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# Disability Income Insurance

## OCCUPATIONAL SCHEDULE

**AssurityBalance<sup>®</sup>**

For Agent use only.



# Occupational Classification for All States except California and Florida

## GUIDELINES

Applicants must be employed on a full-time basis (at least 30 hours per week) at time of application.

Applicants employed only in seasonal occupations are not eligible for coverage.

Applicants engaged in more than one occupation, even on a part-time or seasonal basis, will be classified according to the most hazardous occupation.

Applicants working above ground level will be considered if the height is 40 feet (4 stories) or less.

## BUSINESS IN THE HOME

Generally, persons who work at a business in their home are not eligible for disability income coverage, unless at least 50% of the job duties are performed away from the home.

## NEWLY SELF-EMPLOYED APPLICANTS

Newly self-employed applicants who do not have a full year tax return (January through December calendar year) from self-employment will be required to demonstrate prior full-time employment in a related field. No offers for coverage will be made to newly self-employed applicants without related experience. Any offers made will be based on the following:

- One-half of the applicant's documented average annual income over the last two years;
- Standard cases only – no waivers, no rate ups;
- 1, 2, or 5 year Benefit Period;
- Minimum 90-day Elimination Period;
- Applicant must be age 55 or younger;
- Maximum base Policy Monthly Benefit of \$2,000. Supplemental Disability Income Rider Monthly Benefit may be the maximum for which the applicant qualifies based on the result of the two-year income average divided by 2; and
- No riders other than SDIR, RPR, HB, AIR, CAT and GIR.

Full benefits for personal disability income are available after one year of ownership of a new business. This period may be shortened further (at the underwriter's discretion) if the owner is taking over for a parent or managed the business prior to ownership.

## AVIATION/AVOCATIONS

Persons involved in aviation, auto racing, hang gliding, sky diving, skin/scuba diving, or similar activities on an amateur basis may be considered for individual disability income insurance in most cases.

Report the activity on the application and complete the appropriate Avocation Questionnaire. Usually, a Policy Amendment Rider (waiver) will be attached to the policy if the application is approved.

## FOREIGN NATIONALS

Applications may be taken on U.S. citizens who permanently reside in the U.S. or are permanent resident aliens who have lived in the U.S. for at least three years and do not plan to return to their native country on a permanent basis.

A photocopy of both sides of the applicant's resident alien card must be submitted with an application.

## TO AGE 65 BENEFIT PERIODS

Proposed Insureds in Occupational Classes 4A and 3A are eligible to apply for To Age 65 benefit periods without regard to income. Proposed Insureds in 2A Occupational Classes may apply for To Age 65 benefit periods if the following conditions are met:

**Self-Employed Applicants:** Must be under age 56, have worked in and owned the business for the last 2 years, and have annual net income of at least \$40,000 for each of the last 2 years.

**W-2 Wage Earner Applicants:** Must be under age 56 with annual gross income of at least \$40,000 for each of the last 2 years.

To age 65 Benefit Periods are *not available* to any 1A Occupational Classes.

## **DESCRIPTION OF CLASSES**

### **Class 4A**

Includes professional or office-type occupations that are rarely exposed to physical or occupational hazards. Examples include:

- Biologist
- Accountant
- Pharmacist
- Librarian

### **Class 3A**

Includes occupations similar to Class 4A but with certain activities or hazards involving laboratory, technical, supervisory, and service work. Examples include:

- Sales clerk
- Clergy
- Horticulturist
- Speech therapist

### **Class 2A**

Includes skilled and manual occupations in lighter industries, along with most machine operators.

Examples include:

- Electrician
- Plumber
- Tailor
- Farmer

### **Class 1A**

Includes occupations involving heavy manual labor or unskilled workers where there is increased risk of accident.

Examples include:

- Roofer
- Painter
- Crane operator
- Furniture mover

### **NE (not eligible)**

Includes occupations not eligible for coverage due to exposure to serious accident or occupational hazards.

Examples include:

- Entertainer
- Pilot
- Air traffic controller
- Armed forces

One occupation class upgrade is allowed for business owners who have been self-employed for at least three years and have a net income of at least \$30,000. "To age 65" is not available for upgrades from 1A to 2A. Medical professionals, farmers, and roofing contractors are not eligible for the upgrade.

## **SPECIAL OCCUPATION EMPLOYEES**

### **Government Employees**

Federal, state, county, and city employees are considered under appropriate classification for their job duties. This group also includes Law Enforcement, Firefighters and Postal Workers.

Benefits allowed under our plans take into account that the Supplemental Disability Income Rider (SDIR) offsets, dollar for dollar, any Social Insurance Benefits received, while the Base Plan benefit does not. Therefore, we will allow up to a maximum of \$1,000 Base benefit and up to the maximum SDIR benefit based on the government employee's gross annual salary. If there is any other individual or group Disability Income coverage in force in addition to any government coverage, no offer for coverage can be made. The Guaranteed Insurability Rider is not available to government employees.

### **Railroad Employees**

The benefit maximums for Railroad employees will be the same as those used for Government employees.

### **Teachers**

If teachers are covered under any type of Teachers' Disability Retirement Plan, the benefit maximums will be the same as those used for Government employees.

