

The DBL Center LTD

*"Required Disability and Paid Family
Leave is Just The Beginning."*



THE D.B.L CENTER LTD.
NICHE INSURANCE SPECIALIST

WWW.INSURANCEWHOLESALER.COM





My father used to say,

"Nickels, Dimes and Quarters make Dollars." This wise phrase reminds me that small savings can add up to significant amounts over time. " It's not about how much money you make but how much you can keep." To build a successful business, my father advised me to "expand and scale out like Los Angeles, rather than up like New York. Instead focus on broadening the business horizons while maintaining the core values of what we do best."

He also reminded me to "stay true to our expertise, as we have been providing required state disability, paid family leave, and ancillary employee benefits since 1976. " His words of wisdom have always inspired me to stay grounded and work towards achieving long-term success.

David J. Cohen

Founder

Our History



David J. Cohen
Founder

Leveraging Technology to Serve You Better Since 1976

The DBL Center Ltd. was founded

The DBL Center Ltd. was founded by David J. Cohen in 1976 as a licensed insurance organization authorized to sell insurance in all 50 states



1976

1983



DBL Incorporated

In 1983, the company incorporated as The DBL Center Ltd., emphasizing the sale of New York State disability insurance mandated by New York Disability Benefits Law.

DBL Center Ltd. Acquiring

In 2014, The DBL Center Ltd. acquired Combined DBL, a Nassau County, Long Island, General Agency, expanding its ability to serve its growing base of insurance agents in the New York Tri-state area & beyond.



2014

Our History



Michael S. Cohen
Managing Partner
& CEO

Leveraging Technology to Serve You Better Since 1976

DBL Center Acquiring

Acquired the wholesale
General Agency, DBL
Advantage

2017



Michael Cohen CEO

In 2017, David's son, Michael Cohen, took over the business as President and CEO, keeping DBL Center a family-owned and operated wholesale insurance general agency.

2019



2021



New sales office

2021 opened a sales office in Connecticut and Upstate NY to further expanded our presence in New England and expand our Worksite Division

Senior Relationship Consultant

Hired a Senior Relationship Consultant to further enhance & expand the group benefits department.

2023



Expanding

Revamped our Under 50 Life Statutory Department and hired an Underwriter to expand into additional paid family leave States

2022



Legacy & Leadership



The DBL Center Team



Michael S. Cohen
Managing Partner
& CEO



Eugene Puleo
Commission Specialist.
**DBL / Employee
Benefits**



Lisa Indelli
New York DBL
Account Executive



Selena Kutschera
Senior Director of
Statutory Disability &
PML Benefits



Maria Dottavio
Small Group
Marketing & Sales



Annette M. Sperandio
Vice President of
Operations & Client
Services



Melissa Bilka
Benefits
Coordinator



Bill Quinn
Senior Relationship
Consultant Group
Benefits



Sonja Spruiel
VP, Business
Development &
Underwriting Manager



John Byrne
Sales Employee
Benefits



Brian Dewey
Group Sales
Representative



New York DBL

The Basics



DBL History

DBL became
state law in
1949



Waiting Period

7 days, benefits commence
on the 8th consecutive day
of disability



Weekly Benefit

50% of average weekly
salary up to \$170/ week
Minimum Benefit:
\$20.00



Period of Disability

26 weeks in
any 52-week
period



Who is Covered?

Covered Employees or recent
employees of a covered employer
who have worked at least four
consecutive weeks.



Who is Not Covered?

A minor child of the employer;
Government, Railroad, Maritime or
Farm workers, Ministers, Priests,
Rabbis, members of religious orders,
Sextons, Christian Science readers

Enriched DBL Benefits are available through Private Carriers

New York DBL



The Basics

Claimants cannot collect Unemployment & DBL at the same Time.

Completed claim forms must be submitted to the Insurance Carrier within 30 Days of disability. If filed late, and unless proven impossible to file sooner, benefits will not be paid for any disability period more than 2 weeks before the claim was filed.

If a claim goes unfiled for more than 26 weeks after the disability NO benefits will be paid.

Opting to cover employees that work in other states

Out of state riders are only available through a private carrier.

The following States are Statutory States:



California



Hawaii



New Jersey



New York



Puerto Rico



Rhode Island

When Will a Claim Be Paid?

A claim will be paid 14 days after the disability or 4 business days after the claim is received, whichever is later, providing the claim form is complete & correct.

Important Information

The cost of Medical Care is not included. A claimant can collect due to pregnancy. Claimant can collect Social Security & DBL at the same time.

In Case You're in an Accident

Claimant can receive DBL benefits as a result of a car accident. DBL benefits are primary, but no-fault coverage maybe reduced as a result.



