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**Reinsurance Treaty
Life Surplus Risk premium**

Special Conditions 2018

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Addendum: Special Conditions 2018 to

Reinsurance Treaty

"Life Surplus Risk premium" - Italy

between

CNP Partners de Seguros y Reaseguros, S.A

whose address for notifications is

Carrera de San Jerónimo, 21
28014 Madrid, Spain

(hereinafter called the "Cedant")

and

CNP Assurances S.A, Rappresentanza per l'Italia

whose address is

Via Bocchetto, 6
20123 Milano (MI), Italy

(hereinafter called the "Reinsurer")


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Preamble:

It is agreed between the parts that the following articles of this treaty will be replaced by which appear in this addendum.

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Article 1

1.1 Contract Constituents

- List of Appendices
- Reinsurance Premiums
 - Medical Underwriting requirements and rules
 - Profit sharing account
 - Claims Information Requirement
 - Portfolio Listings
 - Statement of Account

1.2 Commencement Date

Contract Commencement Date 1st January 2018

Contract Duration Annual renewable each 31st December. Each party can terminate the contract with 30 days notification before each 31st December.

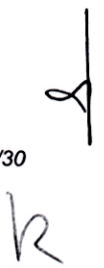
There are no rights for the ceded policies

1.3 Scope

Underwriting Territories 1. Policies

In force portfolio and new business as from contract inception date whose guarantee is linked to Mortgages or Personal loans, policies with open subscription, and including single premiums or regular premiums policies:

- Linked to Mortgages or Personal Loans:
 - Barclays Futuro Sicuro (single premiums) & Barclays Futuro Sicuro Plan (regular premiums)
 - Barclays Famiglia Sicura (single premiums) & Barclays Famiglia Sicura Plan (regular premiums)
 - Rischiozero

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- Open subscription:
 - Barclays Life Protection

2. Risks:

- Death
- Total and permanent disability (any occupation)
- Total and permanent disability (any occupation) by accident

70 years.

Maximum age at
inception date:

Age by product:

- Futuro Sicuro & Futuro Sicuro Plan: 69 years
- Famiglia Sicura & Famiglia Sicura Plan: 70 years
- Rischiozero: 70 years
- Barclays Life Protection: 60 years

Maximum age of
coverage:

Death: 80 years.

Age by product:

- Futuro Sicuro & Futuro Sicuro Plan: 80 years
- Famiglia Sicura & Famiglia Sicura Plan: 80 years
- Rischiozero: 75 years
- Barclays Life Protection: 65 years

Total and permanent disability (any occupation) and Total and permanent disability by accident: 70 years

Age by product:

- Futuro Sicuro & Futuro Sicuro Plan: 70 years
- Famiglia Sicura & Famiglia Sicura Plan: 70 years
- Rischiozero: 70 years
- Barclays Life Protection: 65 years

Automatic acceptance
of the contract:

1.200.000 € per risk and per live reassured.

Underwriting Territories Italy

Article 2

2.1 Basis of Reinsurance

Exceptions to Benefit at Risk Basis Nil

Calculation of Benefit at Risk Sum Assured

2.2 Retention

Initial Retention 80.000 € per risk and per live reassured.

In the case of several policies over the same assured, the retention will be applied according to the antiquity criteria.

Where several policies are issued on one life, the retention shall not be apportioned proportionately and the following criteria will be applied: the retention will first apply to the first policy, then to the second policy, and so until the retention is exceeded

Minimum Reinsured Amount Nil

2.3 Participation of the Reinsurer

Reinsurer's share 100%



Article 3

3.1 New Business Underwriting

Underwriting Guidelines and Standards As set out in Appendix "Medical Underwriting Requirements".

Underwriting Capacity Risks assessed as Standard: 1.280.000€ per risk benefit and per live assured.

Risks assessed as up to +200% or +2 per mille extra mortality/morbidity: 1.280.000€ per risk benefit and per live assured.

Other cases could be offered to the reinsurer as facultative cases. The reinsurer could accept these cases in the same conditions of the current treaty, except that they will not be considered both for the profit commission account, and for losses carried forward.

The reinsurer will be obliged to accept as facultative risks those ones with a per risk and per lived assured higher than 1.280.000€ and up to 2.000.000€ given previous acceptance and quotation from the current treaty leading insurer.

