



Rate guide: Effective February 1, 2012

NEW YORK DBL BENEFITS FROM THE HARTFORD.

More disability benefit choices for NY employers with 10 to 99 employees.



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

Expertise without equal.
Benefits without burden.

THE HARTFORD EXPANDS NY DISABILITY BENEFITS LAW (DBL) BENEFITS.

New York's leading provider of DBL insurance now offers more choices to more employers.¹ That's because The Hartford:

- Has expanded its Statutory DBL coverage to include filed rates for employers with up to 99 employees.
- Offers an Enriched DBL benefit plan for employers with 10 to 99 employees who work in New York.
- Offers an Employer FICA Match service for an additional cost.

And we deliver fast turnaround times because we don't require any underwriting for companies with under 100 employees. With no premium or claims history required, quoting is easy. All we need is the number of male and female employees, their salaries along with the name and address of the employer plus the industry code.

Coverage designed for today's cost of living.

In today's economy, an employee who is out on disability may find it difficult to make ends meet with the New York state-mandated benefit of 50 percent to \$170. With The Hartford, employers have the option of offering their employees a benefit that provides more income if they incur a short-term disability. Employers can elect to cover their employees for up to 52 weeks, versus the standard 26 weeks, and provide a 50 or 60 percent benefit replacement with maximums of \$200 to \$749 weekly.

Check out our rates.

The following pages include premium rates for The Hartford's NY DBL Statutory and Enriched contracts for 10 to 49 employees and 50 to 99 employees.

Need more facts?

Just call your local Hartford representative. And visit our Web site at thehartford.com/groupbenefits. It's how smart benefit decisions begin.

¹ Based on 2010 NY State DBL collected premium and marketshare. Information provided by the State of New York Workers' Compensation Board Insurance Carrier's Report of Claims, Benefits, Employees and Covered Payrolls (DB-680).

MANUAL PREMIUM RATES FOR NEW YORK DBL.

STATUTORY ONLY COVERAGE
(50% to \$170 per week, 8-8-26).

Employers with fewer than 50 employees.

Rate Per Employee				
	Billed Quarterly In Arrears	Monthly Equivalent	Billed Annually In Advance	Monthly Equivalent
Males	\$6.57	\$2.19	\$21.36	\$1.78
Females	\$13.41	\$4.47	\$49.68	\$4.14

Rates per \$100 covered salary and per \$10 weekly benefit may also be available.
Please contact your local Hartford Sales Office.

Employers with 50 to 99 employees.

Rate Per Employee				
Industry Class	Billed Quarterly		Monthly Equivalent	
	Males	Females	Males	Females
I	\$6.02	\$12.30	\$2.01	\$4.10
II	\$8.00	\$16.33	\$2.67	\$5.44
III	\$10.27	\$20.96	\$3.42	\$6.99
IV	\$12.05	\$24.59	\$4.02	\$8.20

With no premium
or claims history
required, quoting
is easy.





ENRICHED NEW YORK DBL COVERAGE FROM THE HARTFORD.²

Employers with less than 50 employees.

26-Week Benefit	Monthly Rate Per \$100 of Covered Monthly Payroll ³			
	50% Plan		60% Plan	
Maximum Weekly Benefit	Males	Females	Males	Females
\$200-\$349	\$0.229	\$0.398	\$0.275	\$0.478
\$350-\$749	\$0.282	\$0.457	\$0.338	\$0.548

52-Week Benefit	Monthly Rate Per \$100 of Covered Monthly Payroll ³			
	50% Plan		60% Plan	
Maximum Weekly Benefit	Males	Females	Males	Females
\$170	\$0.277	\$0.562	\$0.333	\$0.674
\$200-\$349	\$0.359	\$0.671	\$0.431	\$0.805
\$350-\$749	\$0.433	\$0.754	\$0.520	\$0.905

² The minimum premium is \$45 for any policy year.

³ Covered Monthly Payroll is based upon the first \$X of weekly earnings, where X = \$ benefit/benefit percent.

Employers with 50 to 99 employees.

26-Week Benefit		Monthly Rate Per \$100 of Covered Monthly Payroll ⁴				
Maximum Weekly Benefit		50% Plan			60% Plan	
Industry Class ⁵						
Industry I		Males	Females		Males	Females
	\$200-\$349	\$0.173	\$0.326		\$0.204	\$0.373
	\$350-\$749	\$0.199	\$0.350		\$0.239	\$0.423
Industry II		Males	Females		Males	Females
	\$200-\$349	\$0.229	\$0.422		\$0.277	\$0.491
	\$350-\$749	\$0.265	\$0.468		\$0.318	\$0.557
Industry III		Males	Females		Males	Females
	\$200-\$349	\$0.295	\$0.547		\$0.349	\$0.630
	\$350-\$749	\$0.337	\$0.594		\$0.406	\$0.715
Industry IV		Males	Females		Males	Females
	\$200-\$349	\$0.348	\$0.641		\$0.396	\$0.731
	\$350-\$749	\$0.393	\$0.702		\$0.479	\$0.830

For rates on any of the above with W2 Service and ER FICA Match Service, please contact your local Hartford Sales Office.

