

**REF.: APRUEBA MULTILATERAL  
MEMORANDUM OF UNDERSTANDING  
AMONG INSURANCE SUPERVISORY  
AUTHORITIES OF STARR  
INTERNATIONAL COMPANY, INC.**

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**SANTIAGO, 18 de noviembre de 2020**

**RESOLUCIÓN EXENTA N° 5476**

**VISTOS:**

El D.L. N° 3.538, de 1980, que Crea la Comisión para el Mercado Financiero, en adelante Ley CMF; el Decreto Supremo N° 437, de 2018, del Ministerio de Hacienda; lo dispuesto en el D.F.L. N° 1/19.653, de 2001, del Ministerio Secretaría General de la Presidencia, que Fija el Texto Refundido, Coordinado y Sistematizado de la Ley N° 18.575, Orgánica Constitucional de Bases Generales de la Administración del Estado; la Ley N° 19.880 que Establece Bases de los Procedimientos Administrativos que Rigen los Actos de los Órganos de la Administración del Estado; teniendo presente lo establecido en la Resolución N° 7, de 2019, de la Contraloría General de la República, y

**CONSIDERANDO:**

1. Que, la Comisión para el Mercado Financiero, en adelante CMF, es un servicio público descentralizado, de carácter técnico, dotado de personalidad jurídica y patrimonio propio, cuya misión es aportar al bienestar de la sociedad, cautelando por la estabilidad y transparencia del sistema financiero, protegiendo a los usuarios, y facilitando el desarrollo de servicios idóneos.
2. Que, el numeral 23, del artículo 5°, de la Ley CMF, señala que "*La Comisión está investida de las siguientes atribuciones generales, las que deberán ser ejercidas conforme a las reglas y al quórum de aprobación que determine esta ley: 23. Suscribir convenios o memorandos de entendimiento con organismos nacionales, internacionales o extranjeros, sean estos públicos o privados. Dichos convenios o memorandos podrán versar, entre otras materias, sobre cooperación técnica, capacitación y asistencia recíproca, investigación conjunta de eventuales infracciones a la normativa correspondiente, intercambios de información, ingreso a organismos internacionales, interconexión de sistemas de información en línea o cualquier otra que estime conveniente para el ejercicio de sus atribuciones y cumplimiento de sus fines*".




3. Que, el numeral 8, del artículo 20, de la Ley CMF, dispone que corresponde al Consejo de la CMF, resolver acerca de la suscripción de convenios o memorandos de entendimiento.
4. Que, el Consejo de la CMF, en su Sesión Ordinaria N° 208, celebrada el día 5 de noviembre de 2020, acordó, por unanimidad de sus integrantes, autorizar la suscripción del Multilateral Memorandum of Understanding among Insurance Supervisory Authorities of Starr International Company, Inc, en los términos señalados en el respectivo acuerdo.
5. Que, en lo pertinente, el artículo 17 de la Normativa Interna de Funcionamiento del Consejo de la CMF, aprobada por Resolución Exenta N° 3.100, de 2019, señala que *“Dichos acuerdos podrán llevarse a efecto una vez emitido por el Ministro de Fe un certificado del acuerdo, sin esperar la suscripción del Acta por los comisionados presentes en la Sesión. Dicho certificado se citará en el acto o resolución que formalice el acuerdo”*. En virtud de lo anterior, se emitió certificado de fecha 5 de noviembre 2020, suscrito por el Secretario General de la CMF, donde consta el referido acuerdo.
6. Que, por Resolución Exenta N° 5.263, de 9 de noviembre de 2020, se ejecutó acuerdo del Consejo de la CMF que autoriza la suscripción del memorando referido en el considerando cuarto.
7. Que, con fecha 10 de noviembre de 2020, el Presidente de la Comisión para el Mercado Financiero, suscribió el Multilateral Memorandum of Understanding among Insurance Supervisory Authorities of Starr International Company, Inc.
8. Que, conforme lo dispuesto en el inciso séptimo del artículo 3 de la Ley N° 19.880 citada en los vistos y en el numeral 1 del artículo 21 de la Ley CMF, corresponde al Presidente de la CMF ejecutar y dar cumplimiento a los acuerdos adoptados por el Consejo de la Institución.

