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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K/A  
Amendment No. 1

CURRENT REPORT  
Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

Date of report (Date of earliest event reported): October 28, 2010

**SYMETRA FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction  
of incorporation)

**001-33808**  
(Commission File Number)

**20-0978027**  
(IRS Employer  
Identification Number)

**777 108th Avenue NE, Suite 1200**  
**Bellevue, Washington**  
(Address of principal executive offices)

**98004**  
(zip code)

Registrant's telephone number, including area code: **(425) 256-8000**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 2.02. Results of Operations and Financial Condition.**

On October 27, 2010, Symetra Financial Corporation, a Delaware corporation (“the Company”), issued a press release announcing its financial results for the fiscal quarter ended September 30, 2010, which was furnished as Exhibit 99.1, and an accompanying Quarterly Financial Supplement for the quarter ended September 30, 2010 (the “Financial Supplement”), which was furnished as Exhibit 99.2. The Company wishes to correct a typographical error in the Financial Supplement. On page 5 of the Financial Supplement, the results of our Group segment, footnote 6, the statement: “Without this case, the third quarter 2010 group loss ratio would have been 65.3% and the medical stop-loss — loss ratio would have been 66.6%.” is hereby corrected to read: “Without this case, the third quarter 2010 group loss ratio would have been 65.3% and the medical stop-loss — loss ratio would have been 67.5%.” The Company is hereby furnishing a corrected version of The Results of our Group Segment for the quarter ended September 30, 2010 as Exhibit 99.3.

**Item 7.01 Regulation FD Disclosure.**

See the response to Item 2.02 above, which is incorporated herein by reference.

**Item 9.01. Financial Statements and Exhibits.**

(d) Exhibits

99.3            The Results of our Group Segment for the quarter ended September 30, 2010.

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**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**SYMETRA FINANCIAL CORPORATION**

By: /s/ GEORGE C. PAGOS

Name: George C. Pagos

Title: Senior Vice President, General Counsel and  
Secretary

Date: October 28, 2010

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## EXHIBIT INDEX

<u>Exhibit Number</u>	<u>Description of Exhibit</u>
99.3	The Results of our Group Segment for the quarter ended September 30, 2010.

Symetra Financial Corporation  
3Q 2010 Financial Supplement  
Group Segment  
(In millions)

	For the Three Months Ended					For the Nine Months Ended	
	Sep. 30, 2010	Jun. 30, 2010	Mar. 31, 2010	Dec. 31, 2009	Sep. 30, 2009	Sep. 30, 2010	Sep. 30, 2009
Operating revenues:							
Premiums	\$ 109.9	\$ 105.8	\$ 108.8	\$ 108.1	\$ 106.5	\$ 324.5	\$ 324.1
Net investment income	4.7	4.8	4.6	4.5	4.5	14.1	13.3
Policy fees, contract charges and other	2.7	3.0	2.9	2.2	4.2	8.6	12.7
Total operating revenues	117.3	113.6	116.3	114.8	115.2	347.2	350.1
Benefits and expenses:							
Policyholder benefits and claims	73.1	67.4	75.0	75.5	71.7	215.5	219.9
Other underwriting and operating expenses	25.4	26.0	23.7	26.5	25.6	75.1	79.7
Amortization of deferred policy acquisition costs	2.1	2.0	1.9	2.1	1.9	6.0	5.8
Total benefits and expenses	100.6	95.4	100.6	104.1	99.2	296.6	305.4
Segment pre-tax adjusted operating income	\$ 16.7	\$ 18.2	\$ 15.7	\$ 10.7	\$ 16.0	\$ 50.6	\$ 44.7
<b>Operating Metrics:</b>							
Group loss ratio <sup>1, 6</sup>	66.5%	63.8%	68.9%	69.9%	67.3%	66.4%	67.8%
Expense ratio <sup>2</sup>	24.0%	25.4%	23.1%	25.6%	23.9%	24.2%	24.2%
Combined ratio <sup>3</sup>	90.5%	89.2%	92.0%	95.5%	91.2%	90.6%	92.0%
Medical stop-loss — loss ratio <sup>4, 6</sup>	68.7%	65.4%	70.1%	71.3%	68.7%	68.1%	69.4%
Total sales <sup>5</sup>	\$ 18.4	\$ 20.6	\$ 41.4	\$ 13.4	\$ 27.1	\$ 80.4	\$ 77.9
Premiums:							
Medical stop-loss	\$ 98.1	\$ 94.6	\$ 97.6	\$ 97.9	\$ 96.3	\$ 290.3	\$ 293.5
Limited benefit medical	9.1	8.5	8.0	7.7	7.7	25.6	22.8
Other	2.7	2.7	3.2	2.5	2.5	8.6	7.8
Total premiums earned	\$ 109.9	\$ 105.8	\$ 108.8	\$ 108.1	\$ 106.5	\$ 324.5	\$ 324.1

5 Year Historical Group Loss Ratio <sup>1</sup>:

	For the Three Months Ended				For the Year Ended
	1Q	2Q	3Q	4Q	
2009	70.1%	66.1%	67.3%	69.9%	68.3%
2008	71.0%	66.3%	59.4%	66.6%	65.8%
2007	55.7%	54.8%	51.0%	55.9%	54.3%
2006	71.3%	61.1%	57.8%	47.1%	59.6%
2005	71.1%	70.5%	66.7%	61.3%	67.5%

<sup>1</sup> Group loss ratio represents policyholder benefits and claims incurred divided by premiums earned.

<sup>2</sup> Expense ratio is equal to other underwriting and operating expenses of our insurance operations and amortization of DAC divided by premiums earned.

<sup>3</sup> Combined ratio is equal to the sum of the loss ratio and the expense ratio.

<sup>4</sup> Medical stop-loss loss ratio represents medical stop-loss policyholder benefits and claims incurred divided by medical stop-loss premiums earned.

<sup>5</sup> Total sales represents annualized first-year premiums.

<sup>6</sup> The third quarter 2010 results included one large case with a loss ratio in excess of 95%. This case is scheduled to terminate in fourth quarter 2010. Without this case, the third quarter 2010 group loss ratio would have been 65.3% and the medical stop-loss — loss ratio would have been 67.5%.