52-Week Benefit		Monthly Rate Per \$100 of Covered Monthly Payroll ⁴				
Maximum Weekly Benefit		50% Plan			60% Plan	
Industry Class ⁵						
Industry I		Males	Females		Males	Females
	\$170	\$0.223	\$0.453		\$0.268	\$0.544
	\$200-\$349	\$0.284	\$0.520		\$0.328	\$0.599
	\$350-\$749	\$0.329	\$0.576		\$0.394	\$0.679
Industry II		Males	Females		Males	Females
	\$170	\$0.297	\$0.602		\$0.356	\$0.722
	\$200-\$349	\$0.371	\$0.695		\$0.443	\$0.795
	\$350-\$749	\$0.439	\$0.761		\$0.523	\$0.902
Industry III		Males	Females		Males	Females
	\$170	\$0.381	\$0.773		\$0.457	\$0.927
	\$200-\$349	\$0.478	\$0.898		\$0.556	\$1.014
	\$350-\$749	\$0.557	\$0.980		\$0.672	\$1.151
Industry IV		Males	Females		Males	Females
	\$170	\$0.447	\$0.906		\$0.536	\$1.088
	\$200-\$349	\$0.563	\$1.039		\$0.651	\$1.227
	\$350-\$749	\$0.659	\$1.150		\$0.787	\$1.374

⁴ Covered Monthly Payroll is based upon the first \$X of weekly earnings, where X = \$ benefit/benefit percent.

⁵ See next page for Industry Classification Table. SIC categories exclude Leasing or Temporary Agencies.

NY DBL SIC Table.

Industry Code Class I	Industry	Industry Code Class III	Industry
38	Instruments and Related Products	16	Heavy Constructions, Except Building
48	Communications	17	Special Trade Contractors
50	Wholesale Trade — Durable Goods	20	Food and Kindred Products
53	General Merchandise Stores	29	Petroleum and Coal Products
56	Apparel and Accessory Stores	35	Industrial Machinery and Equipment
57	Furniture and Home Furnishings Stores	37	Transportation Equipment
60	Depository Institutions	39	Miscellaneous Manufacturing Industries
61	Non-Depository Institutions	40	Railroad Transportation
62	Security and Commodity Brokers	43	U.S. Postal Service
64	Insurance Agents, Brokers and Service	45	Transportation by Air
73	Business Services	46	Pipelines, Except Natural Gas
87	Engineering and Management Services	58	Eating and Drinking Places
89	Services, NEC	70	Hotels and Other Lodging Places
		75	Auto Repair, Services and Parking
		83	Social Services
		91	Executive, Legislative, and General Government
		92	Justice, Public Order and Safety
		93	Finance, Taxation and Monetary Policy
		94	Administration of Human Resources
		95	Environment Quality and Housing
		96	Administration of Economic Programs
		97	National Security and International Affairs
Industry Code Class II	Industry	Industry Code Class IV	Industry
13	Oil and Gas Extraction	1	Agricultural Production — Crops
15	General Building Contractors	2	Agricultural Production — Livestock
23	Apparel and Other Textile Products	7	Agricultural Services
24	Logging and Sawmills	8	Forestry
25	Furniture and Fixtures	9	Fishing, Hunting and Trapping
27	Printing and Publishing	10	Metal Mining
36	Electronic and Other	11	Anthracite Mining
47	Transportation Services	12	Coal Mining
49	Electric, Gas, and Sanitary Services	14	Nonmetallic Minerals, Except Fuels
51	Wholesale Trade — Non-durable Goods	21	Tobacco Products
52	Building Materials and Garden Supplies	22	Textile Mill Products
54	Food Stores	26	Paper and Allied Products
55	Automotive Dealers and Services Stations	28	Chemicals and Allied Products
59	Miscellaneous Retail	30	Rubber and Miscellaneous Plastics Products
63	Insurance Carriers	31	Leather and Leather Products
65	Real Estate	32	Stone, Clay and Glass Products
67	Holding and Other Investment Offices	33	Primary Metal Industries
72	Personal Services	34	Fabricated Metal Products
76	Miscellaneous Repair Services	41	Local and Inter-urban Passenger Transit
78	Motion Pictures	42	Trucking and Warehousing
79	Amusement and Recreation Services	44	Water Transportation
81	Legal Services	80	Health Services
82	Educational Services	99	Non Classifiable
84	Museums, Botanical, Zoological Gardens		
86	Membership Organizations		
88	Private Households		



GROUP BENEFITS



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Benefits without burden.