

IN THE COURT OF CHANCERY OF THE STATE OF DELAWARE

IN THE MATTER OF THE LIQUIDATION :
OF SCOTTISH RE (U.S.), INC. : C.A. 2019-0175-JTL
_____ :

**RECEIVER'S PROCEDURES
FOR CEDENT REINSURANCE CLAIMS
(CEDENT CREDITORS OF SRUS ONLY)**

**SECTION I
PREAMBLE**

These procedures apply to Cedent Reinsurance Claims that allege amounts due and owing from SRUS to Cedents based on circumstances occurring on or before September 30, 2023; and the Receiver's determination of those claims ("Cedent Reinsurance Claims Procedures").

The Cedent Reinsurance Claims Procedures are the exclusive means for evaluating and determining these claims. They are intended to provide a standardized and efficient process to evaluate and determine Cedent Reinsurance Claims. Claims that fall within this group arise from ordinary course business dealings. Unlike other claims, Cedent Reinsurance Claims are relatively uniform, mature, involve settled financial data, and are straightforward to calculate. As such, these procedures are structured to expeditiously identify and resolve uncontested claims so that they can be presented to the Court for Final Determination. This allows SRUS, claimants, and the Court to focus on other types of claims and issues including disputes.

SECTION II DEFINITIONS

Any term used in these Cedent Reinsurance Claims Procedures that is not defined in this Section but is defined in 18 *Del. C.* ch. 59 (“DUILA”) shall have the meaning set forth therein. All terms other than those defined in this Section or the DUILA shall have their common meaning in the English language. Otherwise, with respect to these Cedent Reinsurance Claims Procedures, these terms shall have the following meanings:

- (a) “Approval” refers to the date on which an Order is filed by the Chancery Court approving these Cedent Reinsurance Claims Procedures either as filed or with modifications by the Court.
- (b) “Bar Date” refers to the deadline set by the Court pursuant to 18 *Del. C.* § 5929(b) for a Cedent to file a proof of claim with the estate in accordance with these Cedent Reinsurance Claims Procedures. This date is **JUNE 23, 2026**. Pursuant to 18 *Del. C.* § 5918(e)(7) all Cedent claims that are subject to these Cedent Reinsurance Claim Procedures that are filed after the Bar Date are deemed late filed and, unless such late filing is excused by the Court, the claim is assigned to Priority Class 7.
- (c) “Cedent” refers to the definition of “Cedent” as contained within the definition of “Reinsurance” in this Section II. For the avoidance of doubt, Cedent refers to an individual Cedent entity and not a group of affiliated or non-affiliated Cedents.
- (d) “Cedent Reinsurance Claims” refers to a claim or claims by a Cedent against SRUS made under the Cedent Reinsurance Claims Procedures.
- (e) “Chancery Court” refers to the Delaware Court of Chancery.
- (f) “Claim Valuation”, “Valuation”, or “Value” refer to the process in which the Receiver evaluates, values, or otherwise determines a claim pursuant to these Cedent Reinsurance Claims Procedures.

- (g) “Disputed Pre-POC Claims” refers to that portion of a Cedent Reinsurance Claim identified by the Receiver as such in an attachment to the Cedent Reinsurance Proof of Claim Summary Sheet.
- (h) “Liquidation Order” refers to the Liquidation and Injunction Order entered by the Chancery Court on July 18, 2023, placing SRUS into liquidation.
- (i) “Non-Agreed POC Claims” refers to that portion of a Cedent Reinsurance Claim, other than Disputed Pre-POC Claims, where the Cedent and Receiver disagree as to the value of the Cedent Reinsurance Claim.
- (j) “Offset” or “Setoff” refers to the reduction of the amount owed by one party to a second party by crediting the first party with amounts owed it by the second party. Offset rights in the liquidation proceedings of SRUS are governed by 18 *Del. C.* § 5927.
- (k) “Priority Class” refers to the Priority Class of a Cedent Claim under 18 *Del. C.* § 5918. All timely filed Cedent Reinsurance Claims, unless notified otherwise, are Priority Class 6 pursuant to 18 *Del. C.* § 5918(e)(6).
- (l) “Receiver” refers to the Honorable Trinidad Navarro, Insurance Commissioner of the State of Delaware in his capacity as the Receiver of SRUS, or his duly appointed deputy receiver(s) and Designees as that term is defined in the Liquidation Order.
- (m) “Reinsurance” refers to the contractual transfer or cession by an insurer known as a “Cedent” of some or all of its risk to its policyholders to another insurance company known as the “Reinsurer” for which the Reinsurer is paid a premium by the Cedent (which may or may not relate specifically to the premium paid by the underlying policyholder). The terms and conditions of this transfer are contained in a “Reinsurance Agreement” or “Treaty” and any amendments or endorsements thereto. The Reinsurer may, in turn, contractually transfer or cede some or all of its risk that it assumed from the Cedent to another Reinsurer known as a “Retrocessionaire” for which the Retrocessionaire is paid a premium by the Reinsurer. The terms and conditions of this transfer are contained in a “Retrocession Agreement” and any amendments or endorsements thereto.
- (n) “Reinsurance Agreement” refers to the definition of “Reinsurance Agreement” as contained within the definition of “Reinsurance in this Section II.

