its lead state regulator, Texas Department of Insurance.

The Company's status as a reciprocal jurisdiction reinsurer is effective for the period October 29, 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,

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

Diana L. Sherman
Deputy Insurance Commissioner

cc: Monique Miller