



March 3, 2009

The City of Coral Gables  
Attn: Benefits Manager  
2801 Salzedo Street FL 2  
Coral Gables FL 33134

**Group Number 133788**

Thank you for allowing Standard Insurance Company to provide quality products to support your employees' insurance needs. We are pleased to renew your policy with continued coverage and services.

We have carefully reviewed the current composition of your organization, evaluating age, occupation, gender and salary of your insured employees. Based upon this review and application of rate factors appropriate for your industry classification, we are renewing your policy at existing premium rates as indicated in the chart below. These rates are guaranteed until July 1, 2010.

<b>Insurance Coverage</b>	<b>Through 06/30/09</b>	<b>Effective 07/01/09</b>
Basic Term Life	\$0.18 Per \$1000 of Benefit	\$0.18 Per \$1000 of Benefit
Basic AD&D	\$0.03 Per \$1000 of Benefit	\$0.03 Per \$1000 of Benefit

If you have any questions about your rates or our review process, the Miami Employee Benefits Sales and Service Office at (954) 771-6828 is available to serve your needs. We value your business and welcome the opportunity to provide continued assistance to you.

Sincerely yours,

Erin Higgins  
Eastern Risk Team 5  
Employee Benefits Division  
Standard Insurance Company

cc:

Miami Employee Benefits Sales and Service Office  
PSB-3A  
CSLA, W  
Contract file  
Premium file

*Return Address*  
1301 International Pkwy, Suite 250  
Sunrise FL 33323  
tel 954.771.6828 800.530.2291  
fax 954.771.7086