SECTION III CEDENT REINSURANCE CLAIMS PROCESS

3.1 General Information

3.1.1 These Cedent Reinsurance Claims Procedures, together with the procedures regarding all other claims, dispute resolution, and final determination of claims by the Court, implement the claims, reporting, and hearing provisions of the DEUILA, including 18 *Del. C.* § 5917.

3.1.2 Upon Approval, the Cedent Reinsurance Claim Procedures will be the exclusive means for evaluating and determining all Cedent Reinsurance Claims.

3.1.3 Within thirty (30) days of the Approval, the Receiver shall serve all Cedents with a packet containing the following: (a) Cedent Reinsurance Proof of Claim Summary Sheet; (b) Cedent Proof of Claim Form for Cedent Reinsurance Claims; and (c) Proof of Claim Spreadsheet and Instructions (collectively, the “Cedent Proof of Claim Packet”).

3.1.4 Within five (5) business days of Approval, the Receiver will post the following to the website maintained for the SRUS liquidation:¹ (a) the Cedent Reinsurance Claims Procedures; and (b) a template of the Cedent Proof of Claim Packet.

3.2 Cedent Reinsurance Claim Summary Sheet

3.2.1 As part of the Cedent Proof of Claim Packet, the Receiver will issue a Cedent Reinsurance Proof of Claim Summary Sheet (“Cedent Reinsurance Claim Summary”) to each Cedent. A template of the Cedent Reinsurance Claim Summary

¹ https://insurance.delaware.gov/divisions/rehab_bureau/rehab_bureau_scottishreusinc/

is attached to these Cedent Claim Procedures as Exhibit “A.” Highlighted items on the template refer to notional parties and amounts. The final Cedent Reinsurance Claim Summary in the Cedent Proof of Claim Packet will replace the highlighted portion with the applicable information for each particular Cedent.

3.2.2 The Cedent Reinsurance Claim Summary also identifies in an attached list all Disputed Pre-POC Claims under each Treaty (“Receiver’s List of Disputed Pre-POC Claims”).

3.2.3 The Cedent Reinsurance Claim Summary provides financial information to the Cedent from the records of SRUS as of the date noted on the summary, that identifies, for the period ending (and inclusive of) September 30, 2023, the aggregate undisputed amount (all treaties) due from SRUS before any deductions for offset (“Gross Aggregate Undisputed Claims Amount”), the aggregate offset shown on the records of SRUS for amounts (all treaties) due to SRUS (“Aggregate Offset Amount”), and the total amount of the claims that the Receiver does not dispute (“Total Undisputed Claims Amount”).

3.2.4 On the Cedent Reinsurance Claim Summary, the applicable Aggregate Offset Amount is subtracted from the Gross Aggregate Undisputed Claims Amount. The difference is represented by the Total Undisputed Claims Amount. If there is no applicable Aggregate Offset Amount, the Gross Aggregate Undisputed Claims Amount will be equal to the Total Undisputed Claims Amount.

3.2.5 The Cedent Reinsurance Claim Summary also contains directions for Cedents wishing to file a Cedent Reinsurance Claim to complete the Cedent Reinsurance Proof of Claim Form.

3.3 Cedent Reinsurance Proof of Claim Form

3.3.1 As part of the Cedent Proof of Claim Packet, the Receiver will issue to each Cedent the Cedent Reinsurance Proof of Claim Form (the “Cedent Reinsurance POC Form”). A template of the Cedent Reinsurance POC Form is attached to these Cedent Reinsurance Claim Procedures as Exhibit “B.” Highlighted items on the template refer to notional parties and amounts. The final Cedent Reinsurance POC Form in the Cedent Proof of Claim Packet will replace the highlighted portion with the applicable information for each particular Cedent.

3.3.2 The Cedent Reinsurance POC Form lists the name of the Cedent as well as the Total Undisputed Claims Amount as calculated on the Cedent Reinsurance Claim Summary. It asks the Cedent to decide whether or not to accept the Total Undisputed Claims Amount.

