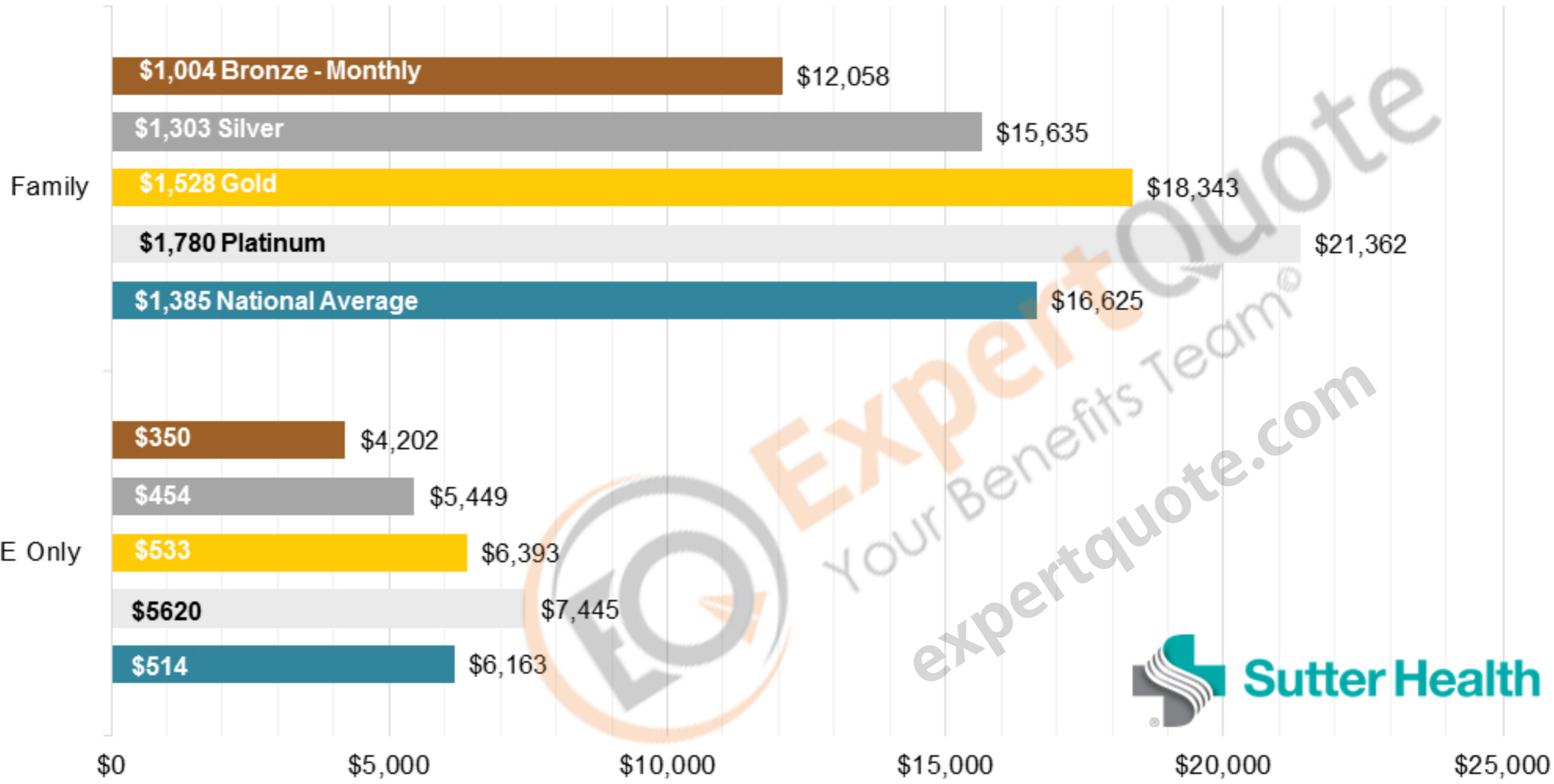


ExpertQuote's Benchmark Sutter Rates for Q1 2017



Sutter - Average Monthly/Annual Monthly Premium



National average take from Kaiser Family Foundation. Medical Analysis for Small Group Rate Index 2017
 Benchmark Rates based on sample company of Bay Area, accounting for all age groups, 20 to 59; including single, married, and with children.

Rates Effective January/February/March 1st 2017 in Santa Clara County, CA