Paid Family Leave

The Basics

Who Can Apply To Paid Family Leave (PFL) ?

Act applies to Private Sector
Employers of one or more employees.



Eligibility:

- Employed for 26 weeks
 - (175 days for PT employees).
- Employees returning from Leave are entitled to return to their same or comparable position without loss of benefits they would have accrued.
- Employers can continue their benefits.



Leave Can Be Taken:

- When providing care (Physical or Psychological Care).
- To Bond with employee's child during the first 12 months.
- Or the first 12 months after the placement of the child for adoption or foster care.
- Qualified military exigency as defined by FMLA.



Paid Family Leave

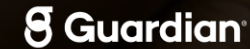
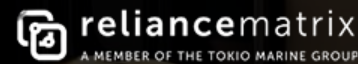
The Benefits

State	Program	Benefit Cost	Contributions
NY	Disability Benefits Law	50% to \$170/week	Varies by carrier, shared by employee & employer
NY	Paid Family Leave	67% to \$1068.33/week	0.511% of covered wages up to \$423.71/year, employee paid
NJ	Temporary Disability Benefit	85% to \$993/week	Varies by group, shared by employee & employer
MA	Paid Family Medical Leave	Up to \$1084.31/week	0.68% of covered wages up to Social Security Maximum, shared by employee & employer
CT	Paid Family Medical Leave	Up to \$780/week	0.5% of covered wages up to Social Security Maximum, employee paid



Paid Family Leave

Employee Benefit & Worksite Coverage



Group Long
Term Disability



Individual
Disability Income



Group Voluntary
Life Insurance



Accident, Critical
Illness &



Group Life
Insurance



Long Term
Care



Group Short Term
Disability



Group Dental
Group Vision

Quoting Group Insurance



Complete RFP brings Best Results



Census

Providing an up to date census allows us to get an understanding of eligibility and current enrollment.



Leveraging Relationships

Using our Preferred Vendors and in force business to get competitive numbers



Current Bill/ Renewal

Knowing the Rates, so we know who is competitive and if we can beat them.



Getting Started

Reviewing Plan Designs and what works for the client/ their employees



Paid Family Leave

Selling, Implementing, & So Much More!

1

When Will a Claim Be Paid?

Completed marketing effort,
recommend a carrier, client agrees

2

Online Access with Our Carriers & White Glove Service

The added benefit of working with a General Agency is coming to us, so you don't have to worry about the adds, terms, and policy questions.

3

Contacting the Carrier & Sold Case Paperwork

Completing the sold case paperwork, working with the carrier, uploading current census or completing census based on enrollment forms, implementation phone calls and service moving forward.

4

The Broker Dashboard

Navigating your in force business with the DBL Center via our Broker Dashboard for current policies, enrollment forms, and access to our preferred carriers during and out of office hours.

