

**CORPORATE RISK HOLDINGS, LLC SEVERANCE PLAN
(Amended and Restated January 1, 2018)**

Plan Document and Summary Plan Description

PURPOSE AND SCOPE

This Severance Plan (the “Plan”), as amended and restated, applies to employees of Corporate Risk Holdings, LLC, Kroll, LLC, and HireRight together with their subsidiaries and affiliates (the “Company”) to provide financial assistance to eligible employees of the Company who are notified of their involuntary termination under the circumstances described herein (“Severance Package”).

The Company is committed to providing a secure employment environment for its employees. However, business conditions are dynamic and companies must be in a position to adjust business plans and staffing levels to meet any changes that do happen. On occasion, these changes may result in reductions in force or position eliminations as a result of changes in resource needs.

In recognition of the time and commitment employees make to the success of the Company, we offer a Severance Package to facilitate the transition and reduce the financial hardship for employees who are affected by reductions in force, restructuring or reorganizations.

This Plan replaces and supersedes all previous severance policies for Eligible Employees (as defined below). The Company reserves the right to amend, modify, or terminate the Plan (in whole or in part) at any time and from time to time.

Summary Plan Description

This document is also a Summary Plan Description (“SPD”), and describes the provisions of the Plan in effect as of January 1, 2018, and thereafter.

We urge you to read this document carefully so that you will understand the Plan as it applies to you and your family and suggest that you keep this SPD in a safe place for future reference.

Eligibility

A Severance Package will be provided to each employee that meets the eligibility requirements for a Severance Payment subject to the terms of this Plan (an “Eligible Employee”). Solely for purposes of determining eligibility for a Severance Payment, an Eligible Employee is defined as follows:

- For HireRight and its affiliate companies and subsidiaries: An Eligible Employee is any regular full-time employee or part-time employee who is scheduled on an ongoing basis to work 30 or more hours per week whose position is eliminated due to a reduction in force, restructuring or reorganization as defined by the Company.

- For Kroll, LLC and its affiliate companies and subsidiaries and Corporate Risk Holdings, LLC: An Eligible Employee is any regular full-time or part-time employee who is scheduled on an ongoing basis to work 20 or more hours per week whose position is eliminated due to a reduction in force, restructuring or reorganization as defined by the Company.

No employee who is classified on the records of the Company as a temporary employee, intern, leased employee, independent contractor, intermittent employee, or any similar classification will be an Eligible Employee for purposes of eligibility for a Severance Payment.

Exclusions

An employee is not eligible for a Severance Package or any other benefit under this Plan if he or she is terminated for a violation of Company policy, any performance related issue, or any other reason outside of a reduction in force, restructuring or reorganization as defined by the Company.

Separation Agreement and Release

An employee who is otherwise eligible and chooses not to execute the Company's separation agreement and release of claims will not be eligible to receive a Severance Package under this Plan.

SEVERANCE PACKAGES

Severance Packages will be provided under the Plan according to an Eligible Employee's classification on the employment records of the Company and the other terms and conditions of the Plan and satisfaction of the eligibility and other requirements for a Severance Payment described below. No benefits other than those expressly described below will be provided under the Plan.

Each Severance Package will include a COBRA Benefit, an Outplacement Benefit, and one of the Severance Payments described below.

COBRA Benefit:

An Eligible Employee who timely elects COBRA coverage from the Corporate Risk Holdings, LLC Health & Welfare Plan will be eligible to have a portion of the Eligible Employee's COBRA costs for that coverage paid by the Company, less legally required withholdings and deductions in accordance with the terms of the Eligible Employee's separation agreement and release of claims.

Outplacement Benefit:

Each Severance Package will include an opportunity for the Eligible Employee to participate in an outplacement program at a provider designated by the Company.

Severance Payments:

Corporate Risk Holdings Severance Payments

Corporate Risk Holdings Non-Exempt Employees Working in the United States

Eligibility:

Eligible Employees of Corporate Risk Holdings in non-exempt positions (“Corporate Risk Holdings Non-Exempt Plan Participants”) are eligible for a Corporate Risk Holdings Non-Exempt Severance Payment.

Exclusions:

An individual is not eligible for a Corporate Risk Holdings Non-Exempt Severance Payment if he or she is eligible for any other Severance Payment under this Plan or any severance payments or benefits contained in an individual agreement or other contractual arrangement entered into with an authorized representative of the Company.

