

The background of the slide is a photograph of the Statue of Liberty on the left, with the New York City skyline visible in the distance. The sky is a clear, vibrant blue. Overlaid on the image are several thin, white, curved lines that resemble light trails or motion paths, starting from the base of the Statue of Liberty and sweeping upwards and outwards across the sky.

The DBL Center, LTD.



THE D.B.L. CENTER LTD.
NICHE INSURANCE SPECIALIST
AN ALERA GROUP COMPANY



“Agenda

01

About Us

Introduction
History of our General Agency

02

Getting to Know Statutory Benefits

Statutory Benefits in NY, NJ, and Hawaii
Paid Family Leave

03

Employee Benefit and Worksite Coverage

Review of Group Ancillary Benefits
Preferred Carriers & How to Quote

04

Net Revenue Tracking Broker Dashboard

A look into our dashboard, it's benefits and how it is useful to you!

A photograph of the Statue of Liberty, showing the statue's head and upper body, set against a blue sky with wispy clouds. The image is framed by a white L-shaped border.

“

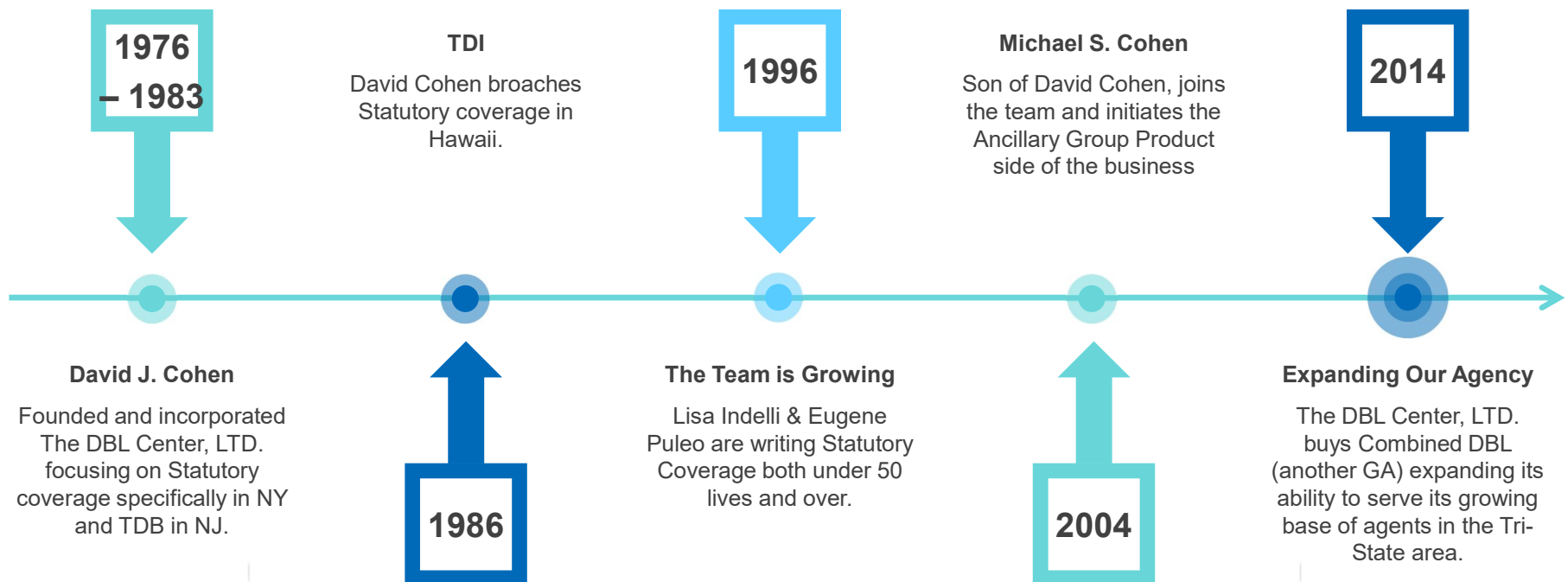
Our Beginning

Where we started and where we hope to go...

