

Since 1976



THE D.B.L. CENTER LTD.

Niche Insurance Specialist

555 Broadhollow Road • suite 271 • Melville, New York 11747

Tel (631) 293-5100

www.dblcenter.com

www.insurancewholesaler.net

Fax (631) 293-5897

March 25, 2010

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

RE: ABC Corp. (Life & AD&D, LTD Renewal)

Dear John,

Below is a comparison between the present carrier and our quoted carriers for the captioned insured.

Life & AD&D
(Non- Contributory)

Present Carrier: Hartford

Rate: \$.34/1000 (Life) & \$.031/1000 (AD&D)

Benefit:

Class I – All F/T Sr. Executives & Owners) 3 x BAE to \$500,000

Class II – (Executive & Management Personnel) 1.5x BAE to \$200,000

Class III – (All other F/T Employees) Flat \$15,000

Figures based on January covered volume of \$17,165,000

Present Carrier	Rate per \$1,000 <u>Life / AD&D</u>	Monthly <u>Premium</u>	Annual <u>Premium</u>	
Hartford	\$.34 / \$.031	\$6,368	\$76,416	
Quoted Carrier	Rate per \$1,000 <u>Life / AD&D</u>	Monthly <u>Premium</u>	Annual <u>Premium</u>	Annual <u>Savings</u>
Prudential	\$.229 / \$.031	\$4,463	\$53,556	\$22,860 or 30%
ING	\$.24 / \$.031	\$4,652	\$55,824	\$20,592 or 27%
Lincoln	\$.28 / \$.02	\$5,150	\$61,800	\$14,616 or 19%
Guardian	\$.30 / \$.025	\$5,682	\$68,184	\$ 8,232 or 11%
Liberty Mutual	\$.30 / \$.031	\$5,682	\$68,184	\$ 8,232 or 11%

Please note that all the above carriers matched the in-force benefits and rates for the Voluntary plans.

The following carriers declined to quote: Assurant, The Standard, UNUM, First Reliance & Sun Life.

L.T.D.

Present Carrier: Lincoln Financial

Class: All F/T Executives & Management

Benefit: 60% to \$10,000 • 90 day wait • 2 year own occ • Non-Contributory

Rate: \$.53/100

Figures based on monthly covered payroll of \$396,961

Present Carrier	Rate	Monthly Premium	Annual Premium	
Lincoln	\$.53/100	\$2,104	\$25,248	
Quoted Carrier	Rate	Monthly Premium	Annual Premium	Annual Savings
Prudential	\$.42/100	\$1,667	\$20,004	\$5,244 or 21% (3 yr. rate guarantee)
Prudential	\$.40/100	\$1,588	\$19,056	\$6,192 or 25% (2 yr. rate guarantee)
Guardian	\$.44/100	\$1,747	\$20,964	\$4,284 or 17%
Hartford	\$.45/100	\$1,786	\$21,432	\$3,816 or 15%
Lincoln	\$.46/100	\$1,826	\$21,912	\$3,336 or 13%
ING	\$.49/100	\$1,945	\$23,340	\$1,908 or 8%
Liberty Mutual	\$.53/100	\$2,104	\$25,248	N/A

The following carriers declined to quote: Assurant, The Standard, UNUM, Reliance and Sun Life.

Based on the above quotes, we suggest replacing the account with Prudential with the 3 year rate guarantee saving the insured \$84,312 over the 3 year period.

Attached is the detailed Prudential proposal.

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

Sincerely,

Eugene Puleo

Enc.
EP:li