3.4 Proof of Claim Spreadsheet and Instructions

3.4.1 The Cedent Reinsurance POC Form contains instructions for downloading an Excel file containing two tabs referred to as the Proof of Claim Spreadsheet (“POC Spreadsheet”). A template of the POC Spreadsheet is attached to these Cedent Reinsurance Claim Procedures as Exhibit “C,” and a template of the Excel file may be downloaded from SRUS’s website: https://insurance.delaware.gov/divisions/rehab_bureau/rehab_bureau_scottishreusinc/

3.4.2 As part of the Cedent Proof of Claim Packet, the Receiver will issue to each Cedent the POC Spreadsheet Instructions (the “Instructions”) which provide detailed guidelines as to what information must be provided on the POC Spreadsheet. A template of the Instructions is attached to these Cedent Reinsurance Claim Procedures as Exhibit “D.”

3.5 Procedures When Total Undisputed Claims Accepted

3.5.1 If the Cedent accepts the Total Undisputed Claims Amount on the Cedent Reinsurance POC Form, the Cedent shall complete and notarize the Cedent Reinsurance POC.

3.5.2 If the attachment to the Receiver's Cedent Reinsurance Claim Summary contains any Disputed Pre-POC Claims, the Cedent shall include each of those Disputed Pre-POC claims in its POC Spreadsheet, in accordance with the instructions. The Cedent shall also attach a narrative description describing for each Disputed Pre-POC Claim: (1) the amount claimed; and (2) why the amount is due despite the dispute basis identified in the attachment to the Cedent Reinsurance Claim Summary. The Cedent must also provide all relevant documents supporting its claim that such amount is due despite the identified basis of the dispute.

3.5.3 Accepting the Total Undisputed Reinsurance Claim Amount does not constitute acceptance of SRUS’s position on Disputed Pre-POC Claims. The resolution and valuation of the Disputed Pre-POC Claims will be the subject of the Dispute Resolution Procedures.

3.5.4 If the Cedent accepts the Total Undisputed Claims Amount on the Cedent Reinsurance POC Form, the Cedent need not include any claim on the POC Spreadsheet that is not a Disputed Pre-POC Claim (*i.e.*, it need not provide information about the claims it has accepted).

3.5.5 The Cedent must return to the Receiver, such that it is received no later than the Bar Date: (1) the completed and notarized Cedent Reinsurance POC Form and, if applicable, (2) (a) the completed POC Spreadsheet; (b) the narrative description, and (c) the documents showing why the amount is due despite the identified basis for the dispute (*i.e.*, the Cedent's position why each Disputed Pre-POC Claim should be determined in favor of the Cedent).

3.5.6 No later than forty-five (45) days after the Bar Date, the Receiver shall submit all Cedent Reinsurance POCs in which a Cedent has accepted the Total Undisputed Claims Amount, along with the Receiver's recommendation, to the Chancery Court for final determination pursuant to the procedures for Final Determination of Claims.

3.5.7 The resolution/adjudication process for the Disputed Pre-POC Claims follows the procedures set forth in the Dispute Resolution Procedures.

3.6 Procedures When Total Undisputed Claims Not Accepted

3.6.1 If a Cedent does not accept the Total Undisputed Claims Amount, the Cedent must complete and notarize the Cedent Reinsurance POC, setting out the amount it contends is due for the Non-Agreed POC Claims (*i.e.* all Reinsurance Claims not including the Disputed Pre-POC Claims).

3.6.2 The Cedent must complete the applicable POC Spreadsheet in accordance with the Instructions and provide the Receiver with any documentation in its possession that supports the amount claimed for the Non-Agreed POC Claims.

3.6.3 If the attachment to the Receiver's Cedent Reinsurance Claim Summary contains any Disputed Pre-POC Claims, the Cedent shall include each of those Disputed Pre-POC claims in its POC Spreadsheet, in accordance with the instructions. The Cedent shall also attach a narrative description describing, for each Disputed Pre-POC Claim: (1) the amount claimed and (2) why the amount is due despite the dispute basis identified in the attachment to the Cedent Reinsurance Claim Summary. The Cedent must also provide all relevant documents supporting its claim that such amount is due despite the identified basis for the dispute (i.e., the Cedent's position why each Disputed Pre-POC Claim should be determined in favor of the Cedent).

3.6.4 The completed POC Spreadsheet and accompanying documentation will serve as the basis for the Cedent Reinsurance Claim(s) that the Cedent asserts against the SRUS estate.

3.6.5 The Cedent must return to the Receiver, such that it is received no later than the Bar Date: (1) the completed and notarized Cedent Reinsurance POC Form; (2) the completed POC Spreadsheet; and (3) all supporting documentation.