### **Casino Employees**

The normal benefit maximums for casino employees directly involved in gaming activities will be allowed based on salary, with the following guidelines:

- Gambling must be legalized in that state.
- The casino must be operated in accordance with the law.

All casino employees directly involved with gaming activities are classified as 1A. (Employees of casinos who are not involved with gaming activities are not considered "casino employees" and will not be subject to the above limitations. Example: Casino Restaurant Manager would be classified as 3A.)

Occupations are listed alphabetically.

If an occupation is not listed,  
please call the Underwriting Department.

	Occupation Class	Special Occupation Employee
<b>A</b>		
<hr/>		
Accountant		
CPA.....	4A	
Others.....	4A	
Actor, Actress.....	NE	
Actuary (FSAs, FCAs).....	4A	
Acupuncturist.....	2A	
Advertising		
Executive.....	4A	
Sales.....	4A	
Aerobics Teacher.....	2A	
Agent (See “Insurance Industry”)		
Agriculture Industry (Dairies, Farms, Hatcheries, Orchards, Ranches)		
Owner of well established operations.....	2A	
Supervisory duties only.....	2A	
Farm or Ranch hand.....	1A	
Agronomist.....	4A	
Airline Security Personnel (armed).....	1A	
Airline Security Personnel (not armed).....	2A	
Alarm Installer.....	2A	
Ambulance Driver.....	1A	
Anesthesiologist.....	3A	
Announcer.....	3A	
Antique Dealer		
Sales (no delivery, repair or refinishing).....	3A	
Refinishing or Repairing.....	2A	
Apartment Building		
Manager (Office duties only).....	3A	
Other.....	1A	
Appliance Repair.....	2A	
Appraiser (Real Estate).....	3A	
Archeologist		
Office duties only.....	3A	
Field worker.....	2A	
Architect.....	4A	
Armed Forces.....	NE	
Artist		
Commercial.....	4A	
Self-employed (Freelance).....	NE	
Asbestos Remover.....	NE	
Asphalt Worker.....	1A	
Assembly Line Worker		
Light Industry.....	2A	
Other.....	1A	
Assessor.....	4A	
Astronomer.....	4A	

	Occupation Class	Special Occupation Employee
Athlete.....	NE	
Athletic Trainer.....	2A	
Attorney.....	4A	
Auctioneer.....	3A	
Auditor.....	4A	
Author/Writer.....	NE	

## Automobile Industry

### New Car Dealership

Proprietor or Sales Manager (Office duties only).....	4A	
Manager (other than sales).....	3A	
Sales (New and used).....	2A	
Garage (Proprietor/manager, not repairing).....	2A	
Mechanic.....	2A	
Service Writer.....	3A	
Service Stations (Attendant, manager, proprietor).....	2A	
Body Repair and Painting.....	1A	
New Car Wholesaler.....	3A	
Used Car Dealership.....	1A	
Used Car Wholesaler.....	2A	
Auto Detailer (mobile).....	2A	
Auto Glass Installer.....	2A	
Auto Parts Man/Manager (small parts).....	3A	
Auto Parts Man/Manager (large parts).....	2A	
Auto Transporter (over the road).....	1A	

### Aviation

Ticket Manager.....	4A	
Mechanic.....	2A	
Air Traffic Controller, Flight Attendant, Pilot.....	NE	

## B

## B

Backhoe Operator.....	2A	
Bailiff (carrying a weapon).....	2A	•
Bakery (Manufacture and Retail)		
Proprietor (Supervisory duties only).....	3A	
Baker, Delivery, Skilled Worker.....	2A	
Banking		
Officer.....	4A	
Bookkeeper, Teller.....	4A	
Guard.....	1A	
Barber.....	2A	
Bars		
Manager (Not tending bar).....	1A	
Bartender, Waiter, Waitress, All others.....	NE	
Basement Waterproofer.....	1A	
Beautician.....	2A	
Beekeeper.....	2A	

	Occupation Class	Special Occupation Employee
Bicycle Repair .....	2A	
Big Game Guide .....	NE	
Billboards (See "Signs")		
Bill Collector		
No Repossessing .....	2A	
Repossessing .....	NE	
Biologist .....	4A	
Blacksmith .....	1A	
Boat Captain (Returns each night) .....	1A	
Boilermaker .....	NE	
Bondsman		
Bail .....	1A	
Other .....	3A	
Bookkeeper .....	4A	
Botanist .....	4A	
Bowling alleys		
Manager (Supervisory duties only) .....	3A	
Other .....	1A	
Breweries (See "Liquor Industry")		
Bricklayer/Brick Mason .....	2A	
Bridge Building and/or Maintenance .....	NE	
Bridgetender .....	2A	
Broker		
Commodity or "On the floor" .....	NE	
Real Estate .....	4A	
Stock .....	4A	
Building Manager/Superintendent (Office duties or supervisory duties only)		
Large Commercial .....	3A	
Other .....	1A	
Bulldozer Operator.....	2A	
Burglar Alarm Installer .....	2A	
Bus Driver.....	1A	
Business Machine Repair.....	3A	
Butcher (No slaughtering) .....	2A	
Buyer		
Department Store .....	4A	
Fur, hides, pelts .....	2A	
Other .....	3A	

