

Occupation Classifications

Overview

The underwriting process starts with a clear understanding of the business in which the proposed insured is engaged and the duties of the occupation.

Duties is the key word. The applicants must clearly state what they do for a living – the duties of the job are relevant, not just the title. Please avoid general terms such as salesperson, executive or president, without further description. A complete description of duties is required. If an individual has multiple or part-time occupations, the occupation classification will be determined by the most hazardous.

Class 5A This class includes a number of professionals and select white-collar occupations. Preferential rates are available. Typical occupations are architects and some engineers and corporate executives.

Class 4P This class is for physicians who do not perform any type of surgery or interventional procedures with some exceptions. These physician specialties include general practitioners, internists, family practice physicians, pediatricians, cardiologists, radiologists, gastroenterologists and dermatologists. Most dental specialties are also included in this occupation class.

Class 4A This class includes a number of professions and select white-collar occupations. Favored premiums are available. Typical occupations are large-animal veterinarians and underwriters.

Class 3P This class is for physicians who perform surgery or interventional procedures with some exceptions. These physician specialties include anesthesiologists, emergency room physicians, obstetricians and surgeons. Non-specialty dentists are also included in this occupation class.

Class 3A This class includes most professionals, and those technical and managerial occupations that do not qualify for 4A. In most cases these people are office-only workers whose particular occupations exhibit a high degree of stability and responsibility.

Class 2A Class 2A includes supervisors of various occupations who do not perform manual labor. Certain skilled clerical and technical workers are also included, along with some other categories of occupations. Examples are dental hygienists, surveyors and many clerical workers.

Class A This class includes manual workers with no unusual occupational hazards such as chiropractors and hair stylists.

Class B This class covers the most hazardous work that The Standard will insure for disability income insurance. Examples are bricklayers, carpenters and mechanics.

Classifying Occupations

A particular job and job duties are generally classified in accordance with the hazards of the work and the difficulty involved in returning to work. Other factors may also strongly affect the claim experience, such as the social or economic environment. For example, the disability income claim experience for chiropractors, dentists and employees of restaurants and hotels is higher than the actual hazard would seem to warrant.

Selected occupations may have certain other qualifications or requirements resulting in a more or less favorable classification. These requirements will be listed either with the occupation or in the Special Occupation section beginning on the following pages

Occupation Classifications

Using the Occupation Classifications List

Finding a Specific Occupation

Some occupation classifications may be found by the name or type of specific job or occupation, such as “accountant,” “barber,” “nurse.” For others it may be necessary to refer to a general industry or activity, such as “agriculture,” “bank,” “computer,” “construction,” “medical services,” etc. Since no list can be all-inclusive, if an occupation is not listed or there is any doubt as to the probable classification, contact your home office underwriter. The occupation class assigned will be based upon the actual duties, not based on the job title. The list is a guide only and the actual underwriting classification assigned to a policy may be more or less favorable, subject to the home office underwriter’s evaluation.

For some occupation classifications the occupation list will show that two or more years’ income documentation may be required.

Full-time Employment Required

The proposed insured must work 30 hours or more per week at the primary occupation.

Part-time or Multiple Occupations

Any part-time occupation(s) must be shown and described. Part-time income is generally not included to determine the benefit amount that may be issued. The occupational classification assigned will be for the most hazardous or higher premium occupation.

Change in Occupation

Reduction of premiums for a change in occupation will be considered after a permanent change, other than due to retirement, to a lower premium rate occupation. The insured must have performed in the less hazardous occupation continuously for at least one year and have no intention of returning to the primary duties of the previous occupation. When underwriting a request for reduction of occupational premium, in addition to evaluating the change in occupation, The Standard will consider build, medical history and impairments, habits and all other underwriting factors. An insured who has changed to a lower premium rate occupation, but who has become a higher risk for some other reason, will not qualify for improvement in the occupation class.

Any premium refund will depend on the circumstances of the particular case. In no event will premium be refunded for more than one year prior to the date notice of change was received at the home office. Therefore, it is important that prompt notice of an occupation change be given to The Standard.