3.6.6 Upon the Receiver's receipt and evaluation of the Cedent's completed Cedent Reinsurance POC, POC Spreadsheet(s) and any supporting documentation, the Receiver will either: (a) issue a Notice of Determination ("NOD") regarding the

Cedent's Non-Agreed POC Claims that assigns a Priority Class and value to the claim(s); or (b) communicate with the Cedent in an attempt to: (i) obtain additional information needed for the Receiver to issue a Notice of Determination for the claim; and/or (ii) reconcile discrepancies between the Receiver and Cedent's valuation of the respective claim(s).

3.6.7 Claim discrepancies that are resolved through the reconciliation process referenced in the preceding paragraph will be stipulated to by the Receiver and Cedent. A Notice of Determination of Agreed Class and Value ("NODACV") will then be issued by the Receiver and submitted to the Chancery Court for final approval in accordance with the procedures for the Final Determination of Claims.

3.6.8 If the reconciliation process fails to resolve discrepancies in the valuation of the Non-Agreed POC Claims, the claim(s) in question shall proceed to the dispute resolution process as set out in the Dispute Resolution Procedures.

3.6.9 The resolution/adjudication process for the Disputed Pre-POC Claims follows the procedures set forth in the Dispute Resolution Procedures.

3.6.10 At any time prior to final determination by the Chancery Court, the Receiver and the Cedent with an unresolved Cedent Reinsurance Claim(s) may continue to conduct informal attempts to resolve any disagreements regarding such Claim(s) and if an agreement is reached, such claim will then become a stipulated claim and the Receiver will replace the NOD with an NODACV which will be submitted to the Chancery Court for final approval in accordance with the procedures for the Final Determination of Claims.

3.7 Cedent Reinsurance Claims Becoming Absolute Prior to the Bar Date

3.7.1 For any Cedent Reinsurance Claim which was not included on the Cedent Reinsurance POC Summary because it was reported after the date noted on the Cedent Reinsurance POC Summary (a “Supplemental Reinsurance Claim), the Cedent shall list each such claim on the applicable POC Spreadsheet, submit a notarized statement that the information provided is true and correct, and provide the Receiver with any documentation in its possession that supports the amount claimed for each claim (collectively the “Supplemental Information”).

3.7.2 The Supplemental Information must be returned to the Receiver, such that it is received no later than the Bar Date.

3.7.3 Upon the Receiver’s receipt and evaluation of the Cedent’s Supplemental Information, the Receiver will either: (a) agree to such claim, and send such Supplemental Claim to the Chancery Court for final approval in accordance with the procedures for the Final Determination of Claims, above; (b) issue a Notice of Determination (“NOD”) regarding the Cedent’s Supplemental Claim that assigns a Priority Class and value to the claim(s); or (c) communicate with the Cedent in an attempt to: (i) obtain additional information needed for the Receiver to issue a Notice of Determination for the Supplemental Claim(s); and/or (ii) reconcile discrepancies between the Receiver and Cedent’s valuation of the Supplemental Claim(s).

3.7.4 Claim discrepancies that are resolved through the reconciliation process referenced in the preceding paragraph will be stipulated to by the Receiver and Cedent. A Notice of Determination of Agreed Class and Value (“NODACV”) will then

be issued by the Receiver and submitted to the Chancery Court for final approval in accordance with the procedures for the Final Determination of Claims.

3.7.5 Should the reconciliation process fail to resolve discrepancies in the valuation of the Supplemental Claim(s), the Claim(s) in question shall proceed to the dispute resolution process as set out in the Dispute Resolution Procedures.

3.7.6 At any time prior to final determination by the Chancery Court, the Receiver and the Cedent with an unresolved Supplemental Claim(s) may continue to conduct informal attempts to resolve any disagreements regarding such Supplemental Claim(s) and if an agreement is reached, such claim will then become a stipulated claim and the Receiver will replace the NOD with an NODACV which will be submitted to the Chancery Court for final approval in accordance with the procedures for the Final Determination of Claims.

EXHIBIT “A”

SCOTTISH RE (U.S.), INC. IN LIQUIDATION

CEDENT REINSURANCE PROOF OF CLAIM SUMMARY SHEET
FOR XYZ CORPORATION, INC.