Those risks will not be considered both for the profit commission account and for losses carried forward.

Accumulation Limit Nil

Additional Criteria for Underwriting Referral Nil

3.2 Underwriting Referral to the Reinsurer

The Reinsurer shall advise the Cedant in no more than two days to what extent and under what conditions it is prepared to accept the risk and shall also specify any loadings or exclusions in the case of a substandard risk.

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Article 4

4.3 Extent of Liability

General and Special Policy Conditions	The General and Special Policy conditions and its risks as mentioned in these special conditions (1.4 Scope) are attached to this Contract.
Exceptions	Nil

Article 5

5.1 Reinsurance Premiums

Reinsurance Premium Frequency	Monthly
Method of Calculation of Reinsurance Premiums	As set out in Appendix "Reinsurance Premium Rates". The method for the calculation of the reinsurance premiums for each product and insurance coverage is as follows:

Single Premiums Products:

A) Product: Famiglia Sicura

Coverage: Death

- Males: 42,5% de la $(qx+qx+1)/2$ SIM 91 / 12
- Females: 42,5% de la $(qx+qx+1)/2$ SIF 91 / 12

B) Product: Rischiozero and Futuro Sicuro & Subrgations

Coverage: Death; Disability (any occupation); Disability by accident (any occupation):

Rischiozero:

- 19,0% of "yearly" retail premium at month start / 12 (*)

Futuro Sicuro

- 30,4% of "yearly" retail premium at month start / 12 (*)

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(*) For each and every month: "Yearly" retail premium = Retail single premium * % cession for the month/ **duration of the policy**

Where "Retail Premium" is the Retail Premium for the whole Sum Insured

Where % cession for the month = ceded SI at month start / total SI at month start

Where SI ceded in the month = Total SI for the month – Retention

For Rischiozero and Futuro Sicuro, the annual premium is calculated according to the following formulae:

Annual Premium = (Single premium* % month cession / insurance term), where.

(a) Single premium is the single premium of the total sum insured.

(b) % month cession: it will be calculate for each month base on the monthly sum insured, so

% month cession = (month sum reinsured /month sum insured).

sum reinsured = total month sum insured – retention.

• **Regular Premiums Products:**

A) Famiglia Sicura Plan

Coverage: Death any cause

42,5% $(q_x+q_{x+1})/2$ SIM/F 91 / 12

B) Futuro Sicuro Plan / Barclays Life Protection

Coverage: Death any cause

42,5% $(q_x+q_{x+1})/2$ SIM/F 91 / 12

Coverage: Disability by accident (any occupation)

0,026% / 12

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Overpremiums and/or Extrapremiums: 80% original premium.

Reinsurance
Premium Review

Dates: 31st December

Notice period: three months prior 31st December

5.2 Reinsurance Commissions

Reinsurance
Commissions

As underwriting discount:

- For policies which a duration (n) \geq 5 yrs: 50% in the 1st year.
- For policies which a duration (n) $<$ 5 yrs.:
 - 45% in the 1st year when n = 4 yrs.
 - 40% in the 1st year when n = 3 yrs.
 - 35% in the 1st year when n = 2 yrs.
 - 30% in the 1st year when n = 1 yr.

Profit commission: Appendix



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Article 6

6.1 Claims Notification

Claims Notification Period Claims will be charged in each reinsurance account, except when the claim's amount exceeds 60.000€ for 100% of the reinsurance treaty. In this case, the payment will be immediately after of the notification and approval.

Cash loss For those claims exceeding 120.000€ for 100% of the original loss

6.2 Claims Decision

Claims Management Practices Before accepting a claim which amount is bigger than the amount specified in the claims authority, the Cedant shall have to communicate it to the Reinsurer for his approval.

Claims Authority 250.000€ for 100% of Reinsurance Loss

Additional Criteria for Claims Referral Nil

6.3 Claim Referral to the Reinsurer

Claim Information Requirements for Referred Claims As set out in Appendix "Claim Information Requirements"

6.4 Claim Amount

Date of Calculation of Benefit at Risk The date in which the risk was ceded to the Reinsurer.

6.5 Claims Expenses

Claims Expense Limit Nil


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Article 7

7.1 Portfolio Listings

Frequency:

New Business: At the end of each calendar quarter.

In-Force Listings, Alteration Listings and Claims: At the end of each calendar quarter.