Amount:

Corporate Risk Holdings Non-Exempt Plan Participants will receive the following Corporate Risk Holdings Non-Exempt Severance Payment in exchange for the execution of a separation agreement and release of claims as provided by the Company:

The equivalent of one (1) week of base pay for every continuous twelve (12) months of full-time active service with the Company up to a maximum of 26 weeks of base pay, payable in a lump sum less applicable taxes no later than March 15 of the calendar year following the year in which the Corporate Risk Holdings Non-Exempt Plan Participant is separated. The minimum number of weeks due is five (5) weeks of base pay. Further, Corporate Risk Holdings Non-Exempt Plan Participants with only a partial year of service will also be credited with an additional $\frac{1}{2}$ of a year of service if they have completed at least six (6) complete months of full-time active service in that year. Calculations for full-time active service will be based upon the Corporate Risk Holdings Non-Exempt Plan Participant’s most recent date of hire through his/her separation date.

Corporate Risk Holdings Exempt Employees Working in the United States

Eligibility:

Eligible Employees of Corporate Risk Holdings in exempt positions below the director level (“Corporate Risk Holdings Exempt Plan Participants”) are eligible for a Corporate Risk Holdings Exempt Severance Payment.

Exclusions:

An individual is not eligible for a Corporate Risk Holdings Exempt Severance Payment if he or she is eligible for any other Severance Payment under this Plan or any severance payments or benefits contained in an individual agreement or other contractual arrangement entered into with an authorized representative of the Company.

Amount:

Corporate Risk Holdings Exempt Plan Participants will receive the following Corporate Risk Holdings Exempt Severance Payment in exchange for the execution of a separation agreement and release of claims as provided by the Company:

The equivalent of one (1) week of base pay for every continuous six (6) months of full-time active service with the Company up to a maximum of 26 weeks of base pay, payable in a lump sum less applicable taxes no later than March 15 of the calendar year following the year in which the Eligible Employee is separated. The minimum number of weeks under this Corporate Risk Holdings Exempt Severance Payment is five (5) weeks of base pay. Calculations for full-time active service will be based upon the Corporate Risk Holdings Exempt Plan Participant's most recent date of hire through his/her separation date.

Corporate Risk Holdings Director and Senior Director Level Employees Working in the United States

Eligibility:

Director and Senior Director level Eligible Employees of Corporate Risk Holdings ("Corporate Risk Holdings Director Plan Participants") are eligible for a Corporate Risk Holdings Director Severance Payment.

Exclusions:

An individual is not eligible for a Corporate Risk Holdings Director Severance Payment if he or she is eligible for any other Severance Payment under this Plan or any severance payments or benefits contained in an individual agreement or other contractual arrangement entered into with an authorized representative of the Company.

Amount:

Corporate Risk Holdings Director Plan Participants will receive the following Corporate Risk Holdings Director Severance Payment in exchange for the execution of a separation agreement and release of claims as provided by the Company:

The equivalent of one (1) week of base pay for every continuous six (6) months of full-time active service with the Company up to a maximum of 52 weeks of base pay, payable in a lump sum less applicable taxes no later than March 15 of the calendar year following the year in which the Corporate Risk Holdings Director Plan Participant is separated. The minimum severance payment under this Corporate Risk Holdings Director Severance Payment is twelve (12) weeks of base pay. Calculations for months of full-time active service will be based upon the Corporate Risk Holdings Director Plan Participant's most recent date of hire through his/her separation date.

Corporate Risk Holdings Vice President and Senior Vice President Level Employees Working in the United States

Eligibility:

Vice President and Senior Vice President level Eligible Employees of Corporate Risk Holdings (“Corporate Risk Holdings VP Plan Participants”) are eligible for a Corporate Risk Holdings VP Severance Payment. For the purposes of this Plan, Managing Directors and Senior Managing Directors hired on or after September 1, 2011 will be considered to be at the Vice President level and therefore eligible for a Corporate Risk Holdings VP Severance Payment.

Exclusions:

An individual is not eligible for a Corporate Risk Holdings VP Severance Payment if he or she is eligible for any other Severance Payment under this Plan or any severance payments or benefits contained in an individual agreement or other contractual arrangement entered into with an authorized representative of the Company.

