



**First Rehab Life**

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April 9, 2014

ADIRONDACK TRUST COMPANY FINANCIAL  
SERVICES INC.  
P.O. BOX 336  
SARATOGA SPRINGS, NY 12866

RE: City of Saratoga Springs  
DBL Policy Number: D275951  
Effective Date: 6/1/2007

Dear Broker:

We have completed our annual review of the above-captioned policy and share the following experience summary:

<u>PERIOD</u>	<u>PREMIUM</u>	<u>CLAIMS</u>
2011	\$9,691	\$2,436
2012	\$5,701	\$9,282
2013	\$5,780	\$6,525

The current employee count is: 125 males and 51 females.

After our evaluation of this risk we have determined that as of the Renewal Date it is necessary to adjust the premium rate(s) as shown below:

<u>Renewal Date</u>	<u>Current Rate</u>	<u>Renewal Rate</u>	<u>Rate Guarantee</u>
7/1/14	\$2.75 P/E/P/M	\$3.60 P/E/P/M	1 Year

Please notify the policyholder of this change as this letter serves as the only notice that First Rehab Life will issue. If you have any questions, please contact your sales rep at: 315-468-1172.

Sincerely,

First Rehab Life  
Underwriting Department

cc: David Abert

**First Rehabilitation Life Insurance Company of  
America**

**New York Disability Proposal**

Current Policy- City of Saratoga Springs D275951 Renewal

Benefit – 50 % up to a \$170.00 weekly maximum benefit

26 week benefit

Current Rate \$2.75 per person / per month

07/01/2014 Renewal rate \$3.60 per person / per month

Estimated Annual Premium

$178 \text{ employees} \times \$3.60 \times 12 = \$7689.60$