

SLA LatinoInsurance



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GENERAL INFORMATION

The purpose of this document is to present the levels of care of the service and support offered and understood by the interested party, seeking a collaborative relationship between LatinoInsurance and its Clients.

What is stated here does not replace current processes and procedures unless expressly stated in the document.

OBJECTIVES AND SCOPE

The scope of this document is to ensure that all the elements that make up the service are ready to provide consistent support and use for our Clients.

What this document entails:

- Provide a clear reference of the operating platform associated with the provision of its services
- Present in a clear and concise way the description of the provision of the service to the Client
- Leveling the Customer's expectations of support and service delivery and what constitutes actual service and support delivery

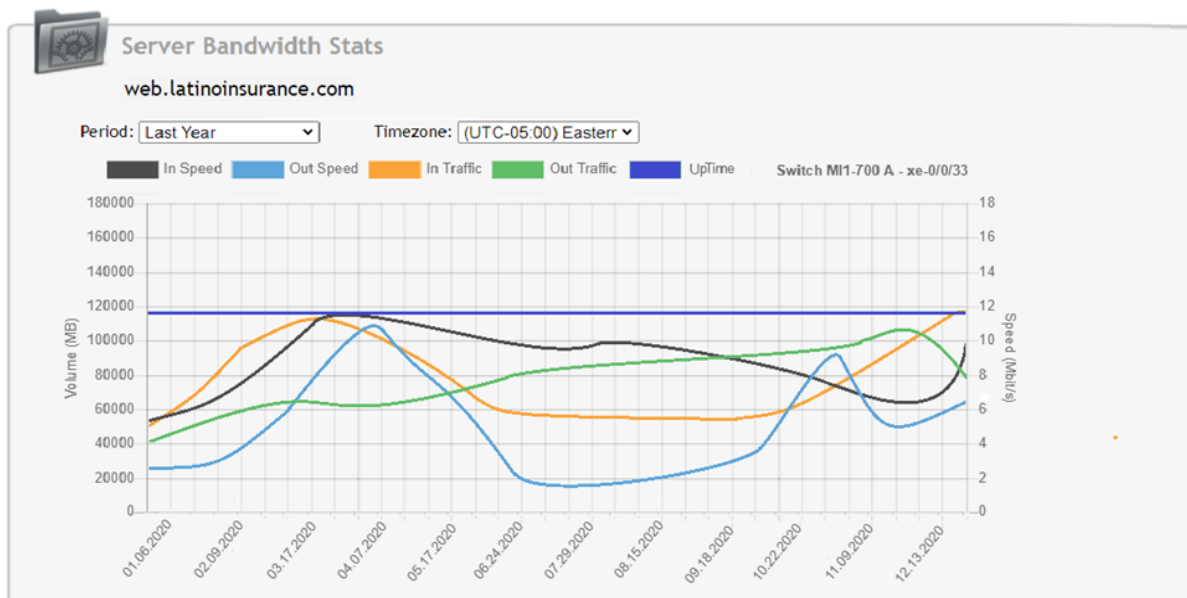
The LatinoInsurance web.latinoinsurance.com operation platform is made up of a set of computer components (Application Servers, Database, Load Balancers, Communication links, Networks, Internet Access, Security Certificates, among others) provided in an International provider of Data Center services.

OPERATION INFRASTRUCTURE

In the continuity and operation of its services, LatinoInsurance considers actions and procedures that ensure the viability and reliability of its technological infrastructure in the face of a crisis and in order to ensure an adequate level of its services, it maintains its technological platform of services with sufficient capacity in a virtual private cloud at ReliableSite in the United States of America, managed by a high-availability Rackspace system. The availability of the servers, measured in the "Uptime" of the servers, should not be less than 99% during the contracting period.

Below are last year's monitoring statistics provided by our provider ReliableSite:

In Speed: Upload Speed
 Out Speed: Download Speed
 In Traffic: Inbound Traffic
 Out Traffic: Outbound Traffic
 Up Time: Activity Time



For its part, management, control and maintenance of the applications, database and components of the operating platform of web.latinoinsurance.com services are executed by LatinoInsurance through professionals specialized in the administration, assessment, and support of the service solutions for our Clients.

In order to ensure the continuity of services, timely planning of capacities and meet the needs of each LatinoInsurance Client, the service model in the Data Center is complemented with the operation of advanced technology monitoring platforms, continuous explorations of vulnerabilities and automated management of events in real time (instant notification of potential problems and / or service interruptions) to timely execute remediation activities of the operating platforms as well as attend and solve interruptions or degradations in the availability of services.

