

DI NEWS

TheStandard®

The Standard is pleased to announce

The Standard is pleased to announce, effective immediately, new higher occupation class ratings for many occupations. A sampling of those changes is listed below.

Please see the online reference The Protector SeriesSM Product Guide, [9251REF](#), for all the changes. Other materials will be updated in the future.



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Occupation	Previous	New	Details
Administrative Assistant	2A or 3A	2A, 3A, or 4A	Please see the Office Worker section for higher occupation class potential
Bookkeeper over \$50,000	2A or 3A	New 4A option	Bookkeeper earning \$50,000+ can now be a 4A.
Clerk - Parts	B	A	The Standard has upgraded Parts Clerks to Class A
Clerk - Postal	no	A	The Standard now offers to Postal Clerks at Class A
Computer - IT Professionals	2A, 3A or 4A	3A, 4A or 5A	The Standard has upgraded Computer – IT Professional Guides for higher occupation class potential with no extra requirements!
Conductor	2A	3A	The Standard has upgraded Conductors to 3A
Counselor		2A	New option for Counselors with a Bachelor Degree at class 2A.
Credit Manager/Analyst	2A	2A, 3A, or 4A	Please see Office Workers for higher occupation class potential.
Draftsman	3A	3A or 4A	Please refer to the Draftsman section for higher occupation class potential.
Engineers	3A, 4A, or 5A	3A, 4A, or 5A	It is now easier to qualify for a higher occupational class under the Engineer guides.
Executive	3A	3A	Executives now only need to earn \$30,000 for class 3A (instead of \$40,000).
Exporter, Importer	2A	2A or 3A	Expanded options under this section for higher occupation class potential.
Foreman, Groundsman, Inspector	B	A	Under Electric and/or Nuclear, these occupations are upgraded to class A.
Guide		2A	Added Museum Guide to listings.
Hotel/Motel Manager	B, 2A, or 3A	B, 2A, 3A or 4A	The Standard has split Motel and Hotel 3 Star + Establishments for higher occupation class potential.
Human Resources \$50k+		4A	New listing
Legal Aid		2A, 3A, or 4A	New listing
Life Coach		3A	New Listing
Marina	A	2A	Split this for higher occupation class potential to Office only - 2A, Others - A
Market Research Analyst	3A	2A, 3A or 4A	Split this out by income for higher occupation class potential.
Naturopathic Physician	2A	3A	Upgraded this occupation to class 3A.
Ophthalmologist	3P/4P	all 4P	The Standard now offers 4P to all Ophthalmologists, regardless of invasive procedures.
Office Machine Repair	A	2A	Upgraded this occupation to class 2A.
Parts Clerk	B	A	Upgraded this occupation to class A.
Scientist	3A, 4A, or 5A	4A or 5A	Upgraded and improved Scientist guides
Therapist, Not MD	A or 2A	A, 2A, or 3A	Upgraded and improved Therapist guides

Transition Rules

Pending Business

For occupation classes experiencing an increase: Pending IDI applications that are in underwriting or have been recently issued, but not yet placed, may be eligible for the increased benefit amounts and reduced premiums as a result of these occupation class changes. Please contact your Customer Management Specialist.

For occupation classes experiencing a decrease: Pending IDI applications dated on or before 4/4/10 where there is a decrease in the occupation class will still receive the higher occupation class. For applications dated after 4/4/10, the new occupation class will be used. IDI applications dated on or before 4/4/10 requesting the older, and higher occupation class, must be received at the The Standard's home office on or before 5/4/10 in order to be eligible for the old occupation class. Please contact your Customer Management Specialist.

Policies Already in Force

Policies delivered to the insured after 2/4/2010 may be exchanged for a policy with the higher occupation class and new benefit amounts by request. The last date to initiate the request for exchange to receive the occupation class and higher benefit amount is 4/4/2010. Those cases where policies were delivered to the insured before 2/4/2010 or those that fall after the 4/4/2010 notification deadline require a new fully underwritten application in order to receive the new occupation class and benefit amount. Commissions will be treated as a replacement and are payable only to the extent of a premium increase. For more information or to initiate such a change, please contact your Customer Management Specialist.

Any increase in benefit limits to either pending or in force policies require underwriter approval.

How to illustrate the new changes


In order to illustrate these occupation class changes, please [download](#) Software Update 243.

Standard Insurance Company

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