



■ A letter to our clients and markets

We are facing a truly unprecedented situation. The global coronavirus pandemic is affecting everything - our home life, our businesses and our communities. Our hearts go out to anyone who's been impacted by the virus, either directly or indirectly. Especially to those who are sick we extend our wishes for a fast and full recovery.

During this time, I wanted to reach out and update you on how we're approaching the situation at Risk Strategies and how we're balancing the safety and health of our colleagues, clients, distribution partners, supply chain and other stakeholders while preserving business continuity and the quality of technical expertise, advice, and service that defines our company.

Following are some of the actions we are taking as we navigate these unprecedented challenges:

- We have activated our work-from-home strategy to protect the health and safety of our colleagues while ensuring continuity and consistency of client services. With our highly-distributed workforce and a large percentage of our employees already working remotely, this shift has been relatively smooth.
- The vast majority of our nearly 2,000 associates are connected and communicating daily. We've implemented widespread use of phone and video conferencing and the leadership team is providing daily updates on our progress.
- We're asking our teams to work with customers through digital channels as much as possible.
- We're postponing some of our in-person events and turning others into virtual events.
- Risk Strategies has prohibited all international business travel and all in-country business air travel absent exceptional circumstances related to claims handling and other critical operations.
- We are monitoring developments closely, including following recommendations from the World Health Organization (WHO), the Centers for Disease Control and Prevention (CDC), as well as other local, regional and global health authorities.

Risk Strategies is doing all it can to help our business community through this challenging time. It is my sincere hope that you and your families are safe and doing well under these circumstances. While all our businesses are in uncharted territory, our relentless commitment to your success is stronger than ever. Our company was founded on core values: trust, customer success, innovation, and collaboration. Our values are unwavering and continue to guide us in everything we do.

In summary, we are open for business. Even when circumstances create challenges, our commitment and dedication to you remains the same. We have amazing teams across Risk Strategies that are here for you. Thank you for your business. We stand ready as your partners to assist and support you now, and persevering together in all the days and years ahead.

All the best,

John Mina, CEO