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 (Employer Identification Number 52-1969985, Plan Number 501) for the plan year 01/01/2016 through 12/31/2016. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

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

Insurance Information

The plan has insurance contracts with Vision Service Plan, Pre-Paid Legal Services, Inc. dba LegalShield, Aetna Life Insurance Co., ComPsych The Guidance Resource Company, Liberty Life Assurance Company of Boston and Prudential Insurance Company of America to pay all 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 12/31/2016 were \$1,555,856.

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 and phone number, 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.