**RESUELVO:**

**APRUÉBESE** el Multilateral Memorandum of Understanding among Insurance Supervisory Authorities of Starr International Company, Inc, suscrito por el Presidente de la Comisión para el Mercado Financiero, cuyo texto se contiene a continuación de la presente resolución y que se entiende formar parte de ésta.

Anótese, Comuníquese y Archívese.

  
JOAQUÍN CORTEZ HUERTA  
PRESIDENTE  
COMISIÓN PARA EL MERCADO FINANCIERO



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**Multilateral Memorandum of Understanding**  
**among**  
**Insurance Supervisory Authorities of Starr International Company, Inc.**

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This Multilateral Memorandum of Understanding supersedes the Multilateral Memorandum of Understanding among Insurance Supervisory Authorities of Starr International Company, Inc. dated June 13, 2014.

## 1. Group framework

The Texas Department of Insurance ("TDI") has determined that it is the Group Supervisor of the Group in accordance with the provisions of the Texas Insurance Code. In this connection, the TDI has determined that a Multilateral Memorandum of Understanding ("MMoU") is required to be made among all relevant insurance supervisory authorities to clarify the respective roles and requirements of such authorities, in order to achieve effective regulation and supervision in relation to the insurance operations of the Group; and to make provision for confidentiality rules regarding the sharing and exchange of Group information and the information with respect to its members.

This MMoU incorporates certain International Association of Insurance Supervisors ("IAIS") principles and standards in particular, the IAIS Principles on Group-wide Supervision.

## 2. Definitions

For the purposes of this MMoU, unless the context states otherwise:

**"Competent Authority"** means a regulatory authority, including a national regulatory authority or state regulatory authority that is empowered by applicable law to supervise Insurers in a particular jurisdiction. Competent Authorities of the Group are listed in paragraph 4.2.

**"Confidential Information"** includes any information regarded as confidential, proprietary, privileged, or otherwise protected from disclosure under the laws applicable to the Competent Authority that is the source of the information.

**"Emergency Situation"** means any situation or event that could materially affect or impair the financial or operational condition of an Insurer or substantially affect the public interest of the jurisdiction of a Competent Authority and must be handled in an expedited manner.

**"Entity"** means an Insurer or other organization in the Group.



**“the Group”** is collectively, Starr International Company, Inc., and the Insurers and other organizations as described in paragraph 4.1, as may change from time to time.

**“Group Supervisor”** means the TDI.

**“Insurer”** means every insurance company or other insurance organization that is a member of the Group, whether regulated by a Competent Authority inside or outside of the State of Texas, and any insurance branch of any such member of the Group.

**“Supervisory College”** is a forum for insurance regulatory related cooperation which gathers the Competent Authorities with respect to the Group.

### **3. Objectives and principles of cooperation**

(1) The following principles shall apply to this MMoU:

(a) The MMoU may be amended in writing by the Supervisory College members, if necessary, to (1) reflect significant changes to the Group, and (2) remain substantially compatible with the IAIS principles and standards.

(b) The provisions of this MMoU do not create any legally binding obligations upon the Supervisory College members, nor does it modify or supersede any jurisdictional law; nor does this MMoU create any directly or indirectly enforceable rights with respect to the Supervisory College members. This MMoU does not affect any provisions under other multilateral or bilateral agreements. This MMoU does not affect the freedom of the Competent Authorities to cooperate and exchange information on an informal basis or beyond the scope of this MMoU.

(c) The proposals of this MMoU are without prejudice to stricter provisions applicable to the Competent Authorities with respect to cooperation among all regulatory authorities.