- † See Entertainment Industry in Special Occupation Section following Occupation Classifications List.
 †† See Working in the Home/Residence in Special Occupation Section following Occupation Classifications List.
 ††† See Government Employees in Special Occupation Section following Occupation Classifications List.
 * Please contact your Standard Insurance Company underwriter or underwriting assistant.
 ** Blood profile and Home Office Specimen required for any amount.

Occupation Classifications List

All of the classifications in this list are guidelines. The final occupation class assigned to a specific insured is subject to home office underwriting review and approval. In some cases the occupation classification may be subject to reinsurance review and approval.

Occupation	Income Class	Occupation	Income Class
Academic Dean (see <i>Education</i>)		Agriculture (Beekeeping, Dairy, Farm, Hatchery, Nursery, Orchard, Ranch, Vineyard, Winery)	
Accountant		Employee (year-round, full-time only)	B
Bookkeeper (see <i>Bookkeeper</i>)		Foreman, Manager, Superintendent	A
CPA	5A	Owner ¹	A
Other accountant, with degree	4A	Owner ¹ , with two or more full-time, year-round workers and \$50,000+ earned income	2A
Other accountant, no degree	3A	Other	NO
Account Executive (see <i>Stockbroker</i>)		Agronomist (see <i>Chemist</i>)	
Actor, Actress	NO	Air Conditioning , Heating, Ventilation	
Actuary		Administrative and/or sales only (see <i>Sales</i>)	
Fellow or MAAA	5A	Install, Repair, Service	B
Other actuarial designation	4A	Aircraft Mechanic (not flight testing) (see <i>Aviation</i>)	
Without actuarial designation	3A	Airline Ground Crew (see <i>Aviation</i>)	
Acupuncturist** (not MD)	2A	Airport Screener (see <i>Aviation</i>)	
Adjustor (see <i>Claims Adjustor</i>)		Air Traffic Controller (see <i>Aviation</i>)	NO
Administrative Assistant		Alarm Install , Service	B
Income \$30,000+	3A	Allergist** (see <i>Medical Services</i>)	
Other	2A	Amusements (see <i>Sports</i>)	
Advertising Executive , administrative, sales duties only	3A	Amusement Park/Theme Park Employee	NO
Aerobics/Exercise Instructor (see <i>Sports</i>)		Anesthesiologist** (see <i>Medical Services</i>)	
Aeronautical Engineer (No experimental flying) (see <i>Engineer</i>)		Anesthetist** (not MD) working full-time as Anesthetist (see <i>Medical Services</i>)	
Aesthetician	A	Animal Control Officer , Dog Catcher	NO
Agent/Producer (see <i>Broker</i> or <i>Insurance Producer</i>)		Animator [†]	
		Announcer [†]	
		Antenna Erector , Maintenance	NO

1. For those farmers with positive net income with three years' tax returns showing profitable operations, The Standard will add in the depreciation to the net income to determine the benefit amount.

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Antiques	
Buyer	3A
Refinisher, Repairer, Restorer	A
Others	2A
Apartment Manager (see <i>Building Services</i>)	
Appliance, TV, Video	
Install, Service, with field duties	B
Bench duties only, no pickup, delivery or field duties	A
Appraiser	
Insurance, Art	2A
Merchandise	A
Real Estate (see <i>Real Estate</i>)	
Archeologist	
Consulting or office only	3A
Field duties	A
Architect	
With degree, license, office duties only	5A
Registered, not supervising construction	4A
Landscape Architect (see <i>Landscaping</i>)	
Architectural Draftsman	3A
Armed Forces Personnel	NO
Armored Car Driver (see <i>Driver</i>)	
Guard (see <i>Bank</i>)	
Art Director [†]	
Art Gallery	
Owner, Curator	3A
Dealer, Sales	2A
Artist	
Animator [†]	
Commercial Artist, Illustrator, Graphic Designer, Graphic Artist	3A
Others, including free-lance	NO
Art Restorer	2A
Asphalt Paver	B
Assessor [*]	
Athletics (see <i>Sports</i>)	
Attorney	5A