BAR DATE FOR FILING CEDENT REINSURANCE CLAIMS IS JUNE 23, 2026

1. For cedent XYZ CORPORATION, INC. the records of Scottish Re (U.S.), Inc. ("SRUS") show the following information:
 - a. Undisputed amount due from SRUS before the application of offset: \$ 1,000,000
(See list of treaties and list of disputed claims attached hereto)
 - b. Offsets applied to the amount due from SRUS: \$ 250,000
 - c. TOTAL UNDISPUTED REINSURANCE CLAIM AMOUNT: \$750,000.
(1(a) – 1(b))
2. If you ACCEPT THE TOTAL UNDISPUTED REINSURANCE CLAIM AMOUNT on line 1(c), fill out lines 1 through 6 of the Cedent Proof of Claim for Cedent Reinsurance Claims ("POC FORM").

For line 7, check "YES."

If there are no disputed claims identified, sign and notarize the POC FORM and return it to the Receiver at the address indicated on the POC FORM.

If there are disputed claims identified, follow the directions on line 10 of the POC FORM, and then sign and notarize the POC FORM and return it, along with the documents required by line 10 to the Receiver at the address indicated on the POC FORM.
3. If you DO NOT ACCEPT THE TOTAL UNDISPUTED REINSURANCE CLAIM AMOUNT on line 1(c), fill out lines 1 through 8 of the POC FORM, (checking "NO" to line 7) and follow the directions on line 9 of the POC FORM.
4. Note that accepting the TOTAL UNDISPUTED REINSURANCE CLAIM AMOUNT on line 1(c) does not constitute acceptance of SRUS's position on the disputed claims listed on the attachment. Resolution and valuation of those disputed claims will be the subject of additional Procedures.

EXHIBIT “B”

SCOTTISH RE (U.S.), INC. IN LIQUIDATION

CEDENT PROOF OF CLAIM
FOR CEDENT REINSURANCE CLAIMS

POC Number
(Receiver Use)

BAR DATE FOR FILING CEDENT REINSURANCE CLAIMS IS JUNE 23, 2026

Please read the instructions carefully before fully completing all pages of this Proof of Claim form.

1. CEDENT'S NAME: XYZ, Corporation, Inc.

(Type correct name if it differs) _____

2. MAILING ADDRESS: _____

3. TEL. NO. (Daytime): _____ 4. ALTERNATE TEL. _____

5. E-MAIL ADDRESS: _____

6. ARE YOU REPRESENTED BY AN ATTORNEY: YES (). NO (). If YES, provide attorney's name, address, telephone no. and email. _____

7. Do you accept the Receiver's calculation of the TOTAL UNDISPUTED REINSURANCE CLAIM AMOUNT shown on line 1(c) of the Cedent Pre-Liquidation Reinsurance Proof of Claim Summary sheet for XYZ Corporation, Inc. of \$750,000.

() YES

() NO

If "YES" – Go to Question 10.

If "NO" fill in line 8 and follow the directions in line 9.

8. AMOUNT OF YOUR CLAIM. \$ _____.

9. If your answer to Question No. 7 was "NO", you must fill out the relevant excel spreadsheets for all Cedent Reinsurance Claims (including disputed Cedent Reinsurance Claims, if any) (available for download at _____) and return them, along with a signed and notarized copy of this form to the Receiver as directed below. For any disputed claims, you must submit a narrative description and all relevant documents showing why the amount is due despite the Dispute Basis identified by SRUS. You must also upload the completed excel spreadsheets to _____ by the Bar Date.

10. If your answer to Question No. 7 was "YES", and any disputed claims were identified by SRUS, you must also fill out the relevant excel spreadsheets for the DISPUTED Cedent Reinsurance Claims (available for download at _____) and return them, along with a signed and notarized copy of this form to the Receiver as directed below. For any disputed claims, you must submit a narrative description and all relevant documents showing why the amount is due despite the Dispute Basis identified by SRUS. You must also upload the completed excel spreadsheets to _____ by the Bar Date.

IMPORTANT: This Proof of Claim must be sworn to before a Notary Public or person authorized to administer oaths.

I swear under the penalties for perjury that the facts stated in this Proof of Claim to be filed in the liquidation proceeding of Scottish Re (U.S.), Inc. are true and correct.

STATE OF _____) _____
Cedent (sign on line above)

Print Name: _____

COUNTY OF _____) _____
Title or Official Capacity of Signatory

Subscribed and sworn to before me, a Notary Public this ____ day of _____, 202__.

Signature of Notary Public

Printed Name of Notary Public

I am a resident of _____ County, State of _____.

My commission expires _____.