(d) Cooperation among the Competent Authorities with respect to matters applicable to the Group pursuant to this MMoU shall take place mainly through the TDI in its capacity as Group Supervisor. This MMoU may also provide a framework for bilateral cooperation, when necessary, and for relevant matters.



(2) The objectives of this MMoU are to:

(a) Facilitate group-wide insurance related supervision of the Group, entailing in particular, but not limited to, an assessment of the Group's (1) financial situation, (2) compliance with applicable rules on solvency, (3) risk concentration and intra-group transactions, and (4) system of governance. The Competent Authorities may facilitate the gathering and analysis of available information on risk exposure, solvency and governance of Entities. The Competent Authorities may assist the Group Supervisor with regard to the functions; and may participate in the prudential assessment of systemic risks applicable to the Group.

(b) Enhance solo supervision of the Insurers by the Competent Authorities. The solo supervision of the Insurers is the sole responsibility of the relevant Competent Authority, and each Competent Authority shall take any measures deemed necessary as regards to the supervision of their respective Insurers. The gathering and sharing of information, assessments, and discussions by the Competent Authorities is intended to facilitate the exchange of useful information among the Competent Authorities, thus avoiding the duplication of tasks, in order to allow for more efficient and effective supervision of the Insurers by each Competent Authority.

(c) Provide a permanent forum for cooperation, to (1) build relationships among the Competent Authorities, (2) coordinate insurance supervisory activities, and (3) engender greater cohesiveness in cooperation among Competent Authorities. This MMoU is an on-going mechanism that forms an integral part of the insurance supervision process, contributing to the ongoing protection of policyholders' interests and fostering better supervision by each of the Competent Authorities in a financial crisis.

(d) Foster a better understanding of supervisory practices and more efficient and effective supervision. There are significant differences in the supervisory practices of the various Competent Authorities, due to the specific features of each local market, which are better understood by the relevant Competent Authority. As Competent Authorities work together, they shall gain a greater understanding of the structure and nature of the Group and both solo and Group risks.



## **4. Description of the Group and identity of the Competent Authorities**

### **4.1 Description and structure of the Group**

(1) The Group, whose parent company, Starr International Company, Inc., is a Swiss company, with an administrative office at 399 Park Avenue, New York, NY, 10022, has Insurers in several jurisdictions listed below; and it is anticipated for this information to be updated by the Group Supervisor on a regular basis.

Malta

People's Republic of China

Argentina

Bermuda

Hong Kong

Singapore

United Kingdom

Chile

Brazil

United States of America

### **4.2 Identity of the Competent Authorities**

(1) This MMoU will take effect among the following Competent Authorities:

The Bermuda Monetary Authority

The Insurance Authority, Hong Kong

The Monetary Authority of Singapore

The Prudential Regulation Authority of the United Kingdom

The Financial Market Commission of Chile

The Superintendence of Private Insurance of Brazil

The Texas Department of Insurance

(2) The Competent Authorities must designate individuals ("contacts") who will represent them in the activities described in this MMoU. A list of contacts is in Appendix 1. The Group Supervisor will update the list on a regular basis.



## 5. Confidentiality

(1) The Competent Authorities acknowledge that they have made available to each other, their own local rules of confidentiality. The Competent Authorities acknowledge that they have been informed of these local rules, and that they have had the opportunity to check, if necessary, that the rules of confidentiality of the Competent Authorities are at least equivalent to their own confidentiality obligations.

(2) The Competent Authorities will notify, through the Group Supervisor, the other Competent Authorities of any changes in the guarantees of confidentiality applying to the information transmitted pursuant to this MMoU that could affect the assessment of the equivalence of these guarantees. Should a Competent Authority consider that these changes hinder the application of paragraph 1, they will (1) notify the Group Supervisor and the Group Supervisor will inform the Competent Authorities, and (2) the Competent Authorities will endeavor to find an appropriate solution and will reconsider the MMoU in this regard.