Auctioneer	
Livestock	A
Not Livestock	2A
Audiologist	3A
Auditor (if CPA, see <i>Accountant</i>)	3A
Author (if applicable, see <i>Newspaper</i>)	NO
Automotive, RV, Trailer, Other vehicles - sales, service, lease, rental	
Garage, Service Station, Paint/Body Shop, Car Wash, Parking Garage or Lot	
Owner, Cashier, Counterperson, no manual duties	2A
Owner, manual duties	A
Manager	A
Mechanic, Body Repair, Painter, Parking or Station Attendant, Tow Truck	B
Washer, Detailer	NO
New Vehicle Dealership, Leasing	
Executive, Owner or Manager, \$60,000+ income, office duties only	4A
Other Owner, Manager	3A
Parts Clerk, Counterperson	A
Salesperson	2A
Parts Sales	
New (see <i>Sales</i>)	
Used (see <i>Used Parts</i>)	
Used Vehicle Sales, Vehicle Rental Agency	
Manager, Owner, supervisory duties, with full-time sales staff, \$50,000+ income	2A
Other Manager, Owner, Salesperson	A
Other (see <i>Garage, Service Station</i> above)	
Aviation	
Civilian	
Air Traffic Controller, Crop Duster, Flying Instructor	NO
Commercial Pilot, Crew, Flight Attendant	NO
Other (requiring FAA licensing to perform their duties)	NO
Other (not flying):	
Airline Ground Crew, Baggage Handler	B
Airport Screener ^{†††}	
Electronics Technician, Mechanic	A
Military, any	NO

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Baggage Handler	B
Bail Bondsman	B
Bailiff	NO
Bakery	
Baker, Foreman, Manager, Proprietor, Skilled Worker	A
Delivery (see <i>Driver</i>)	
Bank, Credit Union, Finance, Savings and Loan, Title and Escrow	
Armored Car Driver (see <i>Driver</i>)	
Guard	B
Bookkeeper, Clerk, Teller	2A
Controller, Comptroller, Mortgage Banker, other Officer	4A
Economist with PHD	5A
Escrow Officer, Loan Officer, Manager, Searcher, Title Abstractor	3A
Officer, income \$60,000+, three years in same occupation	5A
Barber, (if working in home/residence††)	A
Bartender	B
Beautician (if working in home/residence††)	A
Beekeeper (see <i>Agriculture</i>)	
Bellhop	B
Bicycle Repair Mechanic	A
Billboard Erector	B
Billiards (see <i>Sports</i>)	
Biochemist (see <i>Chemist</i>)	
Biographer	NO
Biologist (see <i>Chemist</i>)	
Blacksmith, non - hazardous industry	B
Blaster	NO
Body Shop (see <i>Automotive</i>)	
Boilermaker (see <i>Manufacturing</i>)	
Bond Trader (see <i>Stockbroker</i>)	
Bookkeeper	
Earning \$30,000+	3A
Others	2A
Boom Operator	NO
Botanist (see <i>Chemist</i>)	
Bowling Alley Manager, Cashier (see <i>Sports</i>)	

Brewery Worker (see <i>Liquor Industry</i>)	
Bricklayer	B
Broker (also see <i>Buyer</i>)	
Bond, Investment, Securities, Stock (see <i>Stockbroker</i>)	
Commodity Broker, Floor Trader (see <i>Stockbroker</i>)	
Food, Lumber, office duties only, office not in home/residence (if working in home/residence††)	3A
Insurance (Casualty, Disability, Life, Property, Other Lines) (see <i>Insurance Producer</i> in <i>Special Occupations Section</i> following <i>Occupation Classifications List</i>)	
Mortgage (see <i>Real Estate</i>)	
Pawnbroker (see <i>Pawn Shop</i>)	
Real Estate (see <i>Real Estate</i>)	
Building Inspector (see <i>Real Estate</i>)	
Building Mover, Demolition	
Foreman, Proprietor	B
Others	NO
Building Services	
Apartments	
Manager, office only, non - resident, \$50,000+ income	3A
Manager with maintenance duties	B
Manager, others	2A
Other Buildings	
Custodian, Janitor	B
Manager, office duties only, \$50,000+ income	3A
Manager with maintenance duties	B
Manager, others	2A
Stationary Engineer	B
Bulldozer Operator	B
Burglar Alarm Install, Service	B
Bus Driver (see <i>Driver</i>)	
Business Machine Repair	2A
Bus Station Worker (see <i>Transportation</i>)	
Butcher, Meat Cutter (see <i>Meat Cutting, Packing</i>)	
Buyer (also see <i>Broker</i>)	