The method of data transfer shall be per diskette, CD or files per e-mail.

Content: As set out in Appendix "Portfolio Listings"

Submission Date: 6 weeks after the end of the period to which the listings relate.

7.2 Accounts

Frequency: Quarterly

Content: As set out in Appendix "Statement of Account"

Submission Date: 6 weeks after the end of the accounting period.

7.5 Interest on Account Balances

Interest Rate on Liquid Balance Nil.

Interest Rate on Late Payment Euribor + 200 basic points (+ 2%)

7.6 Currency

Currency Euro

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Article 8

8.1 Cancellation to New Business and Business in Force

Effective Date The contract can be cancelled to new business and business in force at least 30 days notice of the day.

In case of cancellation of the treaty, either Party shall renounce to any compensation related to the portfolio future profits or similar.

The Finalisation Settlement payable upon termination of reinsurance of a portfolio shall be determined as at the effective date of termination and shall be the difference to the Reinsurer between any unearned Reinsurance Premiums and any unearned Reinsurance Commissions.

Should this balance be negative, the Reinsurer shall pay a Finalisation Settlement to the Cedant equal to the absolute value of this balance. Should this balance be positive, the Cedant shall pay a Finalisation Settlement equal to this balance to the Reinsurer.

Should any further information become available after the effective date of termination which would affect this calculation, e.g. late reported lapses, the Finalisation Settlement shall be revised accordingly.

The Reinsurer shall remain liable for all claims incurred prior to the effective date of termination (including IBNR) and all such claims shall be subject to the provisions of this Contract.

Contrary to Article 8.1 of the General Terms and Conditions of this contract, the cancellation will have effect both on new business and on assignments already in force at the date of cancellation

Notice Period The assignor may request definitive cancellation of the contract at any time prior to December 31, 2018 notice of at least 30 days in some of the followings events:

- a) The assignor merges with another company or its ownership status or significantly amend domain.
- b) Subject to this portfolio reinsurance contract be transferred wholly or partly to a third part.
- c) The assignor ceased to underwrite new business or renew existing hedges in the portfolio as a whole.

In these cases each party reserves the right to cancel this contract for both new assignments as portfolio, by registered letter, e-mail, or any other written means of shipping the record sent to the registered office of

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the other party at least thirty days before the expiration date of the contract. During this period of thirty days, the reinsurer will continue to participate in all risks covered by this Agreement.

Reinsurance will continue to be responsible for claims incurred during the term of the contract, although they have been reported after the cancellation date (IBNR) of this contract.

During the notice period of 30 days, and when the situation will be determined by the course b) above, both parties agree to enter into a period of negotiation for the eventual renewal of this contract, the agreement of all parties.

Article 9

Not applicable, with the exception of section 9.2 "Special Right of Termination"


Article 10

10.1 Warranties and Representations

The following paragraphs shall be added to this article:

- | | |
|---------------------|---|
| Personal Data | According to what it is stated on article 58.bis.9 of the Spanish Consolidated Act on Insurance Ordenation and Supervision (Real Decreto Legislativo 6/2004, de 29 de octubre), the cedant is legally entitled to pass to the Reinsurer the personal data gathered for the purposes of effecting this Contract. |
| Embargo Regulations | The Cedant warrants and represents to the Reinsurer that it has taken and shall take all necessary measures to ensure compliance with the Regulation (EC) No. 881/2002 of 27.05.2002 and Regulation (EC) No. 2580/2001 of 27.12.2001 on specific restrictive measures directed against certain persons and entities with a view to combating terrorism, and any successor regulation. |

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**10.2 Data Protection
Compliance**

The following paragraph shall be added to this article:

**Data Protection
Compliance**

Each party undertakes to comply with EU Directive 95/46/EU (on the protection of individuals with regard to the processing of personal data and on the free movement of such data), any successor Directive and any national implementing regulation to the extent applicable to the relevant party

