

SUMMARY ANNUAL REPORT

For Corporate Risk Holdings, LLC Flexible Benefit Plan

This is a summary of the annual report of the Corporate Risk Holdings, LLC Flexible Benefit Plan, EIN 52-1969985, Plan No. 502, 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 health FSA (medical, dental and vision) claims incurred under the terms of the plan.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report.

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.