## C

## C

Cabinet Maker .....	2A	
Candlemaker .....	2A	
Carpenter .....	2A	
Carpet Layer/Cleaner.....	1A	
Cartographer (Map maker) .....	4A	
Cashier .....	3A	
Casino Employee (Gaming Activities only) .....	1A	
Caterer		

	Occupation Class	Special Occupation Employee
Proprietor (Supervisory duties only) .....	3A	
Other .....	1A	
Cattle Breeder .....	2A	
Chauffeur .....	NE	
Chef (See "Restaurants")		
Chemist		
Consulting/Analytical .....	4A	
Laboratory/Other.....	3A	
Chimney Sweep .....	1A	
Chiropractor .....	1A	
<b>Cleaning Industry (Dry Cleaner, Laundry, Dyer)</b>		
Counter Clerk .....	3A	
Laundry Worker.....	1A	
Proprietor or Manager (Supervisory duties only).....	3A	
Delivery .....	2A	
Clergy .....	3A	
Clerk (Unless otherwise classified)		
Office .....	4A	
Sales .....	3A	
Coach .....	2A	
Coin Dealer (Not working in home).....	3A	
Collection Agency (See "Bill Collector")		
Comptroller .....	4A	
<b>Computer Industry</b>		
Consultant .....	4A	
Programmer, Systems Analyst, Security Specialist .....	4A	
Computer Operator, Engineer .....	4A	
Service and Repair .....	3A	
Other Skilled Worker .....	3A	
Concert/Event Promoter .....	3A	
Concrete and Cement Finisher .....	1A	
<b>Construction (Building, Highway, General)</b>		
Superintendent (Supervisory duties only) .....	3A	
Estimator, Timekeeper .....	3A	
Foreman/Superintendent with on site supervision .....	2A	
Laborer .....	1A	
Other (See specific occupation)		
Consultant (Excluding Financial Consultant, Insurance Agent, and those classified elsewhere) .....	4A	
Contractor ( <u>Must meet all the following criteria</u> ) .....	3A	
• Owner/major stockholder of well established firm in existence a minimum of 3 years		
• Business employs sufficient number of fulltime, year-round employees to require at least one superintendent and two or more foremen		
• Business located in an office outside of the home of the individual, with office staff		



	Occupation Class	Special Occupation Employee
<ul style="list-style-type: none"> <li>Duties are administrative, executive and managerial and do not involve manual labor or on site supervision</li> </ul>		
Contractor (All of the above AND on site) .....	2A	
Controller (Financial) .....	4A	
Convenience Store		
Owner (No store work) .....	3A	
Other .....	1A	
Cook (See "Restaurant")		
Cosmetologist .....	2A	
<b>Courier and Parcel Service Industry</b>		
Office Worker .....	4A	
Delivery (local) .....	2A	
Other .....	NE	
Court Reporter .....	4A	
Crane Operator .....	1A	
Crop Duster .....	NE	
Curator (Library, Museum, or Art Gallery) .....	4A	
Custodian .....	1A	

## D

## D

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Dairy Industry (See "Agriculture")		
Dance Teacher .....	2A	
Day Care/Kindergarten or Nursery		
Office Duties Only .....	4A	
Teacher or Attendant .....	3A	
Day Care Worker (for adults) .....	2A	
Day Trader (Stock Trader) .....	NE	
<b>Dental</b>		
Dentist .....	3A	
Denturologist .....	3A	
Hygienist .....	3A	
Assistant .....	3A	
Lab Worker, Technician .....	3A	
Dermatologist .....	4A	
Detective (Private) .....	NE	
Diamond Cutter .....	2A	
Dietitian		
No food preparation .....	4A	
Food preparation .....	2A	
Dishwasher (See "Restaurant")		
Disc Jockey .....	3A	
Dispatcher (Other than taxi cab) .....	3A	
Diver .....	NE	
Dock Worker .....	NE	
Domestic Servant .....	NE	

	Occupation Class	Special Occupation Employee
Draftsman .....	4A	
Driving Instructor .....	2A	
Dry Cleaning (See "Cleaning Industry")		
Dry Wall Installer .....	2A	
Druggist (See "Pharmacist")		
Dyer (See "Cleaning Industry")		

## E

## E

Economist .....	4A	
Editor .....	4A	
Electrician (Building or ground duties) .....	2A	
Electrologist .....	2A	
Electroplater .....	2A	
Elevator Inspector .....	2A	
Elevator Repair and Installation .....	1A	
Embalmer .....	2A	
Employment Agent .....	4A	
Engineer		
Professional with graduate degree (office and consulting work) .....	4A	
Office and Consulting only .....	4A	
Field Supervision .....	3A	
Stationary .....	2A	
Engraver .....	2A	
Entertainer .....	NE	
Evangelist (No travel abroad; 2 years of tax returns required) .....	3A	
Event Planner/Promoter .....	3A	
Executive (Unless otherwise classified) .....	4A	
The individual must own, or be employed by, a well established, financially sound company and be performing duties that are principally administrative and managerial in nature		
Explosive Handler .....	NE	
Exporter or Importer .....	2A	
Exterminator .....	1A	

