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**Sample Inc**  
 Arch Insurance Co; p# 11DBL012543  
 New York Statutory Disability Insurance – DBL

<b>Experience Exhibit</b>		
<b>Period</b>	<b>Premiums</b>	<b>Claims</b>
7/2022 – 6/2023	12,917	12,794 / 99 %
7/2021 – 6/2022	14,960	12,841 / 86 %
7/2020 – 6/2021	16,427	14,449 / 88 %
<b>Totals</b>	<b>44,304</b>	<b>40,084 / 91 %</b>

<b>Marketing Results</b>		
<b>Carrier</b>	<b>Rate, pepm</b>	<b>AM Best</b>
Arch (Eff. 10/1/2023)	16.32	A+
Standard Security	13.75	A
Guardian	16.32	A+
Hartford	24 months - 16.99	A+
Hartford	36 months - 17.52	A+
Shelter Point	18.56	A+
Lincoln Financial	18.94	A+
Renaissance / Security Mutual	20.96	A-
AIG	NQ	A
Metropolitan	NQ	A+
Mutual of Omaha	NQ	A+
Prudential	NQ	A+
Standard of NY	NQ	A
Sun Financial	NQ	A++
Unum	NQ	A-

<b>Renewal Comparison</b>		
<b>Arch</b>	<b>Proposed Renewal</b>	<b>Revised Renewal</b>
<b>Rate, pepm</b>	22.78	16.32
<b>Premiums</b>	18,861.84	13,512.96
<b>Reduction</b>		5,348.88
<b>Discount</b>		29 %

<b>Market Comparison</b>		
<b>Provider</b>	<b>Arch</b>	<b>Standard Security</b>
<b>Rate, pepm</b>	16.32	13.75
<b>Premiums</b>	13,512.96	11,385.00
<b>Savings</b>		2,127.90
<b>Discount</b>		16 %
<b>Paid Family Leave, per \$100</b>	0.455	0.455

**NOTE(s):**  
 DBL Premiums & savings provided based on a total employee count of 69 lives; actual figures may vary.  
 PFL is billed as a separate line item at the rate is set by the State.