

Forest Lake ISD 831

Carrier Responses – March 19, 2026

Life Insurance

Carrier	Life Response	Rate Guarantee
MNL (Current Carrier)	\$0.155/\$0.019	N/A
PROPOSED		
Hartford	\$0.129/\$0.018	3 years
MetLife	\$0.141/\$0.016	3 years
Minnesota Life	DTQ – Uncompetitive	N/A
MNL	\$0.124/\$0.019	5 years
New York Life	\$0.105/\$0.01	3 years
Standard	DTQ – No Response	N/A

LTD Insurance

Carrier	LTD Response	Rate Guarantee
MNL (Current Carrier)	\$0.39	N/A
PROPOSED		
Hartford	\$0.26	3 years
MetLife	\$0.331 (standalone) /\$0.321 (sold with Basic Life)	3 years
MNL	\$0.29	5 years
New York Life	\$0.33	3 years
Standard	DTQ – No Response	N/A