

IMPORTANT NOTICE COVID-19

As the spread of COVID-19 grows across our country, Three Holdings Inc. and our operating companies, South Western Insurance Group, MedThree Insurance Group, and Optisure, have taken precautions to limit the exposure of this virus to our staff, their families, our valued clients, guests, stakeholders, supply chain, and the communities in which they live and work. In doing so, we have closed all of our physical offices as part of the social distancing protocols recommended by the Chief Medical Officers at both the Federal and Provincial levels.

In addition, we have implemented our 'Business-Continuity Plan', which enables our underwriting teams and administrative staff to work remotely, using our secure and proprietary technology platform. Our disaster recovery protocols and investment in technology have given us the distinctive ability to continue to service our clients with the same effectiveness and efficiency. We have also implemented safe solutions to handle physical mail, including the processing of Registered Letters of Cancellation and banking functions.

We will continue to monitor the situation closely. In the meantime, our hope is that you all stay safe and healthy.

With sincerest regards,

Neil McRuer

Executive Director, Three Holdings Inc.

President & CEO, MedThree Insurance Group Inc.

John A. Barclay

Executive Director, Three Holdings Inc.

President & CEO, South Western Insurance Group