Amount:

Corporate Risk Holdings VP Plan Participants will receive the following Severance Payment in exchange for the execution of a separation agreement and release of claims as provided by the Company:

The equivalent of one (1) week of base pay for every continuous six (6) months of full-time active service with the Company up to a maximum of 52 weeks of base pay, payable in a lump sum less applicable taxes no later than March 15 of the calendar year following the year in which the Corporate Risk Holdings VP Plan Participant is separated. The minimum severance payment under this Corporate Risk Holdings VP Severance Payment is six (6) months of base pay. Calculations for full-time active service will be based upon the Corporate Risk Holdings VP Plan Participant’s most recent date of hire through his/her separation date.

Kroll Severance Payments

Kroll Non-Exempt Employees Working in the United States

Eligibility:

Non-exempt Eligible Employees of Kroll (“Kroll Non-Exempt Plan Participants”) are eligible for a Kroll Non-Exempt Severance Payment.

Exclusions:

An individual is not eligible for a Kroll Non-Exempt Severance Payment if he or she is eligible for any other Severance Payment under this Plan or any severance payments or benefits contained in an individual agreement or other contractual arrangement entered into with an authorized representative of the Company.

Amount:

Kroll Non-Exempt Plan Participants will receive the following Kroll Non-Exempt Severance Payment in exchange for the execution of a separation agreement and release of claims as provided by the Company:

The equivalent of one (1) week of base pay for every continuous twelve (12) months of full-time active service with the Company up to a maximum of 26 weeks of base pay, payable in a lump sum less applicable taxes no later than March 15 of the calendar year following the year in which the Kroll Non-Exempt Plan Participant is separated. The minimum number of weeks due is five (5) weeks of base pay. Further, Kroll Non-Exempt Plan Participants with only a partial year of service will also be credited with an additional $\frac{1}{2}$ of a year of service if they have completed at least six (6) complete months of full-time active service in that year. Calculations for full-time active service will be based upon the Kroll Non-Exempt Plan Participant's most recent date of hire through his/her separation date.

Kroll Exempt Employees Working in the United States

Eligibility:

Eligible Employees of Kroll in exempt positions below the director level ("Kroll Exempt Plan Participants") are eligible for a Kroll Exempt Severance Payment.

Exclusions:

An individual is not eligible for a Kroll Exempt Severance Payment if he or she is eligible for any other Severance Payment under this Plan or any severance payments or benefits contained in an individual agreement or other contractual arrangement entered into with an authorized representative of the Company.

Amount:

Kroll Exempt Plan Participants will receive the following Kroll Exempt Severance Payment in exchange for the execution of a separation agreement and release of claims as provided by the Company:

The equivalent of one (1) week of base pay for every continuous six (6) months of full-time active service with the Company up to a maximum of 26 weeks of base pay, payable in a lump sum no less applicable taxes later than March 15 of the calendar year following the year in which the Eligible Employee is separated. The minimum number of weeks under this Kroll Exempt Severance Payment is five

(5) weeks of base pay. Calculations for full-time active service will be based upon the Kroll Exempt Plan Participant's most recent date of hire through his/her separation date.

Kroll Director and Senior Director Level Employees Working in the United States

Eligibility:

Director and Senior Director level Eligible Employees of Kroll ("Kroll Director Plan Participants") are eligible for a Kroll Director Severance Payment. For the purposes of this Plan, Associate Managing Directors will be considered to be at the Director level and therefore eligible for a Kroll Director Severance Payment.

Exclusions:

An individual is not eligible for a Kroll Director Severance Payment if he or she is eligible for any other Severance Payment under this Plan or any severance payments or benefits contained in an individual agreement or other contractual arrangement entered into with an authorized representative of the Company.

Amount:

Kroll Director Plan Participants will receive the following Kroll Director Severance Payment in exchange for the execution of a separation agreement and release of claims as provided by the Company:

The equivalent of one (1) week of base pay for every continuous six (6) months of full-time active service with the Company up to a maximum of 52 weeks of base pay, payable in a lump sum less applicable taxes no later than March 15 of the calendar year following the year in which the Kroll Director Plan Participant is separated. The minimum severance payment under this Kroll Director Severance Payment is twelve (12) weeks of base pay. Calculations for months of full-time active service will be based upon the Kroll Director Plan Participant's most recent date of hire through his/her separation date.