(3) Further to the confidentiality requirements resulting from laws and regulations or from any other applicable legal obligations, the Competent Authorities confirm that any Confidential Information shared among them shall be used only for the lawful supervision of the Group and its Entities pursuant to this MMoU. When transmitting information among Competent Authorities, the Competent Authorities shall also consider the terms of any other existing bilateral and multilateral memoranda of understanding or agreements regarding the exchange of information to the extent any additional guidelines or restrictions are not less restrictive with respect to the confidentiality or privacy obligations required in sharing such information.

(4) The Competent Authorities agree to maintain the confidentiality of all Confidential Information received pursuant to this MMoU to the extent permitted by their respective laws. Should a Competent Authority receive a request or demand for Confidential Information from any person or organization that is not a Competent Authority, i.e. a third party; such Competent Authority shall immediately inform the Competent Authority that supplied the information of such request or demand, and will obtain written consent of that Competent Authority prior to disclosure of the Confidential Information to the third party. Where such request for consent is denied or has not been answered, the Competent Authority in possession of the Confidential Information shall use all lawful means available to it to resist disclosure of the information, and shall afford the Competent Authority that supplied the Confidential Information the opportunity to take whatever action it deems appropriate to preserve, protect and maintain the





confidential nature of its information. Where the Competent Authority in possession of the Confidential Information is legally compelled to provide the information, it shall immediately inform both the Competent Authority that provided the Confidential Information, and the Group Supervisor, of the disclosure.

(5) The Competent Authorities agree to ensure that all persons dealing with, or having access to, such Confidential Information are bound by the obligation of confidentiality.

## **6. Responsibilities of the Competent Authorities**

(1) The Group Supervisor is responsible for the coordination and overall insurance supervision of the Group in accordance with applicable Texas law. The Group Supervisor shall coordinate the gathering of relevant or essential information, especially information relevant for going concern and Emergency Situations, including the dissemination of information that is of importance for the solo insurance supervisory tasks of the Competent Authorities, and send the information to relevant Competent Authorities.

(2) The Competent Authorities shall endeavor to contribute to the gathering of information by supplying, to the extent permitted by applicable law, any information that they consider may be relevant to the other Competent Authorities to facilitate insurance supervision of the Group.

(3) The Group Supervisor has the role of scheduling meetings, coordinating the activities of the Supervisory College and proposing changes to its functioning. The Group Supervisor shall keep all Competent Authorities informed, in advance, of meetings of the Group with the Supervisory College and the main issues to be discussed. It shall also inform them of the findings of such meetings and any planned actions.

(4) The activities and findings of the Supervisory College shall not impact in any way the individual insurance regulatory responsibilities that each Competent Authority has pursuant to its own law.

## **7. Cooperation in going concern situations**

### **7.1 The Supervisory College**



(1) The organization of the Supervisory College reflects the legal structure of the Group and the risks to which it is or might be exposed.

(2) Other organizational structures within the Supervisory College structure for participation by the Competent Authorities, for instance regional colleges (if appropriate), are possible and may be proposed by the Group Supervisor in the future on a permanent basis or in reaction to specific circumstances that may arise with respect to the Group. The Group Supervisor will maintain the list of all such other organizational structures and inform the Competent Authorities of any changes. All organizational structures within the Supervisory College shall periodically provide a report of their responsibilities to the Supervisory College as is agreed necessary.

(3) The Supervisory College may invite members of any relevant banking or securities supervisors of the Group to participate in parts of the meeting of the Supervisory College with the proviso that ad hoc arrangements on confidentiality and professional secrecy have been concluded and the terms of which are satisfactory to all Competent Authorities prior to the meeting.

## **7.2 Exchange of information among Competent Authorities**

(1) The Group Supervisor shall, in principle, centralize and disseminate information to the relevant Competent Authorities. However, a Competent Authority may exchange information bilaterally with another Competent Authority if it deems it more appropriate or necessary. In such a case, the Competent Authority shall, to the extent possible, endeavor to keep the Group Supervisor informed of the exchange of information.

