

612

Your Letterhead

Risk Memorandum Claim Reserve

To: William Jones
XYZ Service Company
124 Main Street
Raleigh, NC 27601

From: John TPA

Re: Claim Reserve: Health Care Plan of XYZ Service Company
All Benefit Options
Valuation Date March 31, 2010

Benefits: Medical, Rx, Dental and Vision

Date: April 23, 2010

The Claim Reserve Work-Product as of the Valuation Date shown above is attached. The Report is organized as follows:

Amount of Reserve: \$474,900

Supporting Data and/or Documentation

Statistical Confidence Limits of such Reserve
Run-Out Experience of Prior Posted Reserves
Actuarial Opinion
Due Diligence Statement
Display of Submitted Data for Audit Purposes.