Data owners

1. The Parties mutually acknowledge that it has made available the information relating to the processed data. The duration of treatment is closely related to the subject matter hereof; the data will be processed according to the purpose of their contract, contractual object and functionally to the performance of legal duties.
2. Both Parties undertake to communicate at the time of signing this contract, the details of the Data Protection Officer or Corporate Privacy Coordinator where designated.
3. If either party becomes aware of the personal data of which holds the other, confirming the adoption and compliance with applicable laws on privacy, with particular reference to the requirements of the General Data Protection Regulation.
4. Under current legislation on personal data, the Parties shall act as data owners of the processing of personal data for the respective activities.
5. The Parties mutually undertake to treat personal data known directly and / or incidentally in the execution of the contract, in compliance with current legislation on personal data protection.
6. The data will be the only reinsurer for purposes related to the object of the contract and in the manner specified therein. The Cedant shall treat them in full compliance with applicable legislation, in compliance with the principles of lawfulness and fairness, and putting in place the technical and organizational measures to ensure a level of security appropriate to the risks represented by the processing resulting in particular from destruction , loss, modification, unauthorized disclosure or access, accidental or unlawful manner, to personal data processed by the Cedant under the contract.

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7. Where applicable, each of the Parties, in its capacity as data processor undertakes to prepare a special register of the treatments, containing the following information:
- Name and contact details of the data controller;
 - The purpose of treatment;
 - Description of the categories of interested parties and categories of personal data;
 - The categories of recipients to whom the personal data have been or will be communicated, including the recipients of third countries or international organizations;
 - Where applicable, the transfer of personal data to a third country or international organization, including the identification of the third country or international organization and other information related to the transfers referred to the legislation on protection of personal data;
 - The deadlines set for the cancellation of the different categories of data;
 - The general description of the technical and organizational security measures taken.
- Confidential information 1. The Cedant must maintain complete confidentiality, confidentiality and secrecy on any news information, data or of which the same document is in the possession or of which it becomes aware, or at least has gathered and processed, in the course of the contract, for legislation, nature or other circumstances, both reputare covered by confidentiality.
2. For the purposes of the agreement are "Confidential Information" all information, in any form (paper, electronic or verbal) that are:
- Relative to past, present or future regarding the enterprise, research, development, commercial activities, activities including non-profit, products, services, technical and computer knowledge, the know-how and secrets industrial, whatever form they take, as well as information about customers, projects and plans of the same organization, commercial projects, including the information disclosed or developed for purposes specified in the contract, the unauthorized disclosure of outside ' permitted scope of distribution,

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- ie loss, tampering or misuse involving and / or could constitute a serious risk and / or damage to the Reinsurer;
- Identify in writing as "confidential" or which may reasonably be identified or regarded as "confidential."
3. They are considered confidential, regardless of classification, the information may be, or have become during the work, in the public domain for reasons not attributable to the Cedant.
 4. The Cedant will not be used for purposes other than those identified in the contract the Confidential Information provided by the Company in carrying out the object of the same activities and not to disclose it to their employees and / or contractors except for exclusively fulfill the purposes strictly related to ' execution of the contract.
 5. The Cedant will reveal and communicate the Confidential Information if such compliance is required under a court order or any other act of a public authority which has the force of law. If the Cedant receives such request "for detection legal obligation" must give written notice to the Reinsurer and timely in order to provide the defendant a reasonable opportunity to obtain a protective order.
 6. All Confidential Information, in whatever form they may be, are and remain the exclusive property of Reinsurer.
 7. The Cedant is obliged to guard with the utmost care for themselves and for their assignees, each Confidential Information, whether on computer or paper support, in any acquired or produced so, throughout the duration of the contract and to destroy irreversibly from any media (paper and / or digital) such Confidential Information no later than day 30 (thirty) of the termination, for any reason, the effects of the contract or, if earlier, at the request of the reinsurer, giving the same contextual written proof of 'have been deleted. The Grantor also must ensure that similarly proceed any subcontractors (if authorized) and / or third parties through it is in possession of one or more of the aforementioned data and / or information and / or documents,
 8. It is also forbidden to both the Cedant to both its employees and / or its consultants and / or any subcontractors, or to any third party with the Cedant has a contractual or de facto, copying, duplication, reproduction and / or the unauthorized removal of any Confidential Information, either in electronic or paper format, with the exception

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of those that are exclusively for the aforesaid objectively necessary for the realization of the activity referred to the contract.

