



Symetra Life Insurance Company
P.O. Box 34690
Seattle, WA 98124-1690

170587A

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cc: Gallagher Benefit Services, Inc.
03-52-5258-02

Steve Varvel
The City of Gainesville
222 East University Avenue
Gainesville, FL 32601

Re: Policy policy number: 01-016672-00
January 1, 2018

Dear Policyholder: The City of Gainesville

This letter contains the results of our annual review of your group insurance coverages. We have evaluated your rates using current census data and your plan's experience.

The increase to your group Life Insurance coverage is due to unfavorable experience. The loss ratio is 109%, which is well above our target loss ratio of 74%. There have been \$860,000 in paid claims and we are holding \$40,736 in reserves. There have been 78 paid claims in the incurral period of 34 months (10/1/2014 - 7/31/2017).

Effective January 1, 2018 your renewal rates are as follows :

	Lives	Volume	Current Rates	Renewal Rates
Basic Life	3405	\$114,892,000.00	\$0.215	\$0.262

	Current Monthly Premium	Renewal Monthly Premium	Percent Change
Basic Life	\$24,701.78	\$30,101.70	22%

- Life rates are based on per \$1,000

If you have any questions regarding this renewal information, please contact me or Gallagher Benefit Services, Inc. We appreciate the opportunity to provide this insurance coverage and look forward to many more years of continued service to you.

Sincerely,

Jackie Brown
Regional Account Manager
(678) 728-1780
Symetra - Norcross

September 22, 2017

SYMETRA LIFE INSURANCE COMPANY
777 108th Avenue NE, Suite 1200
Bellevue, Washington 98004-5135

PREMIUM RATE NOTICE

Policy Number: 01-016672-00
Policyholder: City of Gainesville
Effective Date of Premium Rates: January 1, 2018

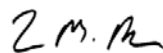
Coverage	Monthly Rate
Basic Life	\$0.262

- Life rates are based on per \$1,000

Rates will be guaranteed until 9/30/2019 unless there is a change in benefits, eligibility, or an Associated Company is added.

Premium rate adjustments due to change in age are effective on the policy anniversary following the date of change.

SYMETRA LIFE INSURANCE COMPANY



BY: Thomas M. Marra, President

Date: 9/7/2017

Instructions: (1) Use these rates beginning on the effective date shown above.
(2) Retain this Premium Rate Notice with your policy.

