



March 27, 2015

City of Orlando
Ana Palenzuela
Human Resource Division Manager
400 South Orange Avenue, 7th Floor
Orlando FL 32802

Group Number 649392

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, effective January 1, 2016, we are renewing your contract at the rates indicated in the chart below. These monthly rates are guaranteed until January 1, 2018.

<u>Product & Services</u>	<u>Through 12/31/2015</u>	<u>Effective 01/01/2016</u>
Long Term Disability – ASO	Per Claim (Monthly) \$42.00	Per Claim (Monthly) \$42.00

If you have any questions about your rates or our review process, the Tampa Employee Benefits Sales and Service Office at (813) 878-0279 is available to serve your needs. We value your business and welcome the opportunity to provide continued assistance to you.

Sincerely yours,

Jim Wiechelman
National Accounts Underwriter
Employee Benefits Division
Standard Insurance Company

cc: ROBINSON BUSH INC
Leslie Huffman, National Accounts Consultant
Merritt Mosley, Employee Benefits Specialist
Christine D'Angelo, Account Manager