

# Individual Disability Insurance Claims Paid by The Standard<sup>‡</sup>



| Occupation                   | Age at Insurance Issue | Age at Claim | Monthly Benefit | Diagnosis                           |
|------------------------------|------------------------|--------------|-----------------|-------------------------------------|
| Insurance Broker             | 29                     | 36           | \$10,823        | Diabetes                            |
| Construction Project Manager | 30                     | 36           | \$4,501         | Back Disorder                       |
| Software Engineer            | 31                     | 32           | \$6,854         | Narcolepsy                          |
| Lawyer                       | 33                     | 34           | \$3,804         | Bone Cancer                         |
| Consultant                   | 33                     | 38           | \$6,460         | Broken Limbs                        |
| Accountant                   | 34                     | 41           | \$4,176         | Intestinal Disorder                 |
| University Educator          | 34                     | 37           | \$7,500         | Multiple Sclerosis                  |
| Telecommunications Engineer  | 36                     | 38           | \$1,933         | Nervous System Disorder             |
| Executive                    | 37                     | 41           | \$8,628         | Retinal Detachment                  |
| Therapist                    | 39                     | 49           | \$3,000         | Heart Failure*                      |
| Mechanical Engineer          | 41                     | 52           | \$4,210         | Neurotic Disorder*                  |
| Real Estate Broker           | 41                     | 44           | \$4,110         | Breast Cancer*                      |
| Consultant                   | 42                     | 46           | \$2,960         | Parkinson's Disease                 |
| IT Consultant                | 42                     | 50           | \$8,330         | Eye Disorder*                       |
| Insurance Broker             | 42                     | 56           | \$1,132         | Nervous System Disorder             |
| Paralegal                    | 43                     | 49           | \$700           | Nervous System Disorder             |
| Architect                    | 43                     | 48           | \$5,000         | Cancer                              |
| Software Developer           | 43                     | 51           | \$9,458         | Brain Conditions                    |
| Stock Broker                 | 46                     | 52           | \$15,593        | Amyotrophic Lateral Sclerosis (ALS) |
| Systems Engineer             | 47                     | 54           | \$1,459         | Intervertebral Disc Disorder        |
| Retail Executive             | 47                     | 60           | \$1,426         | Prostate Cancer                     |
| Web Developer                | 51                     | 61           | \$4,500         | Lung Cancer                         |
| Process Analyst              | 53                     | 54           | \$1,108         | Osteomyelitis                       |
| Telecommunications Engineer  | 54                     | 61           | \$1,694         | Broken Foot                         |
| Investigator                 | 55                     | 56           | \$4,000         | Osteoarthritis                      |
| Engineer                     | 62                     | 64           | \$1,700         | Melanoma                            |

\* A partial disability benefit was paid for some or all of the payment period.

These are examples of paid claims by The Standard. This list is not a representation about the distribution or administration of all claims submitted to or paid by The Standard. Each claim submitted to The Standard is evaluated on its own merits and according to the terms of the applicable disability insurance policy. The descriptions of the conditions listed above are only general descriptions, and having one or more of the listed conditions does not establish disability. The applicable disability insurance policies have exclusions and limitations, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York).

## Total benefits paid to IDI policyowners by The Standard:

2023: \$159,455,641  
2022: \$148,694,300  
2021: \$142,568,663

‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York. Note for New York: This policy would provide disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Service. The expected benefit ratio is at least 65% for individual, franchise or guaranteed standard issue coverage. This ratio is the portion of future premiums which The Standard expects to return as benefits, when averaged over all people with the applicable policy.

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Claims Paid by The Standard Flyer  
14319 (10/24) SI/SNY