

# 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  
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