

To: IIPRC Office

From: Oregon Insurance Division

Date: May 26, 2015

Re: Uniformity with Individual Disability Product Standards for Riders, Endorsements or Amendments

My recommendations from today's call:

1. Uniformity with Individual Disability Product Standards for Riders, Endorsements or Amendments IIPRC-DI-I-H!!-AMEND: (same for IIPRC-LTC-1-3-AMEND)
 - A. Include "FAIRNESS" section (D) (1) page 3 individual disability product standards. Section appears to be included in every IIPRC product standard. (should also be added to group term)
 - B. Unless Premium Employer Paid, **Mix and Match not available** same as Individual Disability and LTC Product Standards.
 - C. Unless Premium Employer Paid, Owner must agree and sign document for any reductions and changes of contract terms from the IIPRC group disability product standards. Page 3(6) Individual DI Product Standards.

Thank you for your kind consideration for uniformity of consumer protection with the completed and adopted IIPRC Individual Disability Product Standards.

Regards, David.