DEADLINE FOR FILING CEDENT REINSURANCE CLAIMS IS

JUNE 23, 2026

**THIS PROOF OF CLAIM AND ALL SUPPORTING DOCUMENTATION
MUST BE RECEIVED BY SCOTTISH RE (U.S.), INC. IN LIQUIDAITON
AT THE FOLLOWING ADDRESS ON OR BEFORE THE BAR DATE:**

**Scottish Re (U.S.), Inc. in Liquidation
1 Righter Parkway
Suite 280
Wilmington DE 19803-1555**

EXHIBIT “C”

1	2	3	4	5	6	7	8
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Subtotal by Cedent Treaty ID/number Total Claim ceded to SRUS and remaining unpaid balance after offsets.	78910
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Grandtotal of remaining unpaid balance after offsets (this is the total of the by treaty subtotals)

1	9	10	11	12	13	14	15	16	17
Legal Entity	Date of Birth	Date of Death	Date SRUS Notified	Is claim disputed by SRUS? (Yes/No)	Claim Amount (Death Benefit) Ceded to SRUS	Claim Interest ceded to SRUS	Claim Fees (Investigation legal, etc.) ceded to SRUS	Total Claim Amount Ceded to SRUS	Total Policy Gross Loss amount per Ceding Records
ABC COMPANY		2/17/20			300,000.00	20,000.00	5,000.00	325,000.00	
ABC COMPANY		7/25/21						75,000.00	
ABC COMPANY		6/18/22						450,000.00	

XXXXX

XXXXX

DETAILED PROOF OF CLAIM PART 3 OF 4

1	18	19	20	21	22
Legal Entity	Treaty Type (Quota share, Excess of loss, other)	Treaty percentage/financial terms (20% Q/S, XOL Xof X)	any other key treaty details (e.g.	Source of Offset (i.e. Premium from applicable treaty, Premium from other treaty, Commission refund or other)	If Source of offset was from another treaty please note Cedent Treaty ID Number
ABC COMPANY					
ABC COMPANY					
ABC COMPANY					
Subtotal by Cedent Treaty ID/number Total Claim ceded to SRUS and remaining unpaid balance after offsets.					
Grandtotal of remaining unpaid balance after offsets (this is the total of the by treaty subtotals)					

DETAILED PROOF OF CLAIM PART 4 OF 4

1	23	24	25	26	27
Legal Entity	Amount paid by Offset--new "amount of Offset applied"	Date Offset Taken	Remaining Unpaid Claim balance after offsets per this schedule	Any other non-death claim benefits (i.e. Surrender, Annuity, Pre-Need, Disability/A&H, other)	Description of benefit claimed
ABC COMPANY	325,000.00	3/31/21	0.00	35,000.00	
ABC COMPANY	75,000.00		0.00	-	
ABC COMPANY	295,000.00	12/31/22	155,000.00	-	
Subtotal by Cedent Treaty ID/number Total Claim ceded to SRUS and remaining unpaid balance after offsets.			XXXX	XXXX	
Grandtotal of remaining unpaid balance after offsets (this is the total of the by treaty subtotals)			XXXX	XXXX	

**Cedent Reconciliation
As of 9/30/2023**

**TREATY SUMMARY
PART 1 OF 4**

Description	Total all Treaties by Cedent	(f) Cedent Treaty ID / Number #1
Total Claims Ceded to SRUS through September 1 30, 2023* (a)	XXXX	
Total Ceded Premium through September 30, 2 2023* (b)	XXXX	
Net Ceded Claims due (Ceded Claims less Ceded 3 Premium) (c)	XXXX	-
Remaining Unpaid Claim balance after offsets 4 (column Y Tab 1) (d)	XXXX	
5 Difference (e)	XXXX	-
6 Explanation of any differences		
7 Other Benefits claimed (g)		

(a)- This should come from the subtotal by treaty in Column P of Tab 1

(b)- This amount should come from applicable traceable ceded premium by treaty report/records compiled by the Cedent through Liquidation date, which is September 30, 2023

(c)-These totals are calculated based on the difference between line 6 less line 8

(d)-This amount should come from the Grandtotal of Column Y of Tab1

(e)-This total is calculated based on the difference between line 10 less line 12

(f)-The Treaty Cedent ID Number should come from Column C of Tab 1

(g) - The total should come from the subtotal in Column Z of Tab 1

*** this is meant to be the period through
Liquidation date which is September 30, 2023**

**Cedent Reconciliation
As of 9/30/2023**

**TREATY SUMMARY
PART 2 OF 4**

Description	(f) Cedent Treaty ID / Number #2	(f) Cedent Treaty ID / Number #3	(f) Cedent Treaty ID / Number #4
Total Claims Ceded to SRUS through September 30, 2023* (a)			
Total Ceded Premium through September 30, 2023* (b)			
Net Ceded Claims due (Ceded Claims less Ceded Premium) (c)	-	-	-
Remaining Unpaid Claim balance after offsets (column Y Tab 1) (d)			
Difference (e)	-	-	-
Explanation of any differences			
Other Benefits claimed (g)			

