

SUMMARY ANNUAL REPORT

For Corporate Risk Holdings, LLC Health & Welfare Plan

This is a summary of the annual report of the Corporate Risk Holdings, LLC Health & Welfare Plan, EIN 52-1969985, Plan No. 501, for period January 01, 2015 through December 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Corporate Risk Holdings, LLC has committed itself to pay medical and dental claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Aetna Life Insurance Co., ComPsych The Guidance Resource Company, Liberty Life Assurance Company of Boston, Pre-Paid Legal Services, Inc. dba LegalShield, Prudential Insurance Company of America and Vision Service Plan to pay life, accidental death and dismemberment, business travel accident, employee assistance program, legal, long-term disability, medical and vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were \$1,576,565.

Because they are so called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2015, the premiums paid under such "experience-rated" contracts were \$246,526 and the total of all benefit claims paid under these contracts during the plan year was \$193,747.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write or call the office of Corporate Risk Holdings, LLC at 11440 Commerce Park Drive Suite 501, Reston, VA 20191, or by telephone at (703) 860-0190.

You also have the legally protected right to examine the annual report at the main office of the plan (Corporate Risk Holdings, LLC, 11440 Commerce Park Drive Suite 501, Reston, VA 20191) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.