



**THE D.B.L. CENTER LTD.**  
Niche Insurance Specialist

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March 25, 2010

Mr. John Doe  
ABC Broker  
123 Main Street  
New York, New York 10001

**RE: ABC Corp. (DBL Renewal)**

Dear John,

As per our conversation enclosed please find First Rehabilitation's renewal requesting an increase from \$2.75/male & \$5.90/female to \$7.92 then reduced to \$6.50 effective April 1, 2010.

Other company quotes are as follows:

UNUM	\$ 3.84/male & \$7.78/female
Ft. Dearborn	\$4.94/male & \$10.61/female
Zurich	\$ 6.75
Standard Security	\$ 6.90
Standard Life	\$ 6.90
Guardian	\$ 7.50
Sun Life	\$ 7.57
Hartford	Declined
Prudential	Declined
U.S. Life	Declined
Principal	Declined
Reliance Standard	Declined
Assurant	Declined
Presidential	Declined

Based on the above quotes, First Rehabilitation's rate of \$6.50 is still the most competitive, (rider enclosed).

Even at the rate of \$6.50 the account would be running off at a 115% paid loss ratio for the period 1/1/08 – 1/31/10.

<u>Period</u>	<u>Premium</u>		<u>% Increase</u>	=	<u>Adjusted Premium</u>	vs.	<u>Paid Claims</u>	=	<u>Paid Loss Ratio</u>
1/1/08 – 1/31/10	\$7,011	x	1.32	=	\$9,255	vs.	\$10,620	=	115%

If the experience improves, we can seek reductions quarter by quarter.

Due to the new privacy laws First Rehabilitation can only forward the detailed claims directly to the insured.

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

Sincerely,

Michael Cohen  
VP Sales

MC:li