(a)- This should come from the subtotal by treaty in Column P of Tab 1

(b)- This amount should come from applicable traceable ceded premium by treaty report/records compiled by the Cedent through Liquidation date, which is September 30, 2023

(c)-These totals are calculated based on the difference between line 6 less line 8

(d)-This amount should come from the Grandtotal of Column Y of Tab1

(e)-This total is calculated based on the difference between line 10 less line 12

(f)-The Treaty Cedent ID Number should come from Column C of Tab 1

(g) - The total should come from the subtotal in Column Z of Tab 1

*** this is meant to be the period through
Liquidation date which is September 30, 2023**

**Cedent Reconciliation
As of 9/30/2023**

**TREATY SUMMARY
PART 3 OF 4**

Description	(f) Cedent Treaty ID / Number #5	(f) Cedent Treaty ID / Number #6	(f) Cedent Treaty ID / Number #7
Total Claims Ceded to SRUS through September 30, 2023* (a)			
Total Ceded Premium through September 30, 2023* (b)			
Net Ceded Claims due (Ceded Claims less Ceded Premium) (c)	-	-	-
Remaining Unpaid Claim balance after offsets (column Y Tab 1) (d)			
Difference (e)	-	-	-
Explanation of any differences			
Other Benefits claimed (g)			

(a)- This should come from the subtotal by treaty in Column P of Tab 1

(b)- This amount should come from applicable traceable ceded premium by treaty report/records compiled by the Cedent through Liquidation date, which is September 30, 2023

(c)-These totals are calculated based on the difference between line 6 less line 8

(d)-This amount should come from the Grandtotal of Column Y of Tab1

(e)-This total is calculated based on the difference between line 10 less line 12

(f)-The Treaty Cedent ID Number should come from Column C of Tab 1

(g) - The total should come from the subtotal in Column Z of Tab 1

*** this is meant to be the period through
Liquidation date which is September 30, 2023**

**Cedent Reconciliation
As of 9/30/2023**

**TREATY SUMMARY
PART 4 OF 4**

Description	(f) Cedent Treaty ID / Number #8	(f) Cedent Treaty ID / Number #9	(f) Cedent Treaty ID / Number #10
Total Claims Ceded to SRUS through September 30, 2023* (a)			
Total Ceded Premium through September 30, 2023* (b)			
Net Ceded Claims due (Ceded Claims less Ceded Premium) (c)	-	-	-
Remaining Unpaid Claim balance after offsets (column Y Tab 1) (d)			
Difference (e)	-	-	-
Explanation of any differences			
Other Benefits claimed (g)			

(a)- This should come from the subtotal by treaty in Column P of Tab 1

(b)- This amount should come from applicable traceable ceded premium by treaty report/records compiled by the Cedent through Liquidation date, which is September 30, 2023

(c)-These totals are calculated based on the difference between line 6 less line 8

(d)-This amount should come from the Grandtotal of Column Y of Tab1

(e)-This total is calculated based on the difference between line 10 less line 12

(f)-The Treaty Cedent ID Number should come from Column C of Tab 1

(g) - The total should come from the subtotal in Column Z of Tab 1

*** this is meant to be the period through
Liquidation date which is September 30, 2023**

EXHIBIT “D”

Instructions for completing Cedent Proof of Claim Proforma

If so directed on the Cedent Proof of Claim for Cedent Reinsurance Claims, you must complete the attached pro-forma be submitted to support your Proof of Claims (POC) for balances due from SRUS as of 9-30-2023. This "POC pro-forma" is being provided to provide necessary detail to facilitate the POC process.

The financial information requested to be provided is by treaty/claim and it is for the *period through September 30, 2023 (SRUS Liquidation)*.

Specific instructions on completing the attached POC proforma are noted below. Please note the proforma requires the completion of two separate tabs. Tab 1 requests "Treaty Paid Claims Detail" information and Tab "2" requests "Treaty Summary Information." The complete instructions are as follows:

Note: Columns M – P on Tab 1 are for death claims, for Non-death claims please complete Columns Z and AA on Tab 1

Tab 1- "Treaty Paid Claims Detail"

Please complete all columns with the applicable claim and treaty information requested. Also please provide the applicable requested treaty/claim subtotals from information Tab 1

If you do not maintain or know some of the fields requested please indicate "DNM" ("Do Not Maintain" or "UNK" ("Unknown") in the respective cells.

The information requested for each cell is as follows.

