

# Your Wholesale Partner for Ancillary and Mandatory Statutory PFML Benefit Needs



The DBL Center LTD

[www.insurancewholesaler.net](http://www.insurancewholesaler.net)

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.*

**Founder**  
**David J. Cohen**



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# States with Mandated/Statutory Paid Family and/or Medical Leave Requirements

STATE	PROGRAM	FULLY INSURED PRIVATE PLANS AVAILABLE
California	Paid Family & Medical Leave	
Colorado	Paid Family & Medical Leave	✓
Connecticut	Paid Family & Medical Leave	✓
Delaware	Paid Family & Medical Leave	
District of Columbia	Paid Family & Medical Leave	
Hawaii	Temporary Disability Insurance	✓
Minnesota	Paid Family & Medical Leave	
New Jersey	Temporary Disability Benefit (TDB)	✓
New York	Disability Benefits & Paid Family Leave (DBL/PFL)	✓
Massachusetts	Paid Family & Medical Leave	✓
Oregon	Paid Family and Medical Leave	✓
Rhode Island	Paid Family & Medical Leave	
Washington	Paid Family & Medical Leave	



# Coming Soon...

STATE	PROGRAM	PRIVATE PLANS AVAILABLE
Maine*	Paid Family & Medical Leave	✓
Maryland*	Paid Family & Medical Leave	✓

*\* Employers who receive an approved Private Plan exemption during the implementation period may be exempt from first-year prefunding contributions.*



# Why Privatize Paid Family & Medical Leave

## Where Available

The DBL Center is a part of the larger, National Alera Absence practice which also includes advisory and admin/outsourcing services. Together we have broad and deep absence management expertise.

If an employer requires anything from a blueprint for a new leave program or evaluation of an existing one, policy guidance, vendor selection, benchmarking etc., we can address everything and anything leave-related.

	PRIVATE PLAN	STATE PLAN
<b>Cost</b>	Employers are individually underwritten, and cost savings can be realized based on demographics.	Often, states have one rate that encompasses all employers.
<b>Implementation</b>	We work with brokers/employers to provide a consultative approach when privatizing PFML.	Usually, minimal individual employer support is provided.
<b>Support</b>	We provide day to day support to our broker/employer partners on all aspects of their privatized PFML programs.	State departments do not support requests for service from a broker. Employers must navigate state program issues independently.
<b>Claims Processing</b>	Average claim turn around for Private Plans is 5-7 days from receipt of complete claim.	Generally, claim turn around for State Plans can be 15+ days from receipt of complete claim.
<b>Reporting</b>	Private Plan carriers provide claim reporting capabilities to employers.	State Plans have limited, if any, on demand reporting for employers.



# Preferred Carrier Partners

## Other Coverage Available

Employee Benefit and Worksite Coverage



**Group Dental**

**Group Vision**

**Group Life/AD&D**

**Group  
Short-Term Disability**

**Group  
Long-Term Disability**

**Group Voluntary Life Insurance  
Long-Term Care,  
Worksite Coverages, and  
IDI Available Upon Request**



# Quoting Group Insurance

Complete RFP Brings Best Results



## Census

Providing a complete 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 marketing results.



## Current Bill or Renewal

Knowing the in-force rates/renewal rates, so we can provide equal to or better benefits for the same or less of the cost.



## Getting Started

Reviewing plan designs and what works for the client and their employees.



# Group Ancillary – Working with DBL Center

Selling, Implementing and So Much More!

1

## **Marketing Analysis and Implementation**

Completed marketing effort, recommend a carrier, if client agrees....

2

## **Contacting the Carrier and Sold Case Process**

Completing the sold case submission through various carrier portals, uploading current census, scheduling implementation phone calls and completion of policy documents.

3

## **Online Access with Our Carriers and White Glove Service**

The advantage of working with The DBL Center is that we serve as your first point of contact for ongoing service. Our expertise ensures smooth handling of enrollments, terminations, and plan changes.

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

**Our Proprietary Broker Dashboard Helps You** Retain Business, Track Commissions, Earn More

## My Policies

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

## Carrier Portals and Important Forms

With the Broker Dashboard, you can conveniently access carrier portals and important forms by selecting them from a dropdown menu.