Kroll Vice President and Senior Vice President Level Employees Working in the United States

Eligibility:

Vice President and Senior Vice President level Eligible Employees of Kroll (“Kroll VP Plan Participants”) are eligible for a Kroll VP Severance Payment. For the purposes of this Plan, Managing Directors and Senior Managing Directors hired on or after September 1, 2011 will be considered to be at the Vice President level and therefore eligible for a Kroll VP Severance Payment.

Exclusions:

An individual is not eligible for a Kroll VP Severance Payment if he or she is eligible for any other Severance Payment under this Plan or any severance payments or benefits contained in an individual agreement or other contractual arrangement entered into with an authorized representative of the Company.

Amount:

Kroll VP Plan Participants will receive the following Severance Payment in exchange for the execution of a separation agreement and release of claims as provided by the Company:

The equivalent of one (1) week of base pay for every continuous six (6) months of full-time active service with the Company up to a maximum of 52 weeks of base pay, payable in a lump sum less applicable taxes no later than March 15 of the calendar year following the year in which the Kroll VP Plan Participant is separated. The minimum severance payment under this Kroll VP Severance Payment is six (6) months of base pay. Calculations for full-time active service will be based upon the Kroll VP Plan Participant’s most recent date of hire through his/her separation date.

HIRERIGHT SEVERANCE PAYMENTS

HireRight Non-Exempt Employees Working in the United States

Eligibility:

Non-exempt Eligible Employees of HireRight (“Hire Right Non-Exempt Plan Participants”) are eligible for a HireRight Non-Exempt Severance Payment.

Exclusions:

An individual is not eligible for a HireRight Severance Payment if he or she is eligible for any other Severance Payment under this Plan or any severance payments or benefits contained in an individual agreement or other contractual arrangement entered into with an authorized representative of the Company.

Amount:

HireRight Non-Exempt Plan Participants will receive the following HireRight Non-Exempt Severance Payment in exchange for the execution of a separation agreement and release of claims as provided by the Company:

The equivalent of one (1) week of base pay for every continuous twelve (12) months of full-time active service with the Company up to a maximum of 26 weeks of base pay. The minimum number of weeks due is five (5) weeks of base pay. Further, HireRight Non-Exempt Plan Participants with only a partial year of service will also be credited with an additional ½ of a year of service if they have completed at least six (6) complete months of full-time active service in that year. Calculations for full-time active service will be based upon the HireRight Non-Exempt Plan Participant's most recent date of hire through his/her separation date. Severance payments shall be paid in substantially equal installments less applicable taxes on each Company standard payroll date. Each installment shall be treated as a separate and distinct payment for purposes of Code Section 409A. All severance payments shall be paid no later than the last day of the second calendar year following the year of termination.

HireRight Exempt Employees Working in the United States

Eligibility:

Eligible Employees of HireRight in exempt positions below the director level ("HireRight Exempt Plan Participants") are eligible for a HireRight Exempt Severance Payment.

Exclusions:

An individual is not eligible for a HireRight Exempt Severance Payment if he or she is eligible for any other Severance Payment under this Plan or any severance payments or benefits contained in an individual agreement or other contractual arrangement entered into with an authorized representative of the Company.

Amount:

HireRight Exempt Plan Participants will receive the following HireRight Exempt Severance Payment in exchange for the execution of a separation agreement and release of claims as provided by the Company:

The equivalent of one (1) week of base pay for every continuous six (6) months of full-time active service with the Company up to a maximum of 26 weeks of base pay. The minimum number of weeks under this HireRight Exempt Severance Payment is five (5) weeks of base pay. Calculations for full-time active service will be based upon the HireRight Exempt Plan Participant's most recent date of hire through his/her separation date. Severance payments shall be paid in substantially equal installments less applicable taxes on each Company standard payroll date. Each installment shall be treated as a separate and distinct payment for purposes of Code Section 409A. All severance payments shall be paid no later than the last day of the second calendar year following the year of termination.

HireRight Director and Senior Director Level Employees Working in the United States

Eligibility:

Director and Senior Director level Eligible Employees of HireRight ("HireRight Director Plan Participants") are eligible for a HireRight Director Severance Payment. For the purposes of this Plan, Associate Managing Directors will be considered to be at the Director level and therefore eligible for a HireRight Director Severance Payment.