- 1- Column A-Requires the Legal Entity for which the cession is due from
- 2- Column B-Requires the SRUS Treaty number, if known
- 3- Column C-Requires your cedent ID/Treaty number
- 4- Column D-Requires the Treaty inception date
- 5- Column E-Requires the applicable policy number
- 6- Column F-Requires Insured last name
- 7- Column G-Requires Insured first name
- 8- Column H-Requires your cedent claim number
- 9- Column I-Requires claimant date of birth
- 10- Column J-Requires claimant date of death
- 11- Column K-Requires the date SRUS was notified of the Claim
- 12- Column L-Requires you indicate "Yes" if the claim has been listed as disputed by SRUS or "No," otherwise
- 13- Column M-Requires the Claim amount/death benefit of the Loss Ceded to SRUS
- 14- Column N-Requires the Claim interest Ceded to SRUS
- 15- Column O-Requires the Claim fees such as investigation, legal, etc Ceded to SRUS
- 16- Column P-Which indicates the Total Claim Amount Ceded to SRUS **Requires NO entry** as it will be calculated by the formula included which is the addition of columns M, N and O

- 17- Column Q Requires the Total Policy Gross Loss amount (this is the total underlying policy loss amount)
- 18- Column R- Requires a description of the treaty type with SRUS (i.e. Quota share, Excess of Loss, other)
- 19- Column S-Requires the terms of the treaty (Quota Share percentage, Excess of loss details, etc.)
- 20- Column T -Requires if applicable, any other key terms of the treaty with SRUS
- 21- Column U-Requires the Source of any offset amount noted in Column W be described. Among the possible options for this could be Premium from applicable treaty, Premium from other treaty, Commission refund or other). If Premium was from other treaty please indicate in Column V the other cedent treaty ID number
- 22- Column V-Requires for any applicable offset in column W which does not relate to the claims/treaty in column R then the "other" treaty number should be entered
- 23- Column W-Requires the amount of the Offset applied
- 24- Column X-Requires the date offset was taken/applied
- 25- Column Y -Represents the remaining unpaid claim balance and **Requires NO entry** be made as it is simply the difference between Column P and W.
- 26- Column Z – Represents any other non-death benefits claimed (i.e. Surrender, Annuity, Pre-Need, Disability/A&H, other).
- 27- Column AA – Requires a description of any other benefits claimed in column Z.

Once all of the detailed information is provided in the attached POC pro-forma providing subtotals and grand totals be included are requested to be provided. Specifically as shown on the attached sample pro-forma once all of the information (e.g. claim number, financial data, etc) are recorded please summarize the following:

For each Ceding Treaty ID/Number create a subtotal of Column P ("Total Claim Amount Ceded to SRUS") and a subtotal of column Y ("Remaining Unpaid Claim balance after offsets per this schedule"). These subtotals of Column P are then to be entered in Tab 2 of this POC proforma.

From the Ceding Treaty ID/Number subtotals of column Y ("Remaining Unpaid Claim balance after offsets per this schedule") create a Grand total column Y. The Grand total of column Y is then to be entered in Tab 2 of this POC proforma.

Tab 2-Treaty Summary Information

1-Line 4 on this schedule requires each Treaty Ceding ID Number from Column C of Tab 1 be entered. If a Ceding has more Treaties, necessitating additional Ceding Treaty ID columns, additional "Ceding Treaty ID" columns may be added to the spreadsheet in Column N, and beyond, as needed. If additional columns are inserted, be sure to add them while maintaining the formulas built into the spreadsheet in Lines 10 & 14.

2-Line 6 on this schedule requires for each Treaty Ceding ID noted on Line 4 the "Total Claim Amount Ceded to SRUS" be entered. This amount is to be taken from the subtotals of each Ceding Treaty ID/Number recorded in Column P of Tab 1.

3-Line 8 on this schedule requires for each Treaty the total ceded premium for the period through September 30, 2023. The source of the total ceded premium should be applicable traceable ceded premium by treaty report/records maintained by the cedent.

4-Line 10 on this schedule which represents the Net Ceded claims due **Requires No Entry** as it should be calculated by subtracting Line 8 from Line 6.

5-Line 12 on this schedule represents the Remaining Unpaid Claim balance after offsets which should be taken from the Grand total shown on column Y Tab 1.

6-Line 14 on this schedule represents any difference between the Net Ceded claims due in Line 10 and the Remaining Unpaid Claim balance after offsets shown on Line 12. This amount **Requires No Entry** as it should be calculated by subtracting Line 12 from Line 10.

7-If there are any differences in Line 14, please provide an explanation and applicable support for the difference either on Tab 2 or another document.

8-Line 18 on this schedule represents any other non-death benefits claimed from column Z on Tab 1.