



LandAmerica Financial Group, Inc.  
Human Resources  
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Glen Allen, Virginia 23060  
Phone: 804-267-8000 Fax: 804-267-8836

November 26, 2008

[REDACTED]  
[REDACTED]  
[REDACTED]

RE: Termination of Your Retiree Health and Life Coverage

Dear [REDACTED]:

LandAmerica has filed for Chapter 11 bankruptcy protection for our holding company, LandAmerica Financial Group, Inc. and for our 1031 company, LandAmerica 1031 Exchange Services. Chapter 11 is a relief provision that enables a company with financial pressures to take care of its customers, employees and creditors in an orderly process. Given the extreme financial challenges currently facing LandAmerica, our Board of Directors has made the very difficult decision to terminate LandAmerica's retiree health and life benefits effective 11:59 PM ET on Monday, November 24, 2008. At that time, all LandAmerica post-retirement health and life benefits in which you were enrolled ended. This includes, but is not limited to, medical, prescription drug, dental and life insurance.

**Health Coverage.** In conjunction with the filing for Chapter 11 bankruptcy protection, you and any enrolled dependents will have the right to elect continuation of your health coverage at full cost under the provisions of the Consolidated Omnibus Reconciliation Act of 1986 (COBRA). You will receive a notice from Ceridian CobraServ with instructions and coverage costs. You may wish to contact Anthem Blue Cross Blue Shield, Kaiser Permanente, or an insurance broker to explore individual insurance coverage options available to you.

You will also receive a HIPAA notice from your medical plan provider, which will allow you to obtain new coverage without exclusions for pre-existing conditions, providing that you have had 18 months of continuous coverage and enroll for new coverage within 63 days.

If you and/or your dependents are currently eligible for Medicare, contact your local Social Security Office or visit [www.medicare.gov](http://www.medicare.gov) for information on your coverage options.

**Life Coverage.** If you have life insurance under a LandAmerica retiree plan, you have 31 days to convert your coverage to an individual policy. Contact Prudential at 877-889-2070 or [www.prudential.com/giconversions](http://www.prudential.com/giconversions) for information or to request a conversion package.

**Monthly Retirement Benefit.** Any monthly retirement benefit you receive by virtue of being a participant in the LandAmerica Cash Balance Plan is not affected by this decision.

The Board and the company understand the effect of this decision and deeply regret that we are unable to continue your health and life coverage.

You can call our toll-free number, 866-947-8472, for updates, which will be revised as information becomes available.

--The LandAmerica Human Resources Department