



## Living Our Philosophy



TheStandard®  
Positively different.

Since 1906, Standard Insurance Company has been helping people in times of need. Along the way, we've earned the confidence of our customers and an outstanding reputation. An unwavering commitment to our core values has helped us become a national leader in employee benefits and is at the heart of our disability claims philosophy.



### We deliver on our promises

Insurance is only as good as the promise behind it. We stand behind our promises. When insured employees qualify for disability benefits, we pay them. Promptly.

### Being “good enough” just isn’t good enough

Our products are high-quality, our financial picture is strong, and when we say “personal service,” we mean a real person on the phone, not a form letter inside your bill.

### We provide more than income replacement

Coping with a disability can be one of the most difficult experiences a person faces in life. That’s why we don’t just provide financial support, we treat disabled employees with empathy and respect.

### We are responsive, ethical and fair

Our claims handlers are evaluated on the quality and timeliness of their decisions. We trust them to make appropriate decisions based on the circumstances in each case. Superlative customer service is our most important measure of performance.



## Doing the Right Thing

It's natural to believe that disabilities happen only to other people. But facts are facts:

- Each year, more than one in 10 U.S. adults suffers a long-term disability. U.S. Census Bureau, 2004
- Almost 3 in 10 of today's 20-year-olds will become disabled before age 67. Social Security Administration, Social Security Fact Sheet, July 2006

When disabling injuries and illnesses strike — and according to the US Census Bureau (2004), they strike 23 million times a year — employees lose more than a paycheck. They may lose their self-esteem, their control over their own destiny, their personal and professional relationships. Employers must scramble to find replacements for experienced workers.

A person who has suffered a disabling injury or illness needs understanding and attention from their insurance company, not hassles or red tape. Doing the right thing is our guiding philosophy in every case, for every disabled employee and policyholder we serve.



## Our Return to Work Program

We believe that the best outcome for a disabled employee is to help them return to a productive life, including a job. That's why our program takes into account an employee's medical needs as well as the needs of the workplace.

The Standard's Return to Work success rate is 68.2%\*, meaning more than two-thirds of all disabled employees who participate in our program return to work. We think that number speaks volumes for our program, for our company, and for our people, who work hard to make this happen. It also speaks well of the individuals themselves, of their efforts to return to work and of their trust in us to help them achieve their goals.

Returning the disabled employee to work, whenever possible, remains our goal. At The Standard, it's all part of doing the right thing.

To learn more about our Return to Work program, talk to your insurance advisor or call your local Employee Benefits Sales and Service office at 800.633.8575.

\* As of August 2007.



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