## F

## F

Farmer (See "Agriculture")		
Farrier (Horse Shoer) .....	1A	
Fast Food Employee		
Owner, Manager .....	3A	
Manager (no ownership) .....	2A	
Other .....	1A	
Fiberglass Worker .....	1A	
Financial Planner .....	4A	
Firefighter (Not forestry service) .....	1A	
First Mate (Cruise ship) .....	NE	

	Occupation Class	Special Occupation Employee
<b>Fishing Industry (Curing and Packing, or Hatchery)</b>		
Supervisor or Superintendent .....	3A	
Skilled Worker .....	2A	
Fisherman .....	NE	
Flight Service Specialist .....	NE	
Floor Finisher .....	1A	
<b>Floral Industry</b>		
Sales or Arranging .....	3A	
Delivery .....	2A	
Greenhouse Employee .....	2A	
<b>Food Processing Industry</b>		
Manager, Superintendent (Supervisory duties only) .....	3A	
Foreman, Packer, Machine Operator, Inspector .....	2A	
Other .....	1A	
Food Vendor .....	1A	
Forest Ranger .....	1A	•
Fork Lift Operator .....	2A	
Funeral Director (No embalming) .....	3A	
Funeral Director (Embalming) .....	2A	
Furniture Finisher and Repair .....	2A	
Furniture Mover .....	1A	

## G

## G

Game Warden .....	2A	•
Garbage Collector (Owner only) .....	1A	
Gardener .....	2A	
<b>Gas Industry (See “Oil and Natural Gas” or “Utility”)</b>		
<b>Geologist</b>		
Office and Consulting .....	4A	
Field Supervision .....	2A	
Off Shore .....	NE	
Other .....	1A	
Glass Blower .....	2A	
Glazier .....	2A	
<b>Golf Course</b>		
Proprietor/Manager .....	3A	
Greenskeeper .....	1A	
Professional (Teaching or resident) .....	1A	
<b>Government and Legal Services</b>		
(See “Special Occupations” for limitations)		
Attorney .....	4A	•

	Occupation Class	Special Occupation Employee
Assessor .....	4A	●
Bailiff (Court duties only) .....	4A	●
Bailiff (Carrying a weapon) .....	2A	●
Coroner .....	4A	●
Court Reporter/Stenographer .....	4A	
Customs Inspector		
Office Duties .....	4A	●
Other .....	1A	●
Dog Catcher, Humane Shelter Worker .....	1A	●
FBI Agent (classify as Detective).....	NE	
Firefighter		
Chief, Marshal, and Superintendent (not actively fighting fires) .....	2A	●
Firefighter (including Paramedic).....	1A	●
Garbage Collector .....	NE	
Government Official (Elected or Appointed) .....	NE	
Health Official		
Office duties only .....	4A	●
Field duties .....	3A	●
Immigration Official or Inspector		
Office duties only .....	4A	●
Others.....	1A	●
Inspector		
Building.....	3A	●
Construction.....	2A	●
Elevator.....	2A	●
Structural Metal .....	NE	
Internal Revenue Worker (Office duties only, not seasonal).....	4A	●
Judge .....	4A	●
Lawyer .....	4A	●
Legal Secretary .....	4A	●
Military (All personnel) .....	NE	
Paralegal Assistant .....	4A	●
Park Ranger .....	2A	●
Police and other Law Enforcement Officers		
Border Patrolman, Chief, Lieutenant, Sergeant .....	1A	●
Desk Duties Only .....	2A	●
Making Arrests .....	1A	●
Detective, Police Officer .....	1A	●
Detective (working under cover) .....	NE	
Pardon, Parole, Probation, and Truant Officer .....	2A	●
Postal Worker		
Carrier .....	2A	●
Counter Clerk .....	2A	●
Office or Supervisory.....	3A	●
Other .....	2A	●
Postmaster .....	4A	●
Prisons and other Penal Institutions		
Warden, Superintendent, and Chaplain .....	2A	●

	Occupation Class	Special Occupation Employee
Guard, Jailer, Keeper .....	1A	●
Public Administrator (Not elected or appointed) .....	4A	●
Street Cleaner		
Mechanical Operation .....	1A	●
Manual Operation .....	1A	●
Toll Collector .....	2A	●
Traffic Manager .....	4A	●
Truant Officer .....	2A	●
Warden – Game and Fish, Fire .....	2A	●
Warden – Prison .....	2A	●
Welfare Counselor and Welfare Worker		
Office Duties Only .....	4A	●
Investigating and Making Reports .....	3A	●
Graphic Artist or Graphic Designer .....	3A	
Greenhouse Worker (See “Nurseries”)		
Grocery Worker		
Manager, Cashier, and Checker .....	3A	
Stock Clerk, Butcher .....	2A	
Guard		
Armored Car, Bank .....	1A	
Guard/Watchman .....	1A	
Hotel, Store .....	1A	
Industrial Plant (no explosives) .....	1A	
Mine .....	1A	
Railroads .....	1A	●
Guide (Hunting and fishing) .....	NE	
Gunsmith .....	2A	
Gutter Installer .....	1A	