”

A decorative graphic on the right side of the slide, consisting of a series of white dots arranged in a curved, semi-circular pattern, transitioning from a light blue to a darker blue background.

Where We Started



2018 – Legacy & Leadership



The Statutory Side

Eugene Puleo: Commissions: Employee Benefits/ Stat & PFL

Selena Kutschera: Senior Director of DBL & TDB

Sonja Spruiel: VP Business Development & Disability Underwriter

Lisa Indelli: Senior Online DBL Specialist

Louis Ortiz: Small Group Marketing & Sales Coordinator

The Ancillary Side

Lori S. Rose: VP of Ancillary Sales

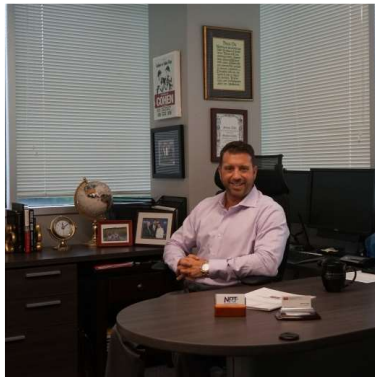
Brian Dewey: Group Sales Representative

Larry Estridge: RVP of Group Worksite Benefits

Annette M. Sperandio: VP of Operations & Client Services

Bill Quinn: Senior Relationship Consultant, Group Benefits

Melissa Bilka: Benefits Coordinator



Michael S. Cohen

President



NY DBL Basics

- DBL became state law in 1949
- **Waiting Period:** 7 days, benefits commence on the 8th consecutive day of disability
- **Period of Disability:** 26 weeks in any 52 week period
- **Weekly Benefit:** 50% of average weekly salary up to \$170/ week
 - **Minimum Benefit:** \$20.00
- **Enriched DBL Benefits are available through Private Carriers**



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



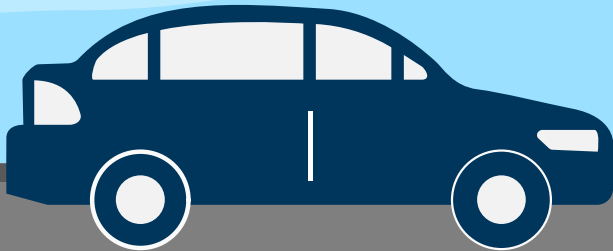
Additional DBL Information

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
Rhode Island
Puerto Rico



Claimants cannot collect Unemployment and 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.

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 and correct.

Important Information

The cost of Medical Care is not included.

A claimant can collect due to pregnancy.

Claimant can collect Social Security and 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

Who it Applies to...

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

Who is considered a Family Member?

- Child
- Parent (Parent In- Law)
- Grandparent
- Grandchild
- Spouse
- Domestic Partner

