



March 22, 2020

Representative Paul Holvey  
Senator Arnie Roblan  
Co-Chairs, Interim Special Joint Committee on Coronavirus Response

via Email: [jscvr.exhibits@oregonlegislature.gov](mailto:jscvr.exhibits@oregonlegislature.gov)

*Re: Disability Insurance amid the COVID-19 pandemic*

Dear Co-Chairs Holvey & Roblan, Members of the Joint Special Committee,

Thank you for your continued efforts to protect Oregonians' health and Oregon's economy during this unprecedented crisis. I write to provide you with information that will hopefully help to guide part of your discussion and bring clarity to some of the businesses and employees impacted by COVID-19.

Standard Insurance Company is the largest insurance company headquartered in Oregon, and disability insurance is one of our primary products. We provide insurance to more than 25,000 public and private groups across the country and strive to provide excellent customer service and the best possible experience for our customers and insureds, especially during these challenging times.

We are aware that many restaurants and other businesses have expressed concern and confusion about whether business insurance will exclude coverage for COVID-19. We want to take this opportunity to assure this committee, those concerned businesses, and their employees that The Standard's group disability policies do not contain exclusions for pandemics, including COVID-19. To the best of our knowledge, none of our direct competitors have such an exclusion, either.

In response to this crisis, The Standard has and continues to communicate with employers about their disability policies and publish information on its website, [www.standard.com](http://www.standard.com). We encourage our policyholders to contact us for more information and to discuss how we can work with them as we all navigate these difficult circumstances. The Standard has already provided many accommodations for our employer customers concerning payment of premiums and grace periods, and we will continue to remain flexible and work with affected employers.

Thank you for the opportunity to offer this information and to clarify that our group disability policies do not contain pandemic exclusions.

Sincerely,

Ryan Chieffo  
Director, Government and Regulatory Affairs