## Reporting Features



**Cancellations**



**All Business Reports**



**New Business Reports**

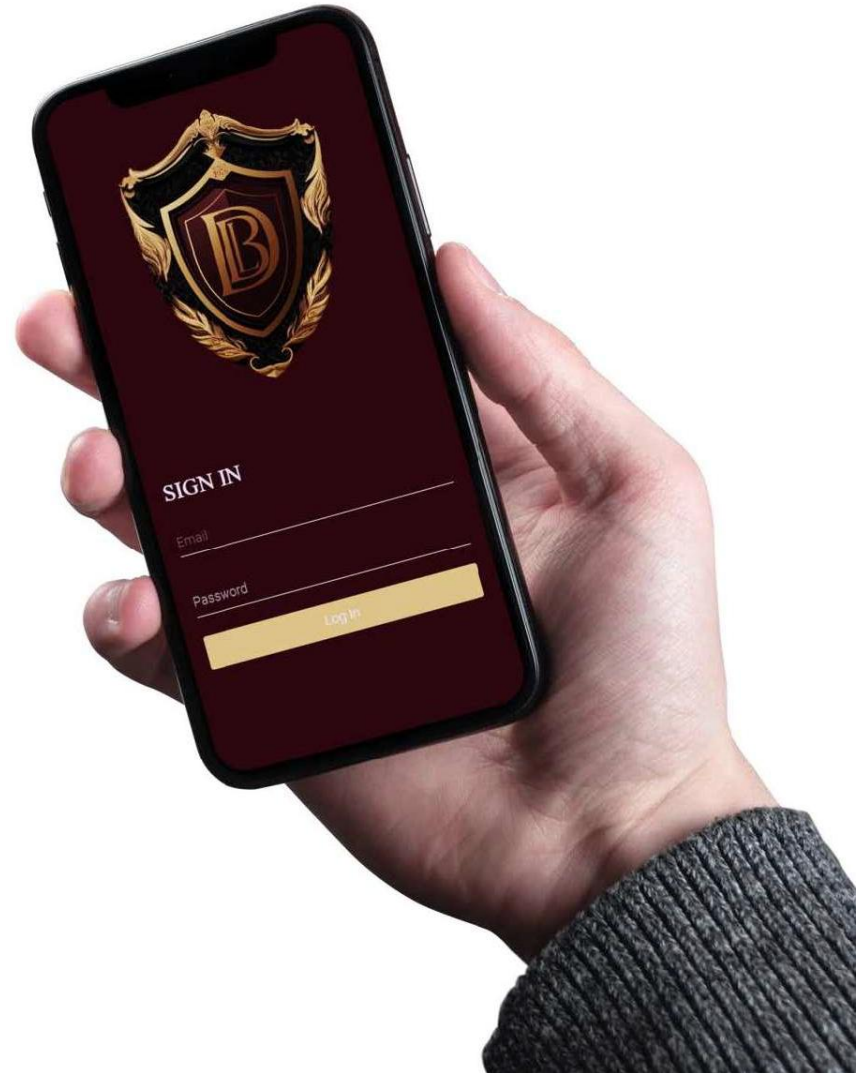


# The Broker Dashboard

## 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



# Meet Our Team



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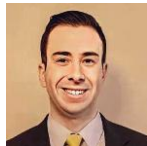
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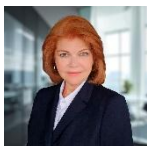
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# Our History

Leveraging Technology to Better Serve You **Since 1976**



**David J. Cohen**  
Founder



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.



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.



2014

## **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 and beyond.



# Our History

Leveraging Technology to Better Serve You **Since 1976**



**Michael S. Cohen**  
Managing Partner & CEO

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

## DBL Center Acquiring

Acquired the wholesale general agency, DBL Advantage.

2021

## New Sales Offices

Opened sales offices in Connecticut and Upstate New York to further expand our presence in New England and expand our Worksite Division.

2022

## Senior Relationship Consultant

Hired a senior relationship consultant to further enhance and 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.

2026

## Current

Currently manage 36,000 active policies being services and \$250 Million in premiums



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