

17 March 2020

Dear Business Partners,

I would like to update you on the actions taken by VIG Re addressing the Coronavirus / COVID 19 crisis and how this impacts our business relationship with you.

As you all are aware, governments as well as companies have taken rigid measures in order to contain the further spread of the Coronavirus. This is also true for the Czech Republic, Germany and France, the 3 countries VIG Re operates from. While we fully endorse and comply with the measures ordered by the public authorities, we have taken a number of additional actions in order to protect the health of our employees and our business partners and to respond to our social responsibility.

Luckily, none of employees has been, to our best knowledge, infected yet. We sincerely hope that your staff will go through this unscathed. As of yesterday - with a few exceptions for critical functions - all our employees are working on home office mode. In addition, for the time being, we abstain from any business trips, as well as face to face business meetings but use telephone, videoconferences and Skype for Business. I am happy to report to you that we have successfully passed this stress test and that our IT equipment and connectivity proved to be resilient.

Our business relationship to you and your company continues on a usual basis, accommodating for the "new normal". We are very confident that even for a prolonged crisis situation you can rely that we will conduct our business in a professional and orderly way.

Please do not hesitate to contact me personally in case you have any questions or any specific need. I and the team of VIG Re remain at your disposal.

I am looking forward to keep in touch with you and wish you and your company healthy prospects.

Best personal regards,

Johannes Martin Hartmann
Chairman of the Board of Directors