SERVICE DESCRIPTION

The LatinoInsurance web platform offers its Clients the following services:

1. **Reports and Graphics Generator:** Tool that allows obtaining financial information according to the client's needs, establishing the balance accounts or ratios to analyze, the years or months and the companies to compare. It even provides selection options in percentage form.
2. **Ratios Generator, P&L Generator, Line of Business Grouper, Company Grouper and Regional Benchmarking**
3. **Dashboard:** Graphically allows the comparison the main figures and ration of an Insurer vs its Competitors

4. **Ratios and P&L Help:** description of the accounts used in the creation of ratios, plus a brief description of what they represent
5. **Latino APP:** application for mobile devices (iPhone and Android) to analyze in an agile and easy way the main technical and financial indicators of any insurer in the contracted countries
6. **News:** national and international insurance and financial markets, through our Newsletter.

SERVICE SCOPE

The scope of the service considers the planning, configuration and enabling of the workspace to be used by the Client on the LatinoInsurance web platform. This service includes:

- Definition and management of user accounts, rules, profiles and necessary resources that allow you to establish access to the information
- Training in the use of the tool (initial and on demand) for each of the options, modules and / or reports
- Support in acquiring knowledge of the structure of the information provided by the Insurance Regulator of each country
- Explanation on the creation and analysis of Financial Ratios provided by LatinoInsurance
- Support in the creation of customized Reports and Ratios that the Client requests
- Information on the availability of Periods of each Country
- Generation of Standard Reports and notify of their availability for download

SERVICE GUARANTEE

We have the following three levels of support to guarantee the continuity of the service:

- **Tier 1** (Financial Analysts): It is the first level of support; it deals with the specialized management of the portal for the Client's use with a high knowledge of how the formulas and indicators are constructed and how the information is presented by the Regulator.
- **Tier 2** (IT Support): It is the second level of support and corresponds to the IT area. Generally scaled through Tier 1 and corresponds to solving problems or failures in the Platform, Components and DBs (Databases)
- **Tier 3** (Servers): the highest level of the chain and is related to existing infrastructure problems, scaled by Tier 2 and corresponds in solving Provider UpTime problems (ReliableSite)

LEVELS OF CARE

In regards to this document, "Incident" is anything that differs from the normal behavior of the portal service.

To generate an incident, the Client has to report it through their Tier 1 (Financial Analysts). The incident has to be replicated by Tier 1 and once it is replicated it will be recorded. From the moment the incident is recorded, the time specified in the level of care begins to run. LatinoInsurance reserves the right to assign severity to incidents.

Severity	Definition	Level of Care
Urgent	Imperative for the continuity of the service. The web platform is not available for access.	Less or equal to 4 hours
High	The web platform is available but one or more of the services are not operational.	Less or equal to 8 working hours or 1 work day.
Low	The web platform and the services are available but there are problems with one or more of the modules or information within the web platform.	Less or equal to 24 working hours or 3 work days.

The response times indicated above apply during normal office hours from 8:30 am to 5:30 pm (GMT -5) for Ecuador.

In the event that an incident cannot be resolved within the term established in the level of care, LatinoInsurance is committed to providing alternatives to solve the Client's needs.

EXCLUSION LEVELS

In the spirit of mutual collaboration and in order to preserve the operational continuity of the service, in the event of a problem LatinoInsurance will do everything possible to solve the situation in a timely manner. Incidents that cannot be replicated or that arise during the provision of this service are excluded from attention and solution when:

- The problem has been caused by the use of equipment, software, network, security or communications components or others that are owned or not by the Client and are **not** an integral part of this operating platform
- The problem has been caused by the misuse of equipment, software, network components, security or service (s) among others, in a way that is not recommended for the use of web.latinoinurance.com.
- The Client has made unauthorized changes in the configuration established in his workspace for the provision of this service
- The Client has prevented LatinoInsurance or its Data Center service

- providers from performing the necessary maintenance and update tasks
- The problem has been caused by a system, application/software or other services external to LatinoInsurance and they were left without support
- The problem is related to difficulties in the Customer's Internet connection.

The provision of this service does not apply in circumstances that could reasonably be said to be beyond the control of LatinoInsurance, for example: floods, wars, acts of God, acts of any governmental entity, war, insurrection, strike or riots, pandemic or events of force majeure. Likewise, if the Client is in violation of his contract with LatinoInsurance for any reason that violates some of the clauses of this document.

R E S P O N S I B I L I T I E S

LATINOINSURANCE:

- Maintain the web platform ensuring that the service is available to the Client.
- Respond in a timely manner to incidents and provide support to requests raised by the Client.
- Take steps to escalate and resolve incidents in a timely and appropriate manner.
- Maintain good communication with the Client at all times.

CLIENT:

- Make proper use of the web platform as provided by the service.
- Report situations or problems related to this service in a timely manner.
- When necessary, provide LatinoInsurance with access to equipment, software and / or services for the purposes of incident replication, failure prevention or others.