Exclusions:

An individual is not eligible for a HireRight Director Severance Payment if he or she is eligible for any other Severance Payment under this Plan or any severance payments or benefits contained in an individual agreement or other contractual arrangement entered into with an authorized representative of the Company.

Amount:

HireRight Director Plan Participants will receive the following HireRight Director Severance Payment in exchange for the execution of a separation agreement and release of claims as provided by the Company:

The equivalent of one (1) week of base pay for every continuous six (6) months of full-time active service with the Company up to a maximum of 52 weeks of base pay. The minimum severance payment under this HireRight Director Severance Payment is twelve (12) weeks of base pay. Calculations for months of full-time active service will be based upon the HireRight Director Plan Participant's most recent date of hire through his/her separation date. Severance payments shall be paid in substantially equal installments less applicable taxes on each Company standard payroll date. Each installment shall be treated as a separate and distinct payment for purposes of Code Section 409A. All severance payments shall be paid no later than the last day of the second calendar year following the year of termination.

HireRight Vice President and Senior Vice President Level Employees Working in the United States

Eligibility:

Vice President and Senior Vice President level Eligible Employees of HireRight (“HireRight VP Plan Participants”) are eligible for a HireRight VP Severance Payment. For the purposes of this Plan, Managing Directors and Senior Managing Directors hired on or after September 1, 2011 will be considered to be at the Vice President level and therefore eligible for a HireRight VP Severance Payment.

Exclusions:

An individual is not eligible for a HireRight VP Severance Payment if he or she is eligible for severance any other Severance Payment under this Plan or any payments or benefits contained in an individual agreement or other contractual arrangement entered into with an authorized representative of the Company.

Amount:

HireRight VP Plan Participants will receive the following HireRight VP Severance Payment in exchange for the execution of a separation agreement and release of claims as provided by the Company:

The equivalent of one (1) week of base pay for every continuous six (6) months of full-time active service with the Company up to a maximum of 52 weeks of base pay. The minimum severance payment under this HireRight VP Severance Payment is six (6) months of base pay. Calculations for full-time active service will be based upon the HireRight VP Plan Participant’s most recent date of hire through his/her separation date. Severance payments shall be paid in substantially equal installments less applicable taxes on each Company standard payroll date. Each installment shall be treated as a separate and distinct payment for purposes of Code Section 409A. All severance payments shall be paid no later than the last day of the second calendar year following the year of termination.

PLAN ADMINISTRATION

The Plan Administrator

The Plan Administrator for purposes of determining eligibility for benefits of all Kroll employees is Kroll, LLC. The Plan Administrator for purposes of determining eligibility for benefits of all HireRight employees is HireRight, LLC. The Plan Administrator for all other purposes is the Chief Human Resources Officer of Corporate Risk Holdings, LLC.

Subject to the limitations of the Plan, the Plan Administrator may, in its sole and absolute discretion, make such rules and regulations as it deems necessary or proper for the administration of the Plan and the transaction of business thereunder; interpret the Plan; decide on questions as to the eligibility of any person to receive benefits and the amount of such benefits; authorize the payment of benefits in such manner and at such times as it may determine; prescribe forms to be used for making various elections under the Plan, for applying for benefits and for any other purposes of the Plan, which prescribed forms in all cases must be executed and filed with the Plan Administrator (unless the Plan Administrator shall otherwise determine) and take such other action or make such determinations in accordance with the Plan as it deems appropriate.

The Plan Administrator shall also have discretion and authority to interpret Plan terms to reflect the Company's intent. In the event of a scrivener's error that renders a Plan term inconsistent with the Company's intent, the Company's intent controls, and any inconsistent Plan term is made expressly subject to this requirement. The Plan Administrator has the authority to review any extrinsic evidence of intent to conform the Plan term to be consistent with the Company's intent. Any determination made by the Plan Administrator shall be given deference in the event it is subject to judicial review and shall be followed in all instances unless it is arbitrary and capricious.

No individuals (other than as specifically authorized by the Plan Administrator) have any authority to interpret the Plan (or other official Plan documents) or to make any promises to you about the Plan or the benefits it provides. Only written advice from the Plan Administrator may be relied upon with respect to any features of the Plan.