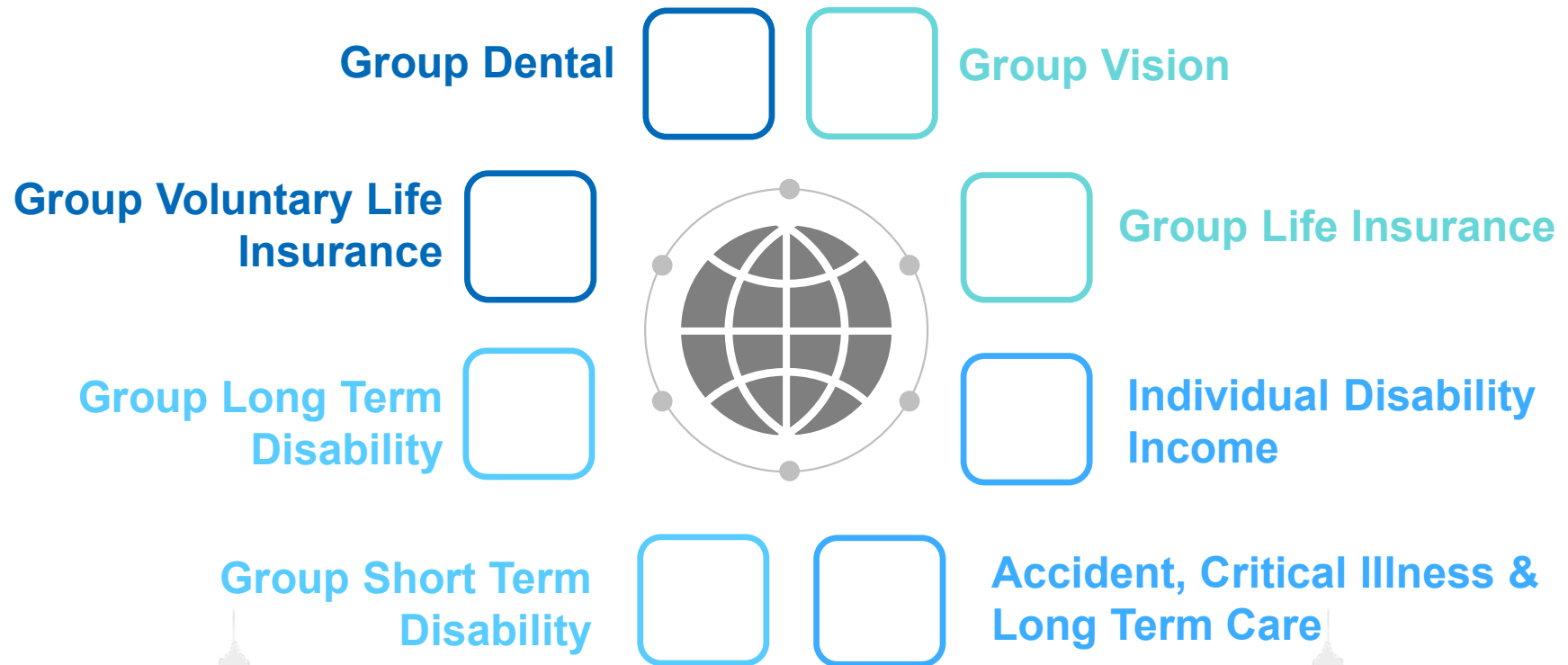
Leave Can Be Taken:

- 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 Benefits

State Program	Benefit	Cost	Contributions
NY Disability Benefits Law	8/8/26 50% to \$170/week	Varies by carrier	Shared by employee & employer
NY Paid Family Leave	1/1/12 67% to \$1068.33/week	0.511% of covered wages up to \$423.71/year	Employee Paid
NJ Temporary Disability Benefit	8/8/26 85% to \$993/week	Varies by group	Shared by employee & employer
MA Paid Family Medical Leave	8/8/20 up to \$1084.31/week	0.68% of covered wages up to Social Security Maximum	Shared by employee & employer
CT Paid Family Medical Leave	1/1/12 up to \$780/week	0.5% of covered wages up to Social Security Maximum	Employee Paid

Employee Benefit and Worksite Coverage



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

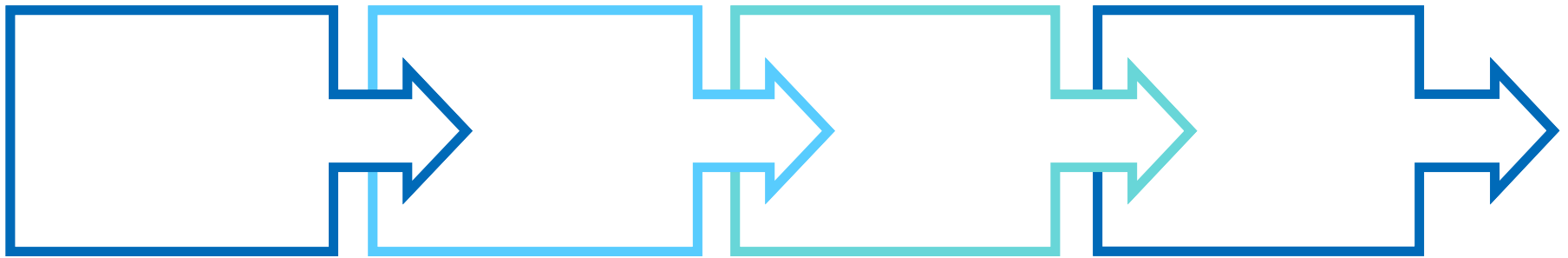
Knowing the Rates, so we know who is competitive and if we can beat them.



