



Dear Clients and Partners,

In these unprecedented times I wanted to outline how we are responding as a Group to the challenge we are all facing with the escalating Covid-19 Pandemic and to reinforce that we are committed to continuing to provide the high level of service you have come to know us for.

As an international group we have operations, clients and partners in countries around the world, where both the disease itself and the various government responses to it are at different stages of development. Many of our offices have been dealing with this issue for some time, and I am proud of how they have acted with focus and determination, invoking flexible working practices to protect themselves and their communities whilst continuing to provide the highest level of service to our clients and partners.

Whilst we have had to adapt our working practices, our agility and creativeness ensure that we have and will continue to deliver "Business as Normal in Abnormal Times".

Our IT, telephony and network capabilities have been developed to support smart working, and our collaborative remote working tools such as Skype for Business, Workplace and other digital tools, are designed to keep our people and our clients and partners in touch.

In summary, we are well-equipped to put our people first so that they can continue to deliver to our clients and partners.

With that in mind, and with the interests of our colleagues and clients at heart, all offices have ceased non-essential business travel and employees are using technology to replace face-to-face meetings where possible.

Many offices have already implemented home-working solutions or are prepared to implement these soon and I expect we will increasingly rely on these methods of working over the coming weeks.

This extraordinary situation is likely to be with us for some time and I am most grateful for the professionalism and resilience of our employees and the support of our clients and partners.

We remain available to support you in any way we can and I ask that you reach out to us using your normal contacts if we can assist.

With my very best wishes to you, your colleagues and your families,

A handwritten signature in black ink, appearing to read "David".

David Howden, CEO Hyperion Insurance Group