

Annual in Advance (rates are listed per month)					Carrier A.M. Best /S&P	Quarterly in Arrears (rates are listed per month)				
Employee Count	Min. Premium	Males	Females	Proprietor *		Employee Count	Min. Premium	Males	Females	Proprietor *
1-49 ee's	\$64	1.64	3.71	n/a	Arch (A+ / A+)	11-49 ee's	n/a	1.98	4.48	n/a
1-49 ee's	\$60	1.93	4.49	5.74	Guardian** (A++ / AA+)	1-49 ee's	\$15	2.60	5.75	6.85
1-7 ee's	\$45	1.78	4.14	10.50	Hartford (A / A)	8-49 ee's	\$11.25	2.19	4.47	10.50
1-49 ee's	\$60	2.75	5.90	varies by age	Mutual of Omaha (A+ / A+)	10-49 ee's	\$15	2.75	5.90	varies by age
1-9 ee's	\$80	2.20	5.00	6.20	Security Mutual (A- / NR)	10-49 ee's	n/a	2.20	5.00	6.20
1-49 ee's	\$125	1.75	3.80	use M/F	ShelterPoint (A- / A-)	11-49 ee's	\$35	2.15	4.60	use M/F
1-49 ee's	\$60	1.50	3.30	9.36	Standard Security (A- / BBBpi)	1-49 ee's	\$16	1.50	3.30	9.36
Wesco (formerly NBL) (A+ / NR)										
1-49 ee's	\$80	1.65	3.75	9.50	Downstate Only****	10-49 ee's	\$20	2.90	6.35	9.50
1-49 ee's	\$80	1.85	4.75	9.50	Upstate Only	10-49 ee's	\$20	2.90	6.35	9.50

Enriched DBL Coverage****

Annual in Advance Premium Mode
(rates are listed per month)

Arch Insurance Co.						
Male	Female	Benefit "\$"		Male	Female	
2.20	4.97	50% of Wages	255	60% of Wages	2.38	5.37
2.55	5.75		340		2.75	6.21
2.74	6.19		425		2.96	6.69
2.96	6.68		510		3.19	7.21
3.37	7.60		680		3.64	8.21
3.78	8.53		850		4.08	9.21

ShelterPoint Life Ins. Co.					
Male	Female	Benefit "\$"		Male	Female
2.70	5.65	50% of Wages	255	60% of Wages	n/a
3.00	6.60		340		
3.90	8.55		510		
7.60	16.65		680		
9.75	21.40		850		

Standard Security Life Ins. Co. of NY (1-9 lives only)						
Male	Female	Benefit "\$"		Male	Female	
2.02	4.39	50% of Wages	200	60% of Wages	2.38	5.18
2.46	5.36		250		2.95	6.43
2.87	6.24		300		3.53	7.68
3.25	7.07		350		4.00	8.70
3.65	7.95		400		n/a	
4.02	8.75		450			
4.42	9.62		500			

Wesco (Downstate ONLY)					
Male	Female	Benefit "\$"		Male	Female
2.20	5.00	50% of Wages	255	60% of Wages	N/A
2.55	5.85		340		
2.80	6.40		425		
3.50	7.95		510		
			Call for >510		

(*) Proprietorship coverage is to be used for the owners of the following businesses: LLC, LLP, LP, Partnerships & Sole Proprietorships (excluding ShelterPoint)

(**) This is for groups situated in zip code range 10000-11999. Please contact the DBL Department at 212-706-9400 to discuss.

(***) Downstate counties are as follows: Bronx, Columbia, Delaware, Dutchess, Greene, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster & Westchester

(****) Not all Proprietorship Riders are eligible for Enriched Benefits. Please contact the DBL Department at 212-706-9400 to discuss any rates in greater detail.