

Catlin Insurance Company, Inc.

Statutory Home Office: 2800 Post Oak Boulevard, Suite 4050, Houston, TX 77056

Administrative Office: 3340 Peachtree Road N.E., Suite 2950, Atlanta, GA 30326

A Stock Company

RIDER:	Number Two
POLICY HOLDER:	XL Catlin Group USA
POLICY NUMBER:	GAH 9000169 0116
POLICY EFFECTIVE DATE:	January 1, 2016
POLICY ANNIVERSARY DATE:	January 1
POLICY TERM:	January 1, 2016 – January 1, 2017
STATE OF ISSUANCE:	Connecticut
RIDER EFFECTIVE DATE:	January 1, 2016

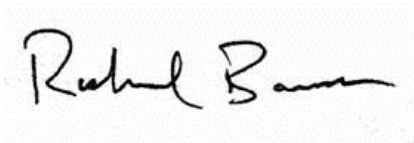
ENDORSEMENT RIDER

It is hereby understood and agreed that the following changes are made and incorporated into the Policy and Certificate:

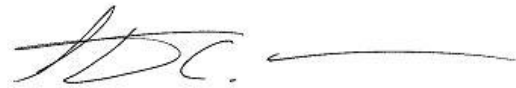
Schedule of Benefits, Covered Classes is amended as follows:

Class 1: All active full time United States based employees of the Policyholder (i) regularly working a minimum of 20 hours per week, or (ii) on a Policyholder approved paid leave of absence.

The President and Secretary of Catlin Insurance Company, Inc witness this Rider.



President



Secretary