9. The Cedant responds with individual responsibility, the conduct in violation of the provisions of this Article taken by the staff on duty at your facility or by any responsible third party.
10. In particular, the Cedant undertakes to indemnify the Reinsurer from any loss, cost and liabilities or damage sustained by the latter, such as, by way of example and not limitation, any loss, cost and liabilities incurred as a result of ' preliminary examination, discussion and settlement of a claim (actual or potential) asserting this liability, as well as any costs incurred by the Reinsurer to enforce its rights under this article with reference, direct or indirect, breach or alleged breach by the Cedant, the personnel employed by the Cedant or any third party appointed by the same, the obligations under this article.
11. The parties expressly acknowledge and accept that the payment of damages does not constitute an adequate remedy for breach of these confidentiality obligations. In the event of a potential or actual violation of this Article, the Reinsurer reserves any and broader right to protect its interests.
12. The parties expressly agree that the above confidentiality obligations will be valid and binding until the date of termination, for whatever reason, the contract and for a further period of 5 (five) years.

10.3 Sanction Limitation and Exclusion Clause

Sanction Limitation and Exclusion Clause

The Parties acknowledge and accept that nothing in this Contract shall prevent either Party from its compliance with any laws and regulations relating to their obligations under this Contract.

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Article 11

Applicable Law and Arbitration: This contract has been constructed and shall be governed in accordance with the Laws of Italy and the rights and obligations under this contract shall at all times be regulated under those laws.

Submission to arbitration: any dispute, controversy or claim arising out of the interpretation and scope of this contract and any amendment thereto between principal and reinsurers shall be subject to arbitration, resolved according to the rules of arbitration of the International Chamber of Commerce by one or more of one arbitrator appointed in accordance with these rules. Such arbitration will be right, forcing the parties to comply with the arbitration award is issued.

Seat of the arbitration: Milan

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Appendix

Appendix I – Reinsurance Premium Rates for Famiglia Sicura / Famiglia Sicura Plan / Futuro Sicuro Plan / Barclays Life Protection

- Death: 42,5% de la $(q_x+q_{x+1})/2$ SIMF 91 / 12

Edad Cumplida	Fallecimiento Varones	Fallecimiento Mujeres
18	0,0351	0,0106
19	0,0372	0,0110
20	0,0386	0,0117
21	0,0400	0,0113
22	0,0414	0,0106
23	0,0421	0,0110
24	0,0436	0,0120
25	0,0453	0,0138
26	0,0478	0,0149
27	0,0506	0,0156
28	0,0514	0,0156
29	0,0517	0,0170
30	0,0521	0,0177
31	0,0535	0,0191
32	0,0535	0,0202
33	0,0535	0,0202
34	0,0528	0,0213
35	0,0514	0,0220

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36	0,0524	0,0230
37	0,0542	0,0244
38	0,0574	0,0269
39	0,0591	0,0294
40	0,0634	0,0333
41	0,0680	0,0358
42	0,0747	0,0386
43	0,0800	0,0432
44	0,0868	0,0471
45	0,0949	0,0535
46	0,1094	0,0599
47	0,1236	0,0645
48	0,1388	0,0694
49	0,1509	0,0747
50	0,1626	0,0797
51	0,1778	0,0885
52	0,1973	0,0963
53	0,2182	0,1073
54	0,2451	0,1183
55	0,2816	0,1282
56	0,3184	0,1410
57	0,3574	0,1551
58	0,3988	0,1704
59	0,4388	0,1902
60	0,4841	0,2065



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61	0,5387	0,2277
62	0,5939	0,2511
63	0,6531	0,2784
64	0,7243	0,3064
65	0,7951	0,3368
66	0,8716	0,3701
67	0,9460	0,4101
68	1,0235	0,4611
69	1,1408	0,5313
70	1,2417	0,5851
71	1,3391	0,6534
72	1,4482	0,7260
73	1,5792	0,8160
74	1,7492	0,9240
75	1,9716	1,0579
76	2,1803	1,1939
77	2,3981	1,3529
78	2,6439	1,5371
79	2,9371	1,7623
80	3,2891	2,0230



Medical Underwriting Requirements

Appendix

*** FUTURO SICURO**

Up to €	Up to 60 years old	From 61 to 65 years old	From 66 to 69 years old
200.000	Statement of health	Medical Questionnaire	Medical Exam
300.000	Medical Questionnaire	Medical Questionnaire	Medical Exam
above 300,000	Medical Exam	Medical Exam	Medical Exam

*** RISCHIOZERO**

The insured has to sign the "Dichiarazione di Buona Salute" (Good Health Declaration) included in the Insurance Policy Form.