Getting Started

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

Selling, Implementing, & So Much More!



01

Marketing Effort

Completed marketing effort, recommend a carrier, client agrees

02

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.

03

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.

04

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.



Disability Insurance Is **Just the Beginning.**

[Report an Issue](#)

[demo@dblcenr.com](#)

[Log Off](#)

PAGES

- [Dashboard](#)
- [Carrier Portals](#)
- [My Policies](#)

REPORTS

- [New Business](#)
- [All Business](#)
- [Cancellations](#)
- [Production Report](#)

Dashboard

[Dashboard](#) / [Dashboard](#)

Trailing 12 Months



New Policies

21



Cancelled

42



EAP Added

\$2,784.98

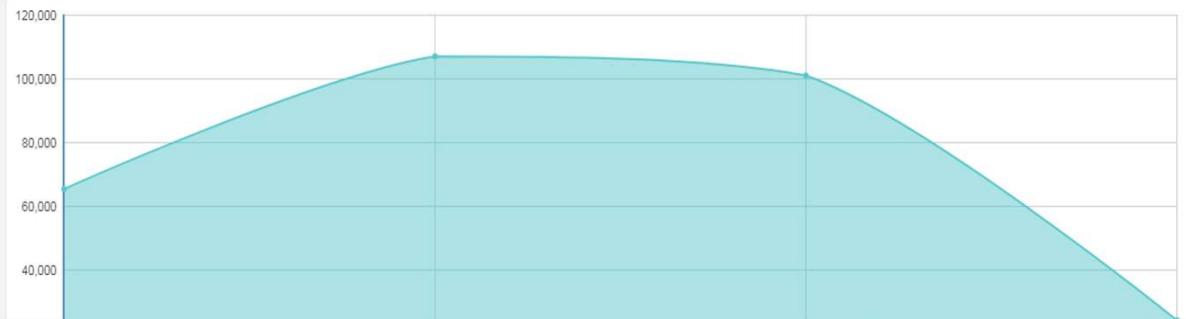


Premium Paid

\$359,838.71



Policy Premium Received - Last 4 Quarters



My Policies



Disability Insurance Is **Just the Beginning.**

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My Policies

[Dashboard](#) / [My Policies](#)

[Export to Excel](#)

Drag a column header and drop it here to group by that column

Policy #	Legal Name	Product	Carrier	Effective D...	City	State	PolicyStatus
8334792	Policy 334792	DBL	Standard Security	07/11/18	New York	NY	AC
8334788	Policy 334788	DBL	Standard Security	07/06/18	New York	NY	AC
8334685	Policy 334685	DBL	Standard Security	07/05/18	New York	NY	AC
D332258	Policy 332258	DBL	ShelterPoint	06/01/18	New York	NY	AC
9334078	Policy 334078	DBL	Arista	05/10/18	New York	NY	AC
8333932	Policy 333932	DBL	Standard Security	05/04/18	New York	NY	AC
8333294	Policy 333294	DBL	Standard Security	03/20/18	New York	NY	AC
7332545	Policy 332545	DBL	Standard Security	01/29/18	New York	NY	NP
7332278	Policy 332278	DBL	Standard Security	01/15/18	New York	NY	AC
D327029	Policy 327029	DBL	ShelterPoint	01/10/18	New York	NY	AC
W332976	Policy 332976	DBL	AMTRUST	01/01/18	New York	NY	AC