(2) The Competent Authorities may, to the extent permitted by applicable law:  
(a) upon request, share with each other relevant information concerning an Entity in the Group that may allow or facilitate supervision of the Group; and

(b) upon their own initiative, share any information that appears to them to be essential for the other Competent Authorities.

(3) Where one Competent Authority receives information from another in response to a specific request, and where the Group Supervisor receives information provided without a specific request, the receiving Competent Authorities may disclose that information to other Competent Authorities subject to the terms of this MMoU. Prior



consent to the sharing of information between the Competent Authorities is not required provided that any conditions placed on disclosure by the providing Competent Authority are communicated to the other Competent Authorities who, subject to their laws, must comply with those conditions.

(4) The information that Competent Authorities may exchange between themselves includes: (1) any granting or withdrawal of authorizations, (2) changes in the membership of the board of directors of an Entity, (3) solvency concerns or problems concerning an Entity (including financial problems which could lead to the drafting of financing schemes or the winding-up of an Entity, the declaration of emergency settlements with respect to an Entity, the freezing of assets of an Entity), (4) the granting of declarations of no objection or licenses to an Entity to allow a major acquisition leading to a qualified participation in another insurance or financial Entity, (5) other major acquisitions by an Entity, and (6) any material enforcement action in relation to an Entity.

(5) Notwithstanding any other provisions of this Agreement, Section 348 of the Financial Services and Markets Act 2000 ("FSMA") permits the disclosure of Confidential Information with the consent of the person from whom the Prudential Regulation Authority of the United Kingdom ("PRA") obtained the information. Each of Starr Managing Agents Limited and Starr Insurance & Reinsurance Limited has consented to the disclosure by the PRA of Confidential Information to the Supervisory College members. The information remains confidential and subject to the restrictions contained in section 348 of FSMA. Disclosure other than in accordance with these restrictions is a criminal offense under UK law.

### **7.3 Task sharing, delegation, joint activities, specialized group, joint on-site inspections**

(1) Competent Authorities may share and delegate tasks to other Competent Authorities subject to their mutual consent, and in compliance with the laws and regulatory requirements applying to each Competent Authority. Before any delegation of tasks, the planning of the Competent Authorities involved should be taken into consideration.

(2) Joint activities among Competent Authorities may be organized on a voluntary basis, in compliance with the local regulatory requirements applying to each involved Competent Authority.



(3) The Supervisory College may decide to set up working groups comprising a number of Competent Authorities, working on a voluntary basis, in order to examine specific points of interest with respect to the Group.

## **8. Cooperation in Emergency Situations**

### **8.1 Emergency Situations and conflicts of interest**

(1) An Emergency Situation may arise or be identified in relation to either the solo supervision of an Insurer or the supervision of the Group, and urgent action may be required. The relevant Competent Authority, i.e. the Insurer supervisor responsible for the solo supervision of the Insurer or for supervision of the Group, shall endeavor to take the appropriate supervisory measures according to its regulatory requirements and laws. However, because the situation and measures taken may be relevant for all the Competent Authorities, the Competent Authority taking the measures shall, to the greatest extent possible, inform relevant Competent Authorities beforehand or at the latest on a timely basis. If necessary, an emergency meeting of the Supervisory College may be arranged in order to provide any information that may assist the relevant Competent Authority. The Group Supervisor may coordinate the management of the Emergency Situation, encouraging the exchange of information and ensuring cohesion in the decision-making process.

(2) The Supervisory College acknowledges that conflicts of interest may arise between Competent Authorities, especially in Emergency Situations.

(3) In order to avoid conflicts of interest between Competent Authorities as much as possible, and to be well prepared for any action that may be required, the Supervisory College shall analyze any Emergency Situation that may arise and identify potential conflicts of interests. Furthermore, the Supervisory College shall endeavor to agree on adequate emergency schemes, including cooperation and coordination among the Competent Authorities in these kinds of situation.