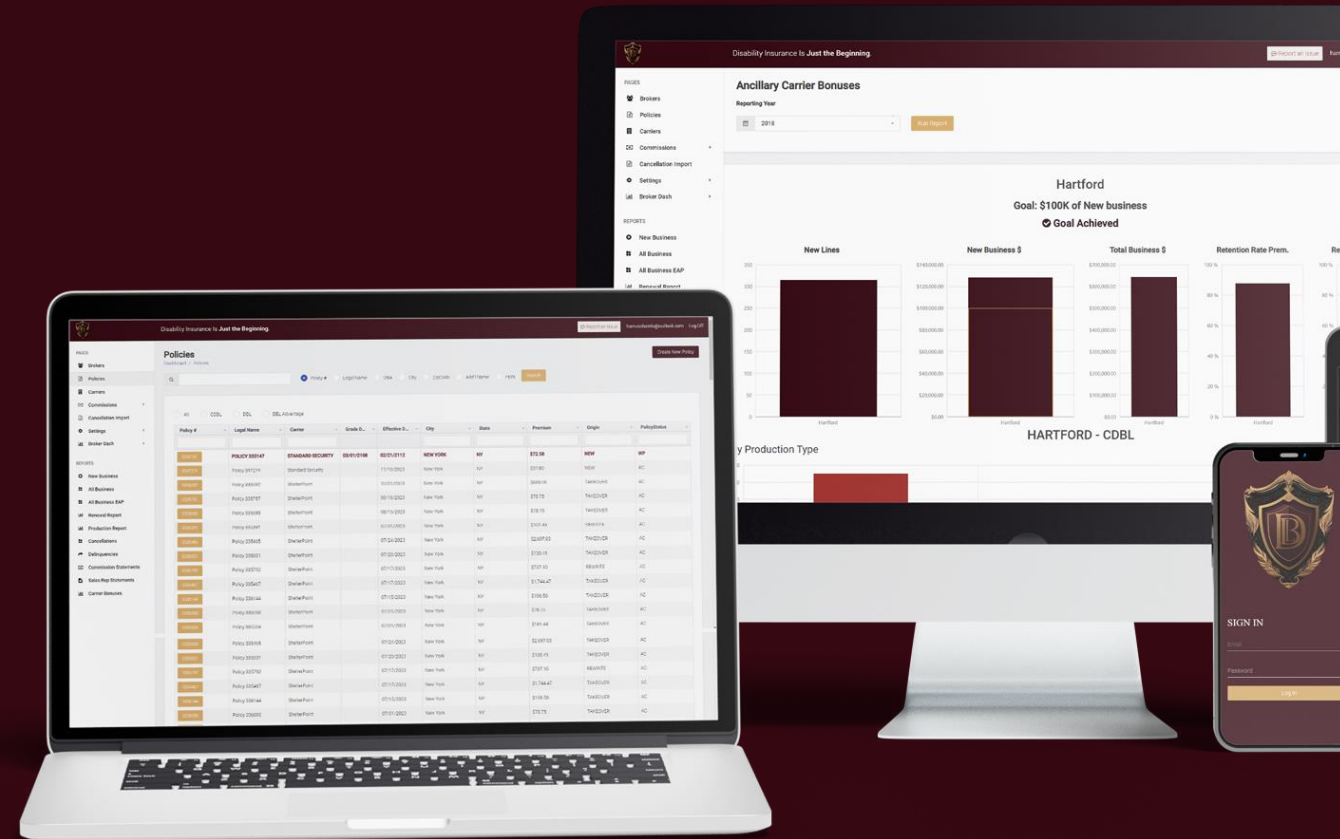
The Broker Dashboard



A glimpse of what we have designed, developed, and provide to our brokers.

Our proprietary broker dashboard helps you

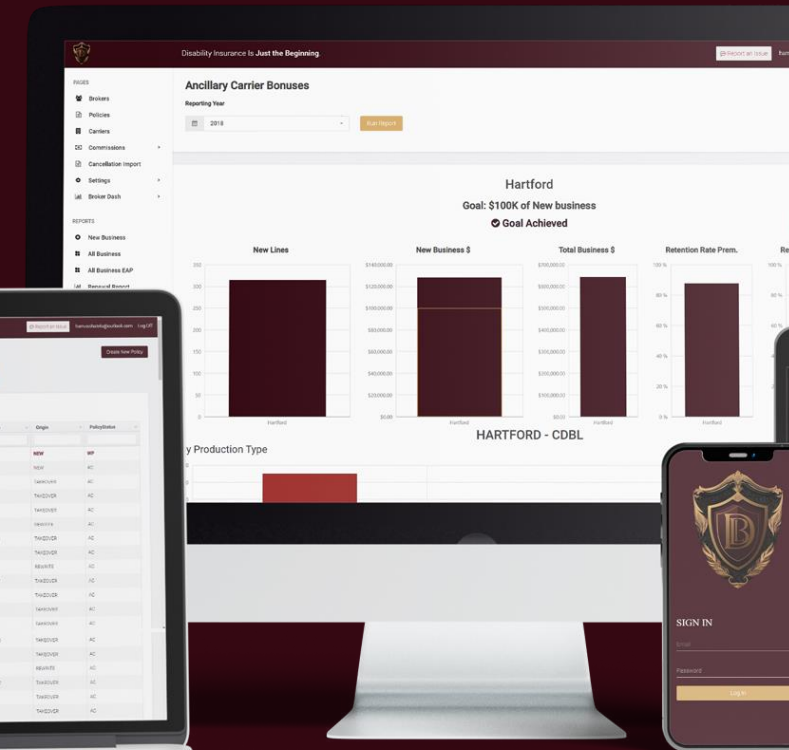
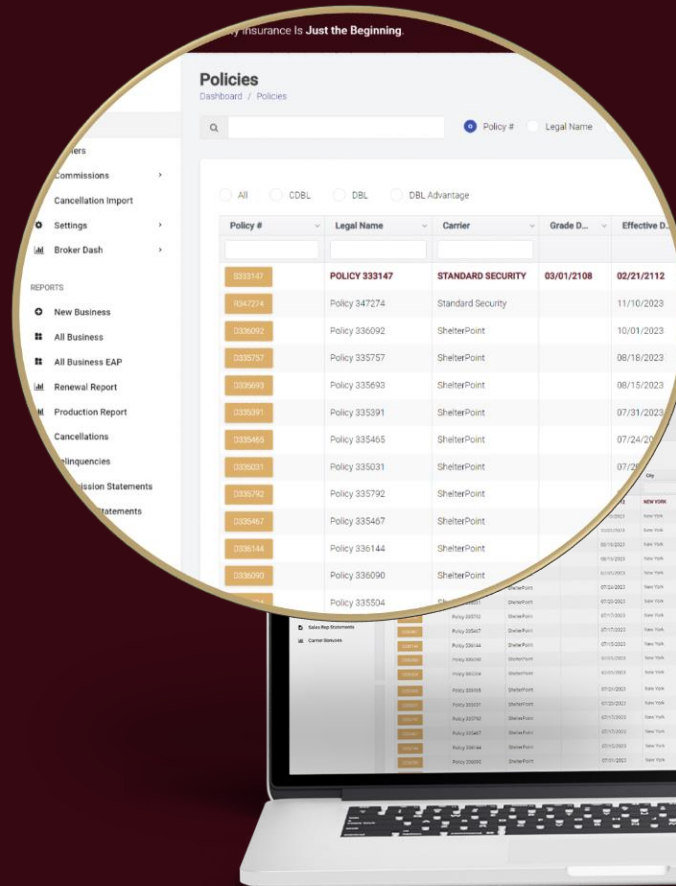
1. Retain Business
2. Track Commissions
3. Earn More