## H

## H

Hairdresser .....	2A	
Heat Treater .....	1A	
Heating and Air Conditioning (Installation/Repair) .....	2A	
Health Club		
Proprietor .....	3A	
Attendant/Instructor .....	2A	
Holistic Practitioner .....	2A	
Homemaker .....	NE	
Homeopath .....	2A	
Horse Massage Therapy .....	1A	
Horse Shoer (Farrier) .....	1A	
Horse Trainer/Breeder		
Desk work only, no riding .....	3A	
Others, no riding .....	2A	
Riding .....	NE	
Horticulturist .....	3A	

	Occupation Class	Special Occupation Employee
Hospital Employee (See "Medical Services")		
<b>Hotel/Motel (Hospitality) Industry</b>		
Manager (Office duties only, not living on premises) .....	4A	
Clerk .....	3A	
Bellhop or Valet .....	2A	
Maid .....	1A	
Other .....	NE	
House Cleaner		
Self-employed .....	2A	
Employee .....	1A	
House Mover .....	1A	
Hunting Guide .....	NE	

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## I

Ice Skating Instructor .....	1A	
Importer or Exporter .....	2A	
Inspector		
Building .....	3A	
Elevator .....	2A	
Structural Steel .....	NE	
Insulation Installer		
Spraying .....	NE	
Others .....	1A	
<b>Insurance Industry</b>		
Adjuster .....	3A	
Agent or Broker .....	4A	
Inspector .....	3A	
Investigator .....	1A	
Interior Decorator		
Consulting, Office duties, Sales.....	4A	
Designer .....	2A	

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## J

Janitor .....	1A	
Jeweler		
Office or Sales Only .....	4A	
Handwork .....	3A	
Jockey .....	NE	
Judge (With law degree) .....	4A	•
Junk Dealer .....	1A	

	Occupation Class	Special Occupation Employee
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K
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Karate Instruction		
Owner only, no instructing .....	1A	
Instructor .....	NE	
Kennel Worker .....	2A	

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L
L

Laboratory Worker		
Supervisor, Registered Medical Technologist .....	3A	
Technician and Others .....	3A	
Landscaper .....	2A	
Lather .....	2A	
Laundry (See "Cleaning Industry")		
Lawyer .....	4A	
Lecturer .....	3A	
Lens Grinder .....	2A	
Librarian .....	4A	
Limousine Driver .....	1A	

### Liquor Industry

Brewery, Distillery, Winery		
Manager (Office duties only) .....	4A	
Chemist, Inspector, Supervisor, Blender .....	2A	
Collector, Distiller, Yeast Maker .....	2A	
Other .....	1A	
Retail Package Store (no bar)		
Clerk, Manager, Proprietor .....	3A	
Other .....	1A	
Wholesale Distributor		
Supervisor, Manager (Office duties only) .....	4A	
Sales (no delivery) .....	3A	
Other .....	1A	
Liquor Truck Driver.....	1A	

Lithographer.....	3A	
Livestock Yards		
Buyer, Inspector, Supervisor.....	2A	
Other .....	1A	
Lobbyist .....	4A	
Lobster Fisherman (returns each night, 2 years of tax returns required, 2- year Benefit Period, 90 day Elimination Period) .....	1A	
Locksmith .....	3A	
Longshoreman .....	NE	

	Occupation Class	Special Occupation Employee
<b>Lumber Industry</b>		
Logging (1,000 and 2 year Benefit Period Limit)		
Inspector, Scaler, Surveyor, Tallyman .....	1A	
Others .....	NE	
<b>Mills</b>		
Foreman, Grader, Inspector, Maker, Scaler .....	2A	
Saw Filer, Stationary Engineer (no machinery) .....	1A	
Tallyman .....	1A	
Other .....	NE	
<b>Yards</b>		
Foreman, Inspector, Sealer, Tallyman .....	1A	
Other .....	NE	
Luthier (making stringed instruments) .....	2A	

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## M

## M

Machine Operator .....	2A	
<b>Machine Shops</b>		
Machinist, Machine Operator, Skilled Worker .....	2A	
Other .....	1A	
Maid (hotel/motel) .....	1A	
Manicurist .....	2A	
<b>Manufacturing Industry</b>		
Manager (Office duties only), Mfg. Representative .....	4A	
Superintendent (Supervisory duties only) .....	3A	
Other (see specific occupation)		
Mary Kay Cosmetic Sales (2 years of tax returns required) .....	3A	
Mason (Brick or stone) .....	2A	
<b>Massage Therapist (Licensed)</b>		
Affiliated with medical facility, not self-employed .....	2A	
Self-employed (2 years of tax returns required) .....	1A	
Employee of non-medical facility .....	1A	
<b>Meat Industry (Packing and Slaughter House)</b>		
Office Duties Only .....	4A	
Foreman, Worker <u>not</u> around live animals or dressing operations .....	2A	
Other .....	NE	
<b>Mechanic (See specific industry)</b>		
<b>Medical Services</b>		
Acupuncturist .....	2A	
Anesthesiologist, Anesthetist .....	3A	
Audiologist .....	3A	