No Duplication of Benefits

An Eligible Employee participating under this Plan (a "Plan Participant") may not receive a Severance Package under both this Plan and any other Company policy, program, or practice providing severance payments or similar benefits with respect to the same period of employment preceding the Plan Participant's separation date. No Plan Participant is entitled to receive more than one Severance Package under this Plan.

Re-employment by the Company

The Company has no obligation to rehire, engage or employ a Plan Participant in any capacity, including as an independent contractor or consultant, or to affirmatively assist a Plan Participant in any employment efforts, except for the outplacement services stated herein.

Compliance with Code Section 409A

To the extent that provision of any payment or benefit pursuant to the terms of the Plan would fail to comply with the applicable requirements of Code Section 409A of the Internal Revenue Code ("Code Section 409A"), the Company may, in its sole discretion, make such modifications to the timing or manner of providing such payment and/or benefit to the extent it determines necessary or advisable to comply with the

requirements of Code Section 409A; provided however, that the Company shall not be obligated to make any such modification.

Benefit Overpayments

By accepting benefits under the Plan, you agree that in the event you receive any payment from the Plan in excess of the amount which you are entitled to receive (including, without limitation, due to mistake of fact or law, reliance on false or fraudulent statements, information or proof submitted by you, or continuation of payments after your death), you will be obligated to repay such excess payments to the Plan upon receipt of a written notice by the Plan Administrator (or any other duly authorized designee) requesting such repayment.

The Plan Administrator has full authority, in its sole discretion, to recover the amount of any excess payments (plus interest, attorney's fees and costs) paid by the Plan to or on your (or your Beneficiary's) behalf. Such authority shall include, but shall not be limited to, the right to (i) seek the excess payment in a lump sum from such individual; and (ii) initiate legal action or take such other legal action as may be necessary or appropriate to recover any overpayment (plus interest, attorney's fees and costs).

CLAIMS PROCEDURE

Initial Claims

Any claim you have with respect to eligibility, participation, benefits or other aspects of the operation or administration of the Plan, including but not limited to: recovery of benefits under the terms of the Plan; enforcing rights under the terms of the Plan; or clarification with respect to rights to future benefits under the terms of the Plan, shall be made in writing to the Plan Administrator. The Plan Administrator will provide you with the necessary forms and make all determinations as to the right of any person to a disputed benefit.

You will be notified of the acceptance or denial of your claim for benefits within 90 days from the date the Plan Administrator receives your claim. In some cases, your request may take more time to review and an additional processing period of up to 90 days may be required. If that happens, you will be notified in writing. The written notice of extension will indicate the special circumstances requiring the extension of time and the date by which the Plan Administrator expects to make a determination with respect to the claim. If the extension is required due to your failure to submit information necessary to decide the claim, the period for making the determination will be tolled from the date on which the extension notice is sent to you until the date on which you respond to the Plan's request for information.

If your claim is wholly or partially denied, or any other adverse benefit determination is made with respect to your claim, the Plan Administrator will furnish you with a written notice of this denial. This written notice will be provided to you within a reasonable period of time (generally 90 days) after the receipt of your claim by the Plan Administrator. The written notice will contain (i) the specific reason or reasons for the

denial; (ii) specific reference to those Plan provisions on which the denial is based; (iii) a description of any additional information or material necessary to correct your claim and an explanation of why such material or information is necessary; and (iv) a description of the Plan's review procedures (described below) and the applicable time limits, as well as a statement of your right to bring a civil action under ERISA following an adverse benefit determination on review.

Claims Appeals

If your claim has been denied, or any other adverse benefit determination is made regarding your claim, and you wish to submit your claim for review, you must file your claim for review, in writing, with the Plan Administrator. You must file the claim for review no later than 60 days after you have received written notification of the denial of your claim for benefits (or, if none was provided, no later than 60 days after the deemed denial of your claim). In connection with the request for review, you (or your duly authorized representative) may submit to the Plan Administrator written comments, documents, records, and other information relating to the claim. In addition, you will be provided, upon written request and free of charge, with reasonable access to (and copies of) all documents, records, and other information relevant to the claim. The review by the Plan Administrator will take into account all comments, documents, records, and other information you submit relating to the claim.