The Broker Dashboard

My Policies

The Broker Dashboard provides you with the ability to locate and sort through all of your policies using the My Policies feature.



The Broker Dashboard

Carrier Portals & Important Forms

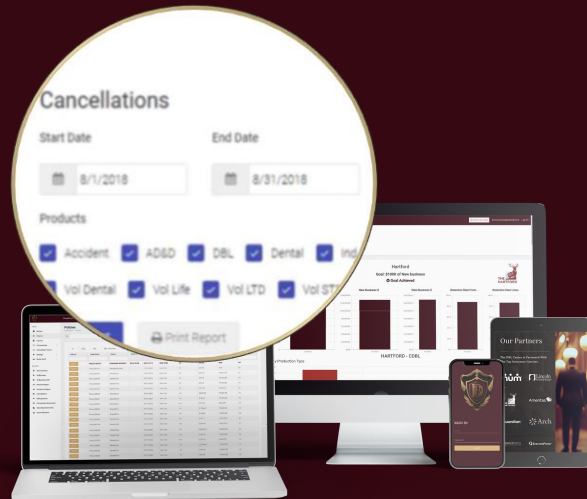
With the Broker Dashboard, you can conveniently access Carrier Portals and Important Forms by selecting them from a dropdown menu.





The Broker Dashboard

Reporting Features



Cancellation



All Business Reports



New Business Reports

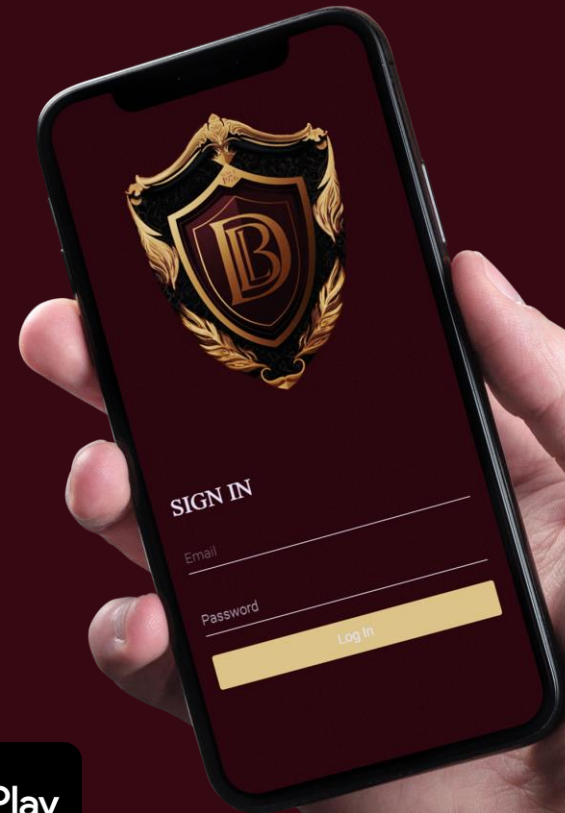
The Broker Dashboard



New Mobile Application...

The app is patterned after The DBL Center's proprietary Broker Dashboard: Net Revenue Tracker cloud-based software solution for statutory insurance brokers across the northeast and beyond.

Download The Net Revenue
Tracker Mobile App



DBL Center Socialize



Everything a **Broker** Would Need

Call-Us:

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E-Mail

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Live Chat

www.insurancewholesaler.net

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