	Occupation Class	Special Occupation Employee
Certified Nursing Assistant .....	2A	
Chiropodist .....	3A	
Chiropractor .....	1A	
Dental Hygienist .....	3A	
Dental Lab Worker .....	3A	
Dentist, Orthodontist .....	3A	
Hypnotherapist .....	2A	
Lab Technician, Lab Worker .....	3A	
Midwife (Licensed) .....	2A	
Myotherapist .....	2A	
Nurse, RN, LPN .....	3A	
Private Nurse .....	NE	
Occupational Therapist (Registered) .....	3A	
Ophthalmologist .....	3A	
Optician .....	3A	
Optometrist .....	3A	
Osteopath .....	3A	
Paramedical Examiner .....	3A	
Pharmacist (Registered) .....	4A	
Phlebotomist .....	3A	
Physical Therapist .....	3A	
Physician .....	3A	
Physician Assistant .....	3A	
Podiatrist .....	3A	
Psychiatrist .....	3A	
Psychologist (Ph.D.) .....	3A	
Registered Medical Technologist .....	3A	
Respiratory Therapist .....	3A	
Speech Therapist .....	3A	
Technician, Lab Worker .....	3A	
Transcriptionist .....	4A	
X-Ray Technician .....	3A	
Hospitals, Sanitariums		
Administrator, Manager, Superintendent (Office duties only) .....	4A	
Dietician (No food preparation) .....	4A	
Emergency Medical Technician .....	1A	
Guard .....	1A	
Attendant, Cook, Laundry Worker .....	1A	
Orderly, Nurse's Aid .....	1A	
Merchant Marines .....	NE	
Metallurgist		
Office duties only .....	4A	
Underground .....	NE	
Others .....	2A	
Meter Installation and Repair .....	2A	
Meteorologist .....	4A	
Meter Reader .....	3A	
Millwright .....	2A	

	Occupation Class	Special Occupation Employee
<b>Mineralogist</b>		
Office duties only .....	4A	
Underground .....	NE	
Other .....	2A	
<b>Mining Industry</b>		
Office Duties Only .....	4A	
Above Ground: Manager, Superintendent .....	3A	
Foreman .....	2A	
Others .....	1A	
Below Ground .....	NE	
Minister .....	3A	
Missionary .....	NE	
Model .....	NE	
Molder .....	2A	
<b>Monument Industry</b>		
Dealer .....	3A	
Setter .....	2A	
Engraver .....	1A	
<b>Mortician</b>		
Embalming .....	2A	
No Embalming .....	3A	
Motels (See "Hotel/Motel")		
<b>Motion Picture Industry</b>		
Agent, Director, Editor, Producer, Stage Manager .....	3A	
Process Worker, Projectionist .....	3A	
Camera Operator .....	2A	
Makeup, Property Person, Stage Hand .....	2A	
<b>Motorcycles</b>		
Dealer, Mechanics, Sales .....	2A	
Music Conductor .....	3A	
Music Teacher .....	3A	
Musical Instrument Repair .....	2A	
Musician .....	NE	

## N

## N

Nanny (not returning to own home each night) .....	NE
Nanny (returning to own home each night) .....	1A
Naturopath .....	2A

## Newspaper Industry

	Occupation Class	Special Occupation Employee
Editor .....	4A	
Photographer (no aerial), Reporter .....	3A	
Stuffer/Mailer .....	2A	
War Correspondent, Foreign Correspondent .....	NE	
Newspaper Delivery .....	1A	
<b>Nuclear Facilities</b>		
Handling or exposed to hazardous materials .....	NE	
Other (See specific occupation)		
Nurse Practitioner .....	2A	
<b>Nurseries</b>		
Manager, Supervisor (No manual duties) .....	3A	
Sales, Foreman .....	2A	
Laborer .....	1A	

## O

## O

Ocularist (Makes glass eyes) .....	2A	
Office Clerk .....	4A	
Office Machine Repair .....	3A	
<b>Oil and Natural Gas Industries</b>		
Foreman, Gauger, Inspector, Pumpman .....	2A	
Pipeline Pumper, Walker .....	2A	
Offshore and other duties .....	NE	
Ophthalmologist .....	3A	
Optician .....	3A	
Optometrist .....	3A	
Orchestra Leader (3 years of tax returns required) .....	3A	
Orthodontist .....	3A	

## P

## P

<b>Painter</b>		
Building, House, Sign .....	1A	
Electrostatic .....	2A	
Paperhanger (No painting) .....	2A	
<b>Paper/Pulp Industry</b>		
Foreman, Superintendent .....	3A	
Others .....	1A	
Paralegal .....	4A	
Parking Attendant .....	2A	
Park Ranger.....	2A	
Pawn Broker .....	1A	
Personnel Manager or Director.....	4A	