### **8.2 Communication between Competent Authorities in Emergency Situations**

Whenever an Emergency Situation arises with respect to an Entity that potentially jeopardizes the security and stability of that Entity or the Group, it is desirable that the Competent Authorities inform the Group Supervisor forthwith. The Group Supervisor



shall ensure that the information is shared with the other Competent Authorities as soon as practicable in accordance with the provisions set forth herein.

## **9. Cooperation in systemic crisis situations**

### **9.1 General aspects of cooperation in systemic crisis situations**

(1) The Competent Authorities are competent to assess whether a systemic crisis situation is likely to affect the Group.

(2) The provisions laid down in paragraph 8 apply also in the event of a systemic crisis that would affect the Group.

(3) Whenever necessary, and in compliance with their applicable laws, regulations and requirements, Competent Authorities shall endeavor to cooperate closely with the other relevant authorities (central banks and/or finance ministries, possibly within the framework of cross-border stability groups, if they exist) involved in the crisis management process. Notification of the involvement of any such authority is to be given to the Competent Authorities as soon as possible.

### **9.2 Exchange of information**

(1) Any Competent Authority that becomes aware of a crisis situation potentially affecting the Group will use its best efforts to inform the Group Supervisor as soon as possible in accordance with the provisions set forth herein. This information is to be shared with the other Competent Authorities as soon as possible in accordance with the provisions set forth herein.

(2) In addition to the on-going exchange of information among Competent Authorities, it may be appropriate to exchange, to the extent permitted by applicable law, the following information in a crisis situation: affected Entities; description of the crisis; the latest information about such Entities; the significance of the affected Entities; possible impact on the Group and/or the financial market; systemic assessment results; and measures or recovery actions already taken by the Group.

### **9.3 External communication**

The Competent Authorities shall endeavor to coordinate their external communication of crisis-related information.



## 10. Final provisions

(1) The Supervisory College will make its best efforts to guarantee the security of the information transmitted by implementing secured and quick means of transmission (e.g. through a secured sharing platform).

(2) Any Competent Authority may retire from its participation in this MMoU at any time by giving at least 30 days prior notice in writing to the Group Supervisor, and the Group Supervisor shall inform all other Competent Authorities without delay. The retiring Competent Authorities may continue to cooperate and exchange information according to this MMoU during the 30 days' notice period until its actual retirement date. The retired Competent Authority shall dispose of Confidential Information previously received under this MMoU provided that it is done in a secure fashion so that the confidentiality of such information is maintained, or return the Confidential Information to the providing Competent Authority or the Group Supervisor. Retirement by a Competent Authority will not in any way affect:

(a) the rights or obligations of any Competent Authority with respect to Confidential Information previously received or provided under this MMoU; and

(b) any privileges associated with such information.

(3) The Competent Authorities shall revise and update this MMoU when necessary to appropriately reflect major changes in the overall structure of the Group and the risks taken, changes to the applicable regulations or laws governing any of the Competent Authorities (including organization changes of insurance supervisory authorities or creation of new insurance supervisory authorities) or changes to their cooperation procedures.

(4) Any amendment to this MMoU requires the consent of all Supervisory College members and shall be done in writing.

(5) Before a new Competent Authority joins the Supervisory College, the agreement of all the other Competent Authorities is necessary. The applicant Competent Authority must agree with the terms of this MMoU and provide its confidentiality rules in order to comply with paragraph 5, relating to confidentiality. If all Competent Authorities agree, this MMoU will be amended and signed by all Supervisory College members including the new Competent Authority.



(6) This MMoU will come into force among Competent Authorities from the date each member signs.