*** FAMIGLIA SICURA/ FUTURO SICURO PLAN**

Up to €	All
200.000	Statement of health
From 200.000 to 300.000	Medical Questionnaire
Above 300.000	Medical Exam

*** FAMIGLIA SICURA PLAN / BARCLAYS LIFE PROTECTION**

Sum Insured	All Ages
Up to 200.000,00 €	Basic questionnaire (QM1)
From 200.000,01€ to 300.000,00€	Medical Questionnaire (QM2)
Above 300.000.00 €	Rapporto di Visita Medica (VM) + Medical Exams

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Profit Sharing Account

Appendix

Profit Commission Period

The Profit Commission Period is each period from 1st January to the following 31st December.

Conditions for Payment of Profit Commission

Profit Commission shall be payable in respect of a Period only if

- the Profit Statement for that Period shows a profit,
- a minimum of 300 lives are reinsured under this Contract both at the beginning and the end of the Period.

Reinsurance Profit Statement

For each Profit Commission Period the Cedant shall prepare and submit to the Reinsurer a Profit Statement as attached, showing Income and Outgo in the Period in respect of all policies qualifying for Profit Commission. Such Statement shall be considered part of the Accounts and the provisions of Article 7 shall apply accordingly.

Should further claims of Profit Commission Period be reported in a following Profit Commission Period, the Reinsurer shall have the right to demand that the Profit Statement for that period, and all affected subsequent periods, is amended as appropriate. Any overpaid Profit Commission shall be refunded to the Reinsurer.

Reinsurance Losses

If a loss is shown it shall be carried forward as item B. 5) in the subsequent Profit Statement.

Calculation of Profit Commission

Should the conditions for payment of Profit Commission be fulfilled, the amount of Profit Commission payable shall be a proportion of the profit shown in the Profit Statement. That proportion shall be 75% of the net profit.



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Profit Statement

A) Income:

1. Reinsurance premiums net of cancellation payable during the Period net of discount of selection.
2. Reserve for reported but unpaid claims and for claims in payment at the beginning of the Period (= item B.2 of the preceding Profit Statement)

B) Outgo:

1. Reinsurance Claims (including claim expenses) payable during the Period
2. Reserve for reported but unpaid claims, if any, and for claims in payment at the end of the Period
3. Reinsurance commissions payable during the Period: 0%
4. Administrative charge of the Reinsurer: 0 % of the reinsurance premiums net of cancellation payable during the Period
5. Any loss carried forward from the preceding Profit Statement, limited to a period of 1 year.

$$\text{Reinsurance Profit (Loss) = A) - B)}$$

For the purposes of the above Profit Statement the reserves shall be calculated as follows:

Reserve for reported but
unpaid claims and for claims
in payment (B.2):

The full amount of all potential claims

Claim Information Requirements

Appendix

Contract Reference:

Contract Number:

Accounting Period:

A) For all claims

- a. Claims reference number
- b. Name and first name of policyholder
- c. Name and first name of insured, birth name
 - i. Sex
 - ii. Date of birth
 - iii. Address
 - iv. Birth certificate
- d. Proof of cession
- e. Cause of loss
- f. Copy of Policy
- g. Policy commencement date and policy number if not contained in e.
- h. Insured benefit (original)
- i. Retention of the Cedant for the policy concerned
- j. Amount reinsured
- k. Status of settlement (paid, negotiated, etc.)

B) Disability claims

- a. Date of loss
- b. Occupation / occupational image of the insured
- c. Stated income of the insured at time of policy issuance
- d. Expiry of the policy
- e. Paid benefit
- f. Date and cause for a termination of benefits
- g. Assessment of the Cedant
- h. Medical history



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C) Death Claims

- a. Certificate of death
- b. Police report (if existent)
- c. Copy of passport + photo of the insured

Further Information on demand of the Reinsurer

Handwritten initials or signature, possibly "K" and "A".

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Portfolio Listings

Appendix

New Business:

Policy Details:

- Currency
- Country of Issue
- Policy number
- Policy type
- Commencement date, duration
- Number of lives assured
- Benefit paid on which life
- Underwriter (Reinsurer / Cedant).