	Occupation Class	Special Occupation Employee
Personal Services		
Barber, Beautician, Cosmetologist, Hairdresser .....	2A	
Manicurist, Electrolycist .....	2A	
Personal Trainer (2 years of tax returns required) .....	2A	
Pet Groomer .....	2A	
Pet Sitter .....	1A	
Pharmacist (Registered) .....	4A	
Phlebotomist .....	3A	
Photoengraver .....	3A	
Photographer		
Studio .....	4A	
Commercial Newspaper .....	3A	
Aerial, War, Stunt, Freelance .....	NE	
Photoprocessor .....	2A	
Piano Tuner .....	3A	
Picture Framer .....	2A	
Pile Driver .....	1A	
Pilot .....	NE	
Pipe Fitter .....	2A	
Plasterer .....	2A	
Plumber .....	2A	
Podiatrist .....	3A	
Polisher .....	1A	
Pottery Maker .....	1A	
Priest .....	3A	
Printing and Publishing Industry		
Editor, Office Worker, Proofreader, Copywriter .....	3A	
Other .....	2A	
Process Server .....	NE	
Professional Signer (for the deaf) .....	3A	
Purchasing Agent .....	4A	

## Q

## Q

Quarry Industry (See "Mining")

## R

## R

Rabbi .....

3A

### Radio/Television Industry

    Broadcasting Program Director .....

4A

    Production Manager (studio duties only).....

4A

    Engineer (master control only) .....

4A

    Announcer, Disc Jockey, Newscaster .....

3A

	Occupation Class	Special Occupation Employee
Camera Operator, Other Engineer .....	3A	
Repairman (not antenna), Other .....	1A	
Radio/Television Sales and Service		
Dealer or Sales (no outside work) .....	4A	
Repairing (no outside work) .....	2A	
Repairing or Installing (outside, no antenna work) .....	1A	
Railroad (See "Special Occupations" for limitations)		
Agent		
Office duties only.....	4A	●
Other .....	3A	●
Announcer, Informational Personnel .....	4A	●
Baggagemen.....	1A	●
Brakeman, Flagman .....	1A	●
Car Barn (Urban rail transit)		
Inspector .....	2A	●
Skilled Worker .....	1A	●
Laborer .....	1A	●
Conductor (Passenger trains only) .....	3A	●
Dispatcher .....	2A	●
Engineer (Locomotive), Railroad or Urban Transit .....	1A	●
Firefighter .....	1A	●
Freight Loader .....	1A	●
Guard .....	1A	●
Manager (Office duties only) .....	4A	●
Mechanic .....	2A	●
Messenger .....	2A	●
Porter .....	1A	●
Repairman (Signal, power line and track) .....	1A	●
Shipping and Receiving Clerk (handling freight) .....	1A	●
Shipping and Receiving Clerk (no freight handling) .....	2A	●
Steward .....	2A	●
Switchman or Flagman (in tower) .....	2A	●
Switchman or Flagman (other) .....	1A	●
Ticket Clerk .....	4A	●
Track Worker .....	1A	●
Yardmaster (Supervisory duties only) .....	2A	●
Yard Foreman .....	1A	●
Yard Worker .....	1A	●
Rancher (See "Agriculture")		
Real Estate		
Agent, Broker.....	4A	
Developer.....	NE	
Receiving and Shipping Clerk .....	2A	
Receptionist .....	4A	
Repossessor/Bill Collector		
No Repossessing .....	2A	
Repossessing .....	NE	
Restaurant (Principally Food Sales)		
Cashier, Host/Hostess, Manager .....	3A	

	Occupation Class	Special Occupation Employee
Chef, Cook, Wait Person .....	2A	
Bartender, Bus Boy, Check Room Attendant .....	1A	
Dishwasher, Kitchen Worker, Fast Food Worker .....	1A	
Restaurant (Principally Liquor Sales – See “Bars”)		
Roofer .....	1A	
Roustabout (Not offshore, inland work only) .....	1A	

## S

## S

Sales (Not listed elsewhere, wholesale and retail)		
Sales Manager (office duties only) .....	4A	
Traveling Salesperson .....	4A	
Mary Kay Cosmetics (2 years of tax returns required) .....	3A	
Delivery Route Sales (Local) .....	2A	
Door to Door Sales .....	NE	
Sandblaster .....	1A	
Sanitation Services (Not municipal)		
Manager/Operator (No manual duties) .....	3A	
Foreman (Supervisory duties only) .....	2A	
Mechanic .....	2A	
Other .....	1A	
Scrap Metal Dealer (Office duties only) .....	2A	
Scrap Metal Dealer (Some handling) .....	1A	
Other .....	NE	
Sculptor .....	NE	
Seamstress .....	2A	
Secretary/Stenographer .....	4A	
Security System Installer .....	2A	
Septic Tank Cleaner .....	1A	
Servant .....	NE	
Service Station (See “Automobile Industry”)		
Sheet Metal Worker		
Cornice, Drain, Gutter or Spout Setter .....	2A	
Furnace Installer or Setter, Tinner or Tinsmith .....	2A	
Other .....	1A	
Ship/Boat Builder .....	1A	
Shipping/Receiving Clerk .....	2A	
Ship’s Pilot (max. 5 year benefit period) .....	2A	
Signs/Billboards		
Billboard Poster .....	1A	
Others .....	NE	
Slaughterhouses (See “Meat Industry”)		
Social Service Worker (Non-governmental employee)		
Office duties only .....	4A	
Other .....	3A	
Speaker (Motivational, 3 years of tax returns required) .....	3A	
Sports Agent (Tax returns for 2 full years in the business) .....	4A	
Sprinkler Installer .....	2A	