Carrier Portals & Important Forms

Carrier Portals

Insurance Carrier:

Hartford

Arista

Hartford

Lincoln Financial

Principal

ShelterPoint

Standard Life

Carrier Portals

Insurance Carrier:

Principal



Online Portal

[Principal Online Portal >>](#)

Contact Information

800-986-3343

info@principal.com

Carrier Documents

- Dental Claim Form
- Disability Claim Form
- Electronic Consent Form
- eService Employer Guide
- eService Employer Overview
- Life Claim Form
- Outside Party Service Agreement
- Vision Claim Form

If you're looking for a document that's not here, please email us at info@dblcnr.com.

The Drop Down Menu



Reporting Features

New Business Report

Start Date

8/1/2018

End Date

8/31/2018

Include

☐ Takeovers

☐ Rewrites- Same Company

Products

☒ Accident ☒ AD&D ☒ DBL ☒ Dental ☒ Ind Life ☒ Life / ADD ☒ LTC

☒ Vol Dental ☒ Vol Life ☒ Vol LTD ☒ Vol STD

Date to use

☒ Effective Date ☐ Date Written

Lives

☒ Over 50s ☒ Under 50s

Run Report

Print Report

Cancellations

Start Date

8/1/2018

End Date

8/31/2018

Cancellation Reason

Products

☒ Accident ☒ AD&D ☒ DBL ☒ Dental ☒ Ind Life ☒ Life / ADD ☒ LTC ☒ LTD ☒ PFL

☒ Vol Dental ☒ Vol Life ☒ Vol LTD ☒ Vol STD

Run Report

Print Report

All Business Report

Start Date

8/1/2018

End Date

8/31/2018

Products

☒ Accident ☒ AD&D ☒ DBL ☒ Dental ☒ Ind Life ☒ Life / ADD ☒ LTC

☒ Vol Dental ☒ Vol Life ☒ Vol LTD ☒ Vol STD

Lives

☒ Over 50s ☒ Under 50s

Commission Type

☐ PFL Only

Group By

☒ Carrier ☐ Product ☐ Over/Under 50s ☐ Sales Rep ☐ Override

Division

Run Report

Print Report

New Mobile Application...

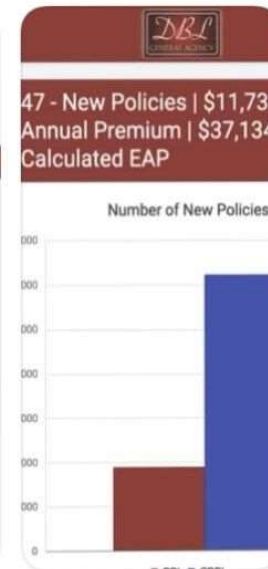
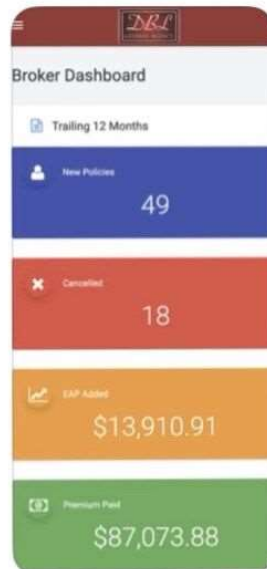


DBL Center Broker Dashb...

Business

★★★★★ 4

OPEN



The background of the slide features a composite image. On the left, the Statue of Liberty is shown in a greenish-blue hue, holding her torch aloft. Below her, the New York City skyline is visible, also in a muted blue-green color. The entire scene is set against a background of deep blue and teal curved shapes. White decorative lines with circular endpoints are positioned on the left and right sides of the slide. The text "Thank you" is written in a white, sans-serif font, preceded by a large white quotation mark and enclosed within a white square bracket.

“ Thank you