Life Assured Details (for each life):

- Name
- Date of birth
- Sex
- Occupation

Benefit Details:

- Original Benefit insured
- Initial Benefit reinsured
- Reinsurance Premium per annum
- Medical extra Reinsurance Premium per annum
- Occupational extra Reinsurance Premium per annum
- Termination date for each temporary extra mode of Reinsurance Premium payment

In-force Business:

Policy Details:

- Currency
- Country of Issue
- Policy number
- Policy type
- Commencement date, duration
- Number of lives assured
- Benefit paid on which life
- Underwriter (Reinsurer / Cedant).

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Life Assured Details (for each life):

- Name
- Date of birth
- Sex
- Occupation

Benefit Details:

- Original Benefit insured
- Initial benefit reinsured
- Reinsurance Premium per annum
- Medical extra Reinsurance Premium per annum
- Occupational extra Reinsurance Premium per annum
- Termination date for each temporary extra mode of Reinsurance Premium payment

Alterations:

- Effective Date
- Policy Number
- Details of Alteration

Cancelled,
Terminated or
expired Business:

- Kind of business (Product line and specifics)
- Affected policies (Policy number)
- Effective Date
- Reason of Termination/Cancellation

Claims paid:

- Kind of business (Product line and specifics)
- Kind of benefit
- Affected policy (Policy number)
- Name of Insured
- Date of birth
- Cause of loss
- Sum Assured
- Sum Reinsured

Outstanding Claims
and Claims in
payment

The Cedant shall advise the Reinsurer of outstanding claims and claims in payment at the 31st December each year.

**Reinsurance Treaty
Life Surplus Risk premium**

Special Conditions 2018

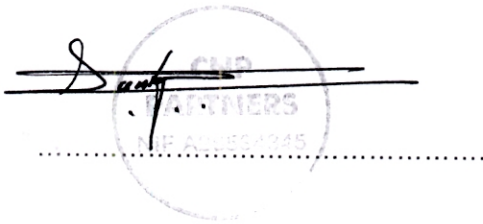
Signature Page

Save as expressly agreed otherwise herein, this Contract, consisting of these 26 pages, represents the entire agreement between the Cedant and the Reinsurer and shall replace any prior oral or written agreements with respect to the reinsurance hereunder.

In Witness whereof, the Parties hereto by their respective duly authorised representatives have executed this Contract in duplicate at the dates and places indicated as follows:

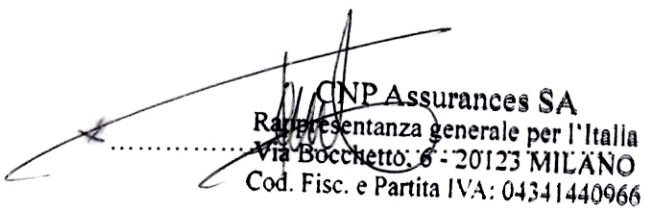
Signed in, on the ...th of

for and on behalf of the Cedant,


.....

Signed in, on the ...th of

for and on behalf of the Reinsurer,


.....
CNP Assurances SA
Rappresentanza generale per l'Italia
Via Bocchetto, 6 - 20123 MILANO
Cod. Fisc. e Partita IVA: 04341440966

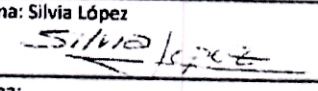
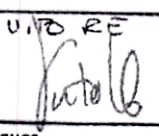
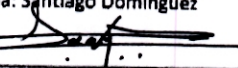
Fecha⁽¹⁾:	25/02/2019						
Sociedad: <small>(denominación social de la sociedad que suscribirá el documento)</small>	CNP Partners de Seguros y Reaseguros Sucursal en Italia						
Tipo de documento: <small>(Identificar si el documento es un contrato, u otro)</small>	Contrato /Anexos <input checked="" type="checkbox"/>	Presupuesto/ Proyecto <input type="checkbox"/>	Doc. Consejo <input type="checkbox"/>	Doc. Hacienda <input type="checkbox"/>	Doc. DGSFP <input type="checkbox"/>	Doc. Planes/EPVS <input type="checkbox"/>	Otro: (especificar) A
Solicitado por: <small>(Responsable del área que ha cursado la petición)</small>	Silvia López						

Contenido/ Objetivo: <small>(Explicación del contenido y características del documento sometido a firma)</small>	Contrato de Reaseguro de la Cartera Galvani (Italia) del año 2018. Nos ha llegado ahora el contrato original correspondiente al año 2018. <i>firmado por parte de la reaseguradora</i> CNP Partners cede la totalidad de la cartera Galvani a CNP Assurances S.A, Rappresentanza per l'Italia
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Rellenar en caso de contrato, presupuestos, proyectos, u obligaciones de pago

