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Long Term Disability Retrospective Exhibit

NOTE:
Claims Through
30-Apr-10

Account Name: COUNTY OF LOUDOUN, VIRGINIA
Policy Number: 351821G
Experience as of: 6/30/2010 by incurral year

	01-Jan-06 31-Dec-06	01-Jan-07 31-Dec-07	01-Jan-08 31-Dec-08	01-Jan-09 31-Dec-09	01-Jan-10 31-Mar-10	TOTAL
Billed Premium (BP)	$360,362	$406,466	$432,573	$444,294	$110,969	$1,754,663
Constant Premium (CP)	$360,362	$406,466	$432,573	$444,294	$110,969	$1,754,663
Paid Claim Expense						
01-Jan-06 - 31-Dec-06	$168,333					$168,333
01-Jan-07 - 31-Dec-07	$161,214	$99,792				$261,006
01-Jan-08 - 31-Dec-08	$7,233	$112,033	$129,885			$249,151
01-Jan-09 - 31-Dec-09	$8,295	($807)	$52,872	$208,710		$269,070
01-Jan-10 - 30-Jun-10	$0	$2,236	$0	$157,401	$14,057	$173,694
Total Paid Claims	$345,075	$213,254	$182,757	$366,111	$14,057	$1,121,254
Claim Reserve						
Disabled Life	$0	$1,797	$0	$212,156	$82,480	$296,433
Total Reserve	$0	$1,797	$0	$212,156	$82,480	$296,433
Incurred Claims	$345,075	$215,051	$182,757	$578,267	$96,537	$1,417,687
Time Value Adjustment (at 4.5% interest)	($8,579)	($5,240)	($2,280)	($14,197)	($1,342)	($31,637)
Net Incurred Claims	$336,496	$209,811	$180,477	$564,070	$95,195	$1,386,050
Net Loss Ratio (Billed Premium)	93.4%	51.6%	41.7%	127.0%	85.8%	79.0%
Adjusted Net Incurred Claims	$336,496	$209,811	$180,477	$564,070	$95,195	$1,386,050
Net Loss Ratio (Constant Premium)	93.4%	51.6%	41.7%	127.0%	85.8%	79.0%
Claim Counts						
Number of Open Claims	0	1	0	12	6	19
Number of Closed Claims	26	26	23	20	4	99
Total Number of Claims	26	27	23	32	10	118
Closed Claim Percentage	100.0%	96.3%	100.0%	62.5%	40.0%	83.9%
Average Monthly Indemnity	$0	$387	$0	$1,972	$2,656	$2,104
Employee Counts						
Number of Employees	2,824	3,051	3,128	3,153	3,121	15,276
Exposed Life Years	2,824	3,051	3,128	3,153	778	12,933
Statistics						
Average Cost/Employee	$119	$69	$58	$179	$122	$107
Claims/1000 Exposed Life Years	9.21	8.85	7.35	10.15	12.85	9.12
Average Cost/Claim	$12,942	$7,771	$7,847	$17,627	$9,520	$11,746
						From IDDI
Estimated Exposure	$11,163,615	$12,591,881	$13,400,652	$13,763,743	$13,675,234	13,618,635
Estimated Exposure/Employee	3,954	4,128	4,285	4,365	4,382	4,386

Rated By: c811901