FOR THE INSURANCE SUPERVISORY AUTHORITIES:

INSURANCE SUPERVISORY AUTHORITY	REPRESENTED BY	SIGNATURE & DATE
Bermuda Monetary Authority	_____	_____
Insurance Authority, Hong Kong	_____	_____
The Prudential Regulation Authority of the United Kingdom	_____	_____
Monetary Authority of Singapore	_____	_____
Financial Market Commission of Chile	_____	<i>zmi Arce #</i> _____ 10/11/20
The Superintendence of Private Insurance of Brazil	_____	_____



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Texas Department of  
Insurance

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**APPENDIX 1**

**Supervisory College Member Contact List  
Updated October 22, 2020**

<b>Bermuda Monetary Authority (BMA)</b>	<p>Moses Muoki Deputy Director – Insurance Supervision mmuoki@bma.bm Telephone: +1 441 278 0332</p> <p>Carmilyn Hermosura Assistant Director – Insurance Supervision CHermosura@bma.bm Telephone: +1 441 278 0501</p> <p>Joyce Deguzman Placedes Principal - Insurance Supervision jdeguzman.placedes@bma.bm Telephone: +1 441 278 0369</p> <p>Miko Cagampan Senior Analyst - Insurance Supervision MCagampan@bma.bm Telephone: +1 441 278 0298</p> <p>BMA House 43 Victoria Street Hamilton HM12 Bermuda</p>
<b>Financial Market Commission of Chile (CMF)</b>	<p>Claudia Reyes Head of International Affairs Area Telephone: 56 2 26174513 internacional@cmfchile.cl</p> <p>Libertador O'Higgins 1449 CP 834-0518 Santiago, Chile</p>
<b>Insurance Authority, Hong Kong (IA)</b>	<p>Simon Lam Executive Director simonlam@ia.org.hk</p>



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	<p>Andrew Chan  Manager  Telephone: 852 3899 9699  andrewchan@ia.org.hk</p> <p>Mr Ocean Chiu  Senior Manager  Telephone: 852 3899 9665  oceanchiu@ia.org.hk</p>
<b>Monetary Authority of Singapore (MAS)</b>	<p>Hui Qing TEOH  Assistant Director  Telephone: 65 6229 9568  TEOH_Hui_Qing@mas.gov.sg</p> <p>Jiali ZHANG  Deputy Director  Telephone: 65 6229 9242  ZHANG_Jiali@mas.gov.sg</p> <p>Insurance Department  10 Shenton Way  MAS Building  Singapore 079117</p>
<b>The Prudential Regulation Authority of the United Kingdom (PRA)</b>	<p>Stefan Lelapi  Interim Lead Supervisor  Telephone: 0203 461 5751  Stefan.lelapi@bankofengland.co.uk</p> <p>Ruby Howes  Second Supervisor – London Market  Telephone: 0203 461 8658  Ruby.Howes@bankofengland.co.uk</p> <p>Alex Ntelekos  Senior manager  Telephone: 0203 461 7914  Alex.Ntelekos@bankofengland.co.uk</p>



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<p><b>Texas Department of Insurance (TDI)</b></p>	<p>Amy Garcia Associate Commissioner/Chief Analyst Telephone: 512-676-6421 Amy.garcia@tdi.texas.gov</p> <p>Mike Arendall Assistant Chief Analyst Telephone: 512-676-6460 Mike.Arendall@tdi.texas.gov</p> <p>Susan Chien Financial Analyst Telephone: 512-676-6474 Susan.Chien@tdi.texas.gov</p> <p>Financial Analysis P.O. Box 149104 Austin, TX 78714</p>
<p><b>The Superintendence of Private Insurance of Brazil (SUSEP)</b></p>	<p>Edson Antonio Pedro Technical Analyst Telephone: +55 11 3224-5052 General Coordination of Prudential Inspections (on-site) cfip4.sp@susep.gov.br cc'd: cgfip.rj@susep.gov.br</p> <p>Hugo Azevedo de Carvalho Technical Analyst Telephone: +55 21 3233-4046 General Coordination of Prudential Monitoring (off-site) copra.rj@susep.gov.br cc'd: cgmp.rj@susep.gov.br</p>



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