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Farm Produce, Grain, Poultry, Tobacco (with field duties)	2A
Fur, Hide, Livestock, Pelt	A
Merchandise (office and travel)	3A
Cab Driver (see <i>Driver</i>)	
Cabinetmaker	
no installation	A
with installation duties	B
Cable Installer , Repair	B
Camera Operator [†]	
Cardiologist ** (see <i>Medical Services</i>)	
Caretaker , Groundskeeper	B
Carpenter	B
Carpet , Rug Cleaner	B
Carpet Installer , Layer	B
Carpet Factory (see <i>Manufacturing</i>)	
Car Sales (see <i>Automotive</i>)	
Car Washer , Attendant	NO
Cashier	A
Casino	
Dealer, Pit Boss, Waiter, Waitress and others working gaming and/or others performing services or duties in a casino	NO
Executive, office duties only	3A
Caterer	A
Cement , Concrete Finisher	B
Cemetery Manager , Caretaker, Worker (see <i>Funeral Industry</i>)	
Census Taker *	
Certified Nurses Aide (CNA) (see <i>Nurse</i>)	
Certified Registered Nurse	
Anesthetist** (CRNA) (see <i>Medical Services</i>)	
Chaplain	3A
Chauffeur (see <i>Driver</i>)	
Chef , Cook	
Bar, Lounge, Tavern (see <i>Liquor</i>)	
Hotel, Restaurant (see <i>Restaurant</i>)	
Chemical Engineer (see <i>Engineer</i>)	

Chemist , Agronomist, Biochemist, Biologist, Botanist, Geologist, Physicist, Physiologist, Scientist, Zoologist	
Field and laboratory duties, more than 20%	3A
Field and laboratory duties, 20% or less	4A
Office and consulting only, minimum of Bachelor's degree	5A
Child Care (see <i>Daycare Provider</i>)	
Chimney Sweep	NO
Chiroprapist/Podiatrist ** (see <i>Medical Services</i>)	
Chiropractor	A
Choreographer [†]	
Cinematographer [†]	
Civil Engineer (see <i>Engineer</i>)	
Claims Adjustor	
Claims Examiner, office duties	3A
Fire, Marine, and those with field and/or inspection duties	2A
With field duties	2A
Other, office only	3A
Clergy Member	3A
Clerk , (If applicable, see <i>Office Worker</i>)	
Medical Records	2A
Parts	B
Postal	NO
Sales (see <i>Sales</i>)	
Shipping, Receiving	B
Stock	B
Clock , Watch	
Repair, Assembly	2A
Coach	
Professional Sports (see <i>Sports</i>)	
Non Professional (see <i>Education</i>)	
Cocktail Waitress , Waiter, not casino	B
Collection Agency	
Inside office duties only	2A
With outside duties	NO
With repossession duties	NO

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Comedian	NO
Commercial Artist (see <i>Artist</i>)	
Commodity Broker or Floor Trader (see <i>Stockbroker</i>)	
Composer	NO
Computer	
Sales (see <i>Sales</i>)	
Computer Operator, Computer Services Assistant or Clerk, Data Entry, Documentation Specialist, Tape Librarian, Repairman or Technician, Scheduler, no pick-up or delivery	2A
Business Systems Analyst, Database Administrator, Database Analyst, Internet Operations Specialist, LAN or Unix Administrator, Network Systems Analyst, Network Technician, Process Analyst, Project Manager/Supervisor, Software Developer, Systems Engineer, Systems Integrator, Systems Programmer (mainframe and/or technical support), Technical Specialist, Telecommunication Business Analyst, Telecommunication Engineer, Web Developer, Web Graphic Designer, Webmaster, Workflow Engineer ¹	3A
If qualifies for 3A, above, including meeting the degree or years job experience requirement, and also documents earned income of \$75,000+ last two years ²	4A
Concrete, Cement Finisher	B
Conductor (Music, Symphony, full-time)	2A

