Rates And Commissions

The Standard®

The Standard Life Insurance Company of New York offers Disability Benefits Law (DBL) plan designs that allow employers to meet New York State minimum requirements for coverage or to offer their employees enhanced benefits, such as a higher weekly maximum benefit.

DBL-1 – Monthly Rates Paid Quarterly In Arrears

10-49 covered employees	Male Rates	Female Rates
	2.00	4.52

DBL-2 – Quarterly Rates Paid Quarterly In Arrears

2-49 lives	Male Rates	Female Rates
	6.00	13.56

DBL-3 – Annual Rates Paid In Advance

2-49 covered employees	Male Rates	Female Rates
	20.76	47.76

Producer Commissions For DBL*

Annual Premium Range	Percent of Range
$0 – $5000	20%
$5, 001 – $40,000	15%
$40, 001 – $200,000	7%
$200,001 – $250,000	3%
$250,001 – $500,000	1%
$500,001 and over	.5%

For more information about our Disability Benefits Law plans — including enhanced DBL and rates for groups with more than 50 covered employees — contact the Employee Benefits Sales and Service Office in your area at 800.633.8575.

* This scale is designed for standalone DBL. Contact The Standard for other available commission scales when purchasing other lines of coverage. This commission scale is subject to change.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services.

This product has exclusions, limitations, reductions of benefits and terms under which it may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.

To learn more about Disability Benefits Law from The Standard, contact The Employee Benefits Sales and Service Office in your area at 800.633.8575.

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