

Our rates

do not vary by billing mode or geographical location. Whether paying quarterly in arrears or annual in advance, premiums for employers both upstate and downstate are equal, easy to communicate and allow your clients the flexibility they need to make the choice that is best for them. Additionally, your clients will never have to pay a reinstatement or late fee.

Monthly statutory rates

1-49 lives

Male \$1.50

Female \$3.30

Proprietor/Partner \$9.36

Minimum premium requirement of \$16 for quarterly billing (\$60 for annual billing).

Sole proprietor coverage is available on a voluntary basis as long as there is one eligible employee for DBL coverage.

Rates effective as of 05/01/2014. To confirm current rates, please contact policyholder services.

Rates for enriched benefit of 50% of salary to the following weekly maximums

Maximum weekly benefit	1 - 9 lives				10 - 49 lives			
	Male		Female		Male		Female	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
200	\$ 2.02	\$ 24.24	\$ 4.39	\$ 52.68	\$ 2.73	\$ 32.76	\$ 6.01	\$ 72.12
250	\$ 2.46	\$ 29.52	\$ 5.36	\$ 64.32	\$ 3.33	\$ 39.96	\$ 7.34	\$ 88.08
300	\$ 2.87	\$ 34.44	\$ 6.24	\$ 74.88	\$ 3.88	\$ 46.56	\$ 8.55	\$ 102.60
350	\$ 3.25	\$ 39.00	\$ 7.07	\$ 84.84	\$ 4.40	\$ 52.80	\$ 9.69	\$ 116.28
400	\$ 3.65	\$ 43.80	\$ 7.95	\$ 95.40	\$ 4.95	\$ 59.40	\$ 10.89	\$ 130.68
450	\$ 4.02	\$ 48.24	\$ 8.75	\$ 105.00	\$ 5.45	\$ 65.40	\$ 11.99	\$ 143.88
500	\$ 4.42	\$ 53.04	\$ 9.62	\$ 115.44	\$ 5.99	\$ 71.88	\$ 13.17	\$ 158.04

Rates effective as of 07/01/2011. To confirm current rates please contact policyholder services.

The Disability Benefits Law requires benefits for disabilities due to non-occupational injury or illness. Statutory disability benefits are temporary cash payments for wage earners to replace, in part, wages lost because of injury or illness.

- Benefits are 50% of the average weekly wage to a maximum of \$170 per week.
- Benefits are payable for a maximum of 26 weeks within a consecutive 52 week period.
- Benefits commence on the 8th consecutive day of disability.

Standard Security not only offers a policy which provides this mandatory coverage, but also offers optional enriched coverage.

Benefits provided under policy form # NYDBL-60 Rev. (90)