	Occupation Class	Special Occupation Employee
Stationary Engineer .....	2A	
Steamfitter .....	2A	
 <b>Steel Industry</b>		
Manufacturing		
Superintendent .....	3A	
Blacksmith, Coremaker, Die and Job Setter .....	2A	
Cold Finisher, Foreman, Heat Treater .....	2A	
Molder, Machinist, Plater, Roller, Solder .....	2A	
Laborer, Unskilled Worker, Other .....	NE	
Structural Iron and Steel Worker .....	NE	
 Steeplejack .....	 NE	
Stenographer .....	4A	
Stevedore (On dock crane operator) .....	NE	
Stockbroker (See "Broker")		
Stonecutter .....	2A	
Storage (See "Warehouseman")		
Student .....	NE	
Surveyor .....	3A	
Swimming Pool Service .....	1A	

## T

## T

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Tailor .....	2A	
Talent Agent (2 years of tax returns required) .....	3A	
Tattoo Artist .....	NE	
Tavern (See "Bars")		
Tax Consultant .....	4A	
Taxicab Companies		
Dispatcher .....	3A	
Other .....	1A	
Taxidermist .....	2A	
 <b>Teacher (See "Special Occupations" for limitations)</b>		
Full College Professor (Tenured) .....	4A	●
College Guidance Counselor .....	4A	●
Superintendent, Assistant Superintendent .....	4A	●
Principal, Assistant Principal (Not teaching) .....	4A	●
Academic or Commercial Subject Teacher .....	4A	●
Guidance Counselor .....	4A	●
Physical Education, Manual Arts .....	3A	●
Industrial Arts, Non-Classroom Teacher .....	3A	●
 <b>Telephone</b>		
Operator .....	4A	
Inside Installer, Foreman, Dispatcher, Repairman .....	3A	
Outside Foreman, Inspector, Truck Driver .....	2A	

	Occupation Class	Special Occupation Employee
Cable Splicer, Placer, Lineman, Outside Repairman .....	1A	
Television (See "Radio") .....		
Tennis Professional (Teaching or Resident) .....	1A	
Textile Worker .....	2A	
Tile Layer .....	1A	
Tire Retreader .....	1A	
Toll Collector .....	2A	
Tool and Die Maker .....	2A	
Tow Truck Driver (Not over the road) .....	2A	
Toxicologist .....	4A	
Transcriptionist .....	4A	
Travel Agent .....	4A	
Tree Surgeon, Sprayer or Trimmer .....	1A	
 <b>Trucking Industry</b>		
Dispatcher .....	3A	
Mechanic .....	2A	
Truck Driver, local or long haul (either one must return home every night).....	2A	
Truck Driver, long haul (not returning home every night), furniture mover, liquor, gasoline or hazardous material.....	1A	
Typesetter .....	3A	

## U

## U

Upholsterer .....	2A	
<b>Utility Industries (Non-municipal)</b>		
(See also "Telephone")		
Office Worker .....	4A	
Plant Superintendent .....	4A	
Power Plant Superintendent .....	3A	
Meter Reader.....	3A	
Dynamo, Generator and Turbine Operator .....	2A	
Meter Installer, Power Station Employee .....	2A	
Purifying Plant Employee, Pumpman .....	2A	
Power Line Construction and Maintenance .....	NE	
Other .....	NE	
Underwater Search/Rescue Trainer .....	NE	

## V

## V

Vending Machine Collector, Filler or Service Person .....	2A	
Veterinarian, Large Animal .....	2A	
Veterinarian, Small Animal .....	3A	
Videographer (edits video tape).....	3A	
Vinyl Siding Installer .....	2A	



	Occupation Class	Special Occupation Employee
<hr/> <b>W</b> <hr/>		
Wait Person, Primarily Food .....	2A	
Wait Person, Primarily Liquor .....	1A	
Wallpaper Hanger (No painting) .....	2A	
Warden for Prison .....	2A	•
Warden for Fish and Game .....	2A	•
Warehouseman		
Foreman (Office duties only) .....	3A	
Checker, Crater, Packer .....	2A	
Other .....	1A	
Watchmaker/Repair .....	3A	
Water Works (See "Utilities Industry")		
Welder .....	2A	
Well Driller (Water only) .....	1A	
Welfare Worker (See "Social Service")		
Window Cleaner .....	1A	
 <b>Wood Industry</b> (Shop only; see "Lumber Industry" for others)		
Foreman (Office duties only) .....	3A	
Cabinetmaker (Carpenter) .....	2A	
Sander, Spray Painter, Varnisher, Finisher .....	1A	
Writer/Author .....	NE	
<hr/> <b>X</b> <hr/>		
X-Ray Technician .....	3A	
<hr/> <b>Y</b> <hr/>		
<hr/> <b>Z</b> <hr/>		
Zookeeper (small pet/small animals) .....	1A	
Zookeeper (large animals) .....	NE	