The Plan Administrator will make a final written decision on a claim review, in most cases, within 60 days after receiving your written claim for review. In some cases, your claim may take more time to review, and an additional processing period of up to 60 days may be required. If that happens, you will be notified in writing. The written notice of extension will indicate the special circumstances requiring the extension of time and the date by which the Plan Administrator expects to make a determination with respect to the claim. If the extension is required due to your failure to submit information necessary to decide the claim, the period for making the determination will be tolled from the date on which the extension notice is sent to you until the date on which you respond to the Plan Administrator's request for information.

The Plan Administrator's decision on your claim for review will be communicated to you in writing. If an adverse benefit determination is made, this notice will include (i) the specific reasons(s) for the adverse benefit determination, with references to the specific Plan provisions on which the determination is based; (ii) a statement that you are entitled to receive, upon request and free of charge, reasonable access to (and copies of) all documents, records and other information relevant to the claim; and (iii) a statement of your right to bring a civil action under Section 502(a) of ERISA.

Before you file a civil action under Section 502(a) of ERISA with respect to any claims under the Plan, you must have filed a claim and appeal with the Plan Administrator, as described herein, and your claim and subsequent appeal must have been denied in whole or in part. You must file any claim for benefits under the plan within the Claim Limitation Period described below.

All interpretations, determinations and decisions of the Plan Administrator with respect to any claim, claim on review or any other matter relating to the Plan will be made in their sole discretion based on the Plan documents and will be deemed final and conclusive and binding on all affected parties.

Claim Limitation Period

No legal or equitable action to enforce your rights (or clarify your right to future benefits) under the Plan may be brought unless and until you have followed the claims and appeals procedures described herein, and the benefits requested have been denied in whole or in part, or there is some other adverse benefit determination. In addition, no legal or equitable action to enforce your rights (or clarify your right to future benefits) under the Plan, or against the Plan Administrator or any other Plan fiduciary may be brought more than one year following the earlier of (i) the date that such one-year limitations period would commence under applicable law, or (ii) the date upon which you knew or should have known that you did not receive an amount due under the Plan, or (iii) the date on which you fully exhausted the Plan's administrative remedies.

YOUR ERISA RIGHTS UNDER THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974

As a Plan Participant in the Corporate Risk Holdings, LLC Severance Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan Participants shall be entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated Summary Plan Description. The Administrator may make a reasonable charge for the copies.
- Obtain a statement telling you whether you have a right to receive a pension at normal retirement age (age 65) and if so, what your benefits would be at normal retirement age if you stop working under the Plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not

required to be given more than once every twelve (12) months. The Plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan Participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan, called “fiduciaries” of the Plan, have a duty to do so prudently and in the interest of you and other Plan Participants and Beneficiaries. No one, including your Employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan’s decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court. If it should happen that Plan fiduciaries misuse the Plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the U.S. Department of Labor, Employee Benefits Security Administration, Division of Technical Assistance and Inquiries, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

ADMINISTRATION INFORMATION	
Plan Name	Corporate Risk Holdings, LLC Severance Plan
Employer Identification Number	52-1969985
Plan Number	503
Plan Year	January 1 to December 31
Plan Sponsor	Corporate Risk Holdings, LLC 11440 Commerce Park Drive Suite 501 Reston, VA 20191 Telephone Number: (703) 860-0190
Plan Administrator	Corporate Risk Holdings, LLC c/o Benefits Department 11440 Commerce Park Drive Suite 501 Reston, VA 20191 Telephone Number: (703) 860-0190 Kroll, LLC c/o Benefits Department 11440 Commerce Park Drive Suite 501 Reston, VA 20191 Telephone Number: (703) 860-0190 HireRight, LLC c/o Benefits Department 11440 Commerce Park Drive Suite 501 Reston, VA 20191 Telephone Number: (703) 860-0190
Type of Plan	Employee welfare benefit plan within the meaning of ERISA Section 3(1).
Funding Method	Employer funded with general corporate assets
Direct Inquires to:	Benefit claims for Corporate Risk Holdings Severance Packages should be submitted to the Plan Administrator for Corporate Risk Holdings, LLC Benefit claims for Kroll Severance Packages should be submitted to the Plan Administrator for Kroll LLC. Benefit claims for HireRight Severance Packages should be submitted to the Plan Administrator for HireRight, LLC

Agent for Service of Legal Process	Corporate Risk Holdings, LLC c/o Benefits Department 11440 Commerce Park Drive Suite 501 Reston, VA 20191
------------------------------------	---