

Since 1976



THE D.B.L. CENTER LTD.

Niche Insurance Specialist

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April 9th, 2010

Mr. John Doe
ABC Broker
123 Main St.
New York, New York 10006

RE: ABC Corp NY (DBL Proposal)

Dear John,

Below is a comparison between the present carrier and our quoted carrier.

Figures based on census submitted of 405 Union employees & 96 Non-Union employees.

Present Carrier:	Hartford
Rate:	\$ 6.42/ee/mo
Quarterly Premium:	\$ 9,649.26
Annual Cost:	\$ 38,597.04
Quoted Carrier:	Standard Security Life
Rate:	\$ 5.15/ee/mo
Quarterly Premium:	\$ 7,740.45
Annual Cost:	\$ 30,961.80
Annual Savings:	\$ 7,635.24 or 20%

We can write this coverage effective April 1, 2010 subject to your approval.

If you have any questions, please do not hesitate to call.

Sincerely,

Michael Cohen

MC:li