Software Disclaimers:

- General Insurance Reserving and Reporting Suite ("GIRRS" or "the Software") is developed by PricewaterhouseCoopers Limited ("PwC"). The purpose of this module is to assist the users of the Software ("the Users") to perform calculations and produce financial figures in accordance with Hong Kong Risk Based Capital ("HKRBC") for accounting and financial reporting purposes.

- This Software module is designed based on a series of important assumptions and configurations, such as the entity and valuation date settings. The Users are expected to be familiar with these assumptions and configurations and be able to make appropriate decisions on these assumptions and configurations (that are editable by the Users) where necessary. Refer to the User Guide (link in the Software home page) for the assumptions and configuration options for the Software.

- The Users should ensure the reasonableness, accuracy, completeness and relevancy of the data input in the Software as the Software is not designed to perform verification of the appropriateness of the data input. The outputs of the Software will be dependent on the quality of the data inputs.

- The Users should assess and ensure the appropriateness and reliability of the external data sources (e.g., external credit ratings) before applying them in the Software.

- The Software will be updated from time to time based on the latest HKRBC and Software enhancements will also be performed where appropriate. If there are any aforesaid changes after implementation of the Software, the Users should contact PwC to assess whether the Software is still applicable to them, PwC expressly disclaim any liability or duty arising therefrom.

- Access to the Software by the Users will be terminated and all the data in the Software will be automatically purged immediately after the end date of the software licensing contract if it is no longer renewed. It is the responsibility of the entity to maintain a complete copy of data that the Software uses or/and generates and storage of all data which is required by applicable law to retain as the Software is not built for or intended for the entity and the Users' primary source of storage or hosting for their materials, information, data and records.

- The outputs generated by the Software are only for reference by the entity's management for the compliance of HKRBC and related work to be performed by the client and should not be regarded as professional accounting or consulting advice issued by PwC. The entity should designate a competent member of your management to make all management decisions and be responsible for all management functions.

- The Software and any information in the Software should not be partly or wholly disclosed to any other party other than the permitted users specified in the software licensing contract. PwC expressly disclaim any liability or duty to any other party in connection to this Software and the information therein.

- Refer to the User Guide (link in the Software home page) for the functions of the Software and the instructions on how to operate the Software.

- Users should change their login ID and password after their first login and keep the login info confidential to any prevent any inadvertent access to any confidential information retained in the Software.