

SUMMARY ANNUAL REPORT FOR XL AMERICA, INC. HEALTH AND WELFARE PLAN

This is a summary of the annual report of the XL America, Inc. Health And Welfare Plan (Employer Identification Number 06-1516268, Plan Number 501) for the plan year 01/01/2017 through 12/31/2017. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

XL America, Inc. has committed itself to pay certain health, flexible spending account, dental, vision, temporary disability, severance, and employee assistance program claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Aetna Life Insurance Company, XL Catlin Group USA, Cigna Health and Life Insurance Company And Affiliates, Federal Insurance Company, Life Insurance Company of North America and Prudential Insurance Company of America to pay certain health, dental, vision, life insurance, long term care, accidental death and dismemberment, business travel accident, and long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2017 were \$2,899,660.

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:

1. 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 XL America, Inc., the plan administrator, at 70 Seaview Avenue, Stamford, CT 06902 and phone number, 203-964-5200.

You also have the legally protected right to examine the annual report at the main office of the plan: 70 Seaview Avenue, Stamford, CT 06902, 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.