



## Risk Factors in the Very Small Employer Disability Market

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Kelly graduated from Lewis & Clark College in 1974, with cum laude degrees in history and English literature. He has been in the employee benefits business since 1977, all of it with The Standard. Professionally, Kelly holds the CEBS, FLMI and ACS designations. He has managed group insurance operations in claims, underwriting, policy issue, customer service and systems. In his current assignment he runs Standard's reinsurance and TPA relationship with Northwestern Mutual, and also manages Standard's small business product line. Originally from Santa Barbara, California, in 1970 he "took leave of his senses" and went to Portland, Oregon to attend college, and has "yet to recover his sanity." Kelly is married (Helen) and has two children (Kristine and Turner).