Denominación del Documento:	Reinsurance Treaty "Life Surplus Risk Premium"		
Apoderado/s:			
Contraparte: <small>(denominación del proveedor, o interviniente)</small>	CNP Assurances S.A, Rappresentanza per l'Italia		
Fecha de inicio⁽²⁾:	01/01/2018	Fecha de finalización⁽³⁾:	31/12/2018
Budget-Partida presupuestaria⁽⁴⁾: <small>(Incluir información sobre la partida si el contrato o servicio cuenta con un presupuesto específico)</small>		Código PEP⁽⁴⁾:	
Importe Económico del Documento⁽⁴⁾: <small>(se indicará el importe total del contrato)</small>	Menor a 1.000.000 €	Periodicidad del pago⁽⁴⁾:	

- OBLIGATORIO⁽⁵⁾ -

Responsable del Proyecto / Negociación⁽⁵⁾ <small>(persona que ha solicitado y negociado el documento)</small>	Fecha: 25/02/2019	Firma: Silvia López 
Director del Departamento⁽⁶⁾ y /o Validación del Director de Cuenta⁽⁶⁾: <small>(si procede)</small>	Fecha:	Firma:
Verificación de Control de Gestión⁽⁴⁾: <small>(si procede. Siempre si hay importe económico)</small>	Fecha:	Firma:
Revisión Área Legal⁽⁸⁾ <small>(persona del equipo legal que ha revisado el contrato y si cumple con todos los requerimientos solicitados, excepto en el caso de CCN)</small>	Fecha: 25/02/2019	Firma: Nereida Cano / U. B. R. E. 
Director General ó Country Manager: <small>(si procede)</small>	Fecha: 25/02/2019	Firma: Santiago Domínguez 

- OBLIGATORIO -

<p>Resumen del contenido del contrato por el Project Manager o responsable de la negociación del documento⁽⁹⁾:</p> <ul style="list-style-type: none"> • Principales acuerdos discutidos y aprobados • Entregables del proveedor • Descripción del servicio • Cualquier información relevante en términos económicos o de prestación. 	<p>Contrato de Reaseguro de la Cartera Galvani (Italia).</p> <p>Se acordó con Jean-Christophe Mèrer y Gilles Ferreol ceder y mantener únicamente a la reaseguradora CNP Assurances Sucursal en Italia en este contrato de reaseguro. La reaseguradora acepta el 100% de la cesión.</p> <p>Siguen las mismas condiciones de 2017.</p>
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Datos a facilitar, imprescindibles, en el caso de proveedores de IT y Desarrollo:	
Definición del perímetro funcional y servicio que se llevará a cabo	
Causas determinación del contrato (incumplimiento de SLA, incumplimiento de cláusulas requeridas, ...)	
KPIs y penalizaciones asociadas a la facturación	
Documentación y entregables. Plazos y condiciones.	
Periodos de garantía del software	

- (1) Indicar la fecha en que se inicia el proceso de revisión y autorización del documento.
- (2) Indicar la fecha de entrada en vigor del contrato, anexo, Change Control Note, etc.
- (3) Indicar la fecha de finalización del contrato, anexo, Change Control Note, etc. si existe. En caso de no existir indicarlo.
- (4) Datos a rellenar por **Contabilidad & Control de Gestión** imprescindibles para la verificación económica del documento. **Es exigible en cualquier documento que implique obligaciones de pago o cobro para la Compañía.**
- (5) La hoja de control siempre deberá ser firmada por la persona que ha negociado y decidió la contratación o elaboración del documento en cuestión.
- (6) Si no se corresponde con un Director la hoja de control deberá ser validada por el Director del Departamento del que dependa la partida presupuestaria afectada.
- (7) La validación del **Director de Cuenta** será **imprescindible y obligatoria en las Change Control Notes.**
- (8) **Siempre** deberá disponer de la revisión de **Asesoría Jurídica**, con la excepción de las Change Control Notes si bien **Asesoría Jurídica** conservará copia de todas las Change Control Notes.
- (9) En el caso de contratos deberá contener un resumen del mismo realizado por la persona que lo ha negociado.

