

Assurant. On your terms.SM



ASSURANT
Employee
Benefits®

Sayaka Gushi
Actuarial Assistant



2011 Commission Schedule

Our brokers say we excel ...¹

A significantly higher percentage of brokers than the industry average tell us their overall experience with Assurant Employee benefits was *very good* or *excellent*.



A significantly higher percentage of brokers than the industry average tell us the timeliness of our proposal submissions was *very good* or *excellent*.



Assurant Employee Benefits values the relationship we have with our brokers and their clients and we demonstrate that through our generous commission schedules. We are proud to have you recommend Assurant Employee Benefits to your clients when we are the right choice to meet your clients' needs. Right choice means right benefits, right price and right service model for your client.

Without our brokers, we would be unable to deliver the products and support that your clients have come to expect. Assurant Employee Benefits products sold with a 2011 effective date offer the following commission potential.

¹2009 JHA disability industry study results, pertain to employer-paid disability coverage.

In New York, Assurant Employee Benefits is the brand name for insurance products underwritten and prepaid products provided by Union Security Life Insurance Company of New York, which is licensed solely in New York and has its principal place of business in Syracuse, NY.

Group commission scales*

Group commission by product

Coverage	Scale										
Dental and Vision LTD	10% Graded first year & renewal 15% Graded first year & renewal										
STD, Vol STD	10% Graded first year & renewal										
Life/AD&D	10% Graded first year & renewal										
Voluntary Life and Voluntary LTD	Based on participation, for non-transfer business, which (i) involves groups with at least 50 lives (ii) is submitted to the Home Office at least 10 days prior to the effective date and (iii) uses personalized enrollment cards:										
	<table border="1"> <thead> <tr> <th>1st Year Scale</th> <th>Participation Level</th> </tr> </thead> <tbody> <tr> <td>15%</td> <td>35% or less</td> </tr> <tr> <td>20%</td> <td>35.01% but less than 50%</td> </tr> <tr> <td>25%</td> <td>50% but less than 75%</td> </tr> <tr> <td>30%</td> <td>75% or more</td> </tr> </tbody> </table>	1st Year Scale	Participation Level	15%	35% or less	20%	35.01% but less than 50%	25%	50% but less than 75%	30%	75% or more
1st Year Scale	Participation Level										
15%	35% or less										
20%	35.01% but less than 50%										
25%	50% but less than 75%										
30%	75% or more										
	Renewal - 15% flat										
	15% flat 1st year and renewal for the transfer and all other business not described above										
Voluntary Dental and Voluntary Vision	17% First year & 10% renewal for virgin Freedom Preferred SM and Freedom Advance SM (stand-alone) 10% First year & renewal for all other voluntary dental										
Prepaid Dental	10% First year & renewal										

*Scales may vary depending on the policy issue date. Group commission schedules may be modified at Union Security Life Insurance Company of New York's sole discretion at any time.

Union Security Life Insurance Company of New York
Syracuse, New York
www.assurantemployeebenefits.com

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BDC-GDSA-NY

Dental and Vision 10% graded commission scale

Commission %	Annual Premium
10.0% of the first	\$0 - \$5,000 plus
7.25% of the next	\$5,001 - \$20,000 plus
4.0% of the next	\$20,001 - \$50,000 plus
2.0% of the next	\$50,001 - \$100,000 plus
1.0% of the next	\$100,001 - \$250,000 plus
.5% of the premium in excess of	\$250,000

Dental and Vision graded 10% commission

This example represents a group with an annual paid premium of \$30,250. Total commission on the case is \$1,997.50.

\$5,000 X	0.10	=	\$500.00
\$15,000 X	0.0725	=	\$1,087.50
\$10,250 X	0.04	=	\$410.00
\$30,250			\$1,997.50

Life and STD 10% graded commission scale

Commission %	Annual Premium
10.0% of the first	\$0 - \$10,000 plus
8.0% of the next	\$10,001 - \$20,000 plus
6.0% of the next	\$20,001 - \$30,000 plus
4.0% of the next	\$30,001 - \$40,000 plus
3.0% of the next	\$40,001 - \$50,000 plus
2.0% of the next	\$50,001 - \$70,000 plus
1.5% of the next	\$70,001 - \$90,000 plus
1.0% of the next	\$90,001 - \$150,000 plus
.5% of the premium in excess of	\$150,000

LTD 15% graded commission scale

Commission %	Annual Premium
15.0% of the first	\$0 - \$15,000 plus
10.0% of the next	\$15,001 - \$25,000 plus
5.0% of the next	\$25,001 - \$50,000 plus
1.0% of the premium in excess of	\$50,000