- For the 3A and upgradeable 4A computer occupations, the following are required:
 - Salaried (W-2) employee (if not salaried, also see * below)
 - Degree in Computer Science or Business Information Systems or with 4 years' job experience. (If no, call home office underwriter. Most will be 3A, but no upgrade to 4A).
- If 4A in this section and duties are 90+% managerial, policy making and administrative (For 5A eligibility, see Corporate Executive)
 - * If otherwise meets above requirements for 3A or 4A but is an independent contractor or otherwise not a salaried W-2 employee, the following are required:
 - Working at current position a minimum of six months
 - Occupational duties questionnaire
 - Copy of employment contract
 - Not working in home/residence.
 - If working in home/residence, see *Working in the Home/Residence in Special Occupations Section* following *Occupation Classifications List*.

Construction	
Architect, Engineer (see <i>Architect</i> or <i>Engineer</i>)	
Contractor (see <i>Contractor</i>)	
Draftsman, 4 year degree, \$60,000+ earned income each of the past 2 years	4A
Draftsman, others	3A
Equipment Operator, Fabricator, Installer, Maintenance, Service, and select others (such as those installing, repairing, servicing, working in the following occupations, industries and/or with the following materials)	
Air Hammer Operator, Blaster, Erector, Explosives Handler, Steeplejack, Structural Iron Painter	NO
Bridge, Dam, Lock, Structural Iron/Steel, Subway, Tunnel:	
Craneman, Foreman (supervising only), Inspector	B
Other worker	NO
Carpenter, Drywall, Electrician, Painter (not more than two story), Paperhanger, Pipefitter, Plumber, Roofer, Steamfitter; Alarm System, Air Conditioning, Blind and Window, Carpet, Floor, Heating, Sprinkler System, Tool and Die, Ventilation; Brick, Cement, Plaster, Sheet Metal, Stucco, Marble, Tile, Stone; Other Skilled Worker	B
Curtain, Drape installer	A
Pipeline Construction and Maintenance, Powerline (see <i>Energy Industries</i>)	
Estimator, office duties only	3A
Other, no duties at heights, on roof, risk of falling, etc. (If other than above, see specific job/activity such as <i>Carpenter, Roofer</i> , etc.)	2A
Inspector, Foreman, Superintendent, Supervisor	
No manual duties	2A
20% or less manual duties	A
More than 20% manual duties	B
Surveyor	2A
Consultant*	

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Contractor (Each must meet all requirements listed for each group)	
Group One	4A
Owner/operator of current business three years, office not in home/residence, full-time office staff, no manual duties, sales/administrative duties only, minimal on-site inspection, no direct supervision of construction site work, employs full-time workers or subcontractors year-round, earned income \$100,000 for each of last three years	
Group Two	3A
Owner/operator of current business three years, office not in home/residence, full-time office staff, no manual duties, mostly sales/administrative duties, some on-site inspection, no direct supervision of construction site work, employs full-time workers or subcontractors year-round, earned income \$75,000 for each of last three years	
Group Three	2A
Owner/operator of stable, financially sound business, office may be in home/residence, no manual duties, minimum 50% sales/administrative duties, maximum 50% on-site inspection or supervision, employs full-time workers or subcontractors year-round, earned income \$50,000 for each of last three years	
Group Four	
Working Contractor (see <i>Construction</i> or specific trade industry)	
Controller, Comptroller (see <i>Bank</i>)	
Convalescent Home (see <i>Medical Services</i> or <i>Nurse</i>)	
Convenience Store Employee, Manager, Owner	A
Cook, Chef	
Hotel, Restaurant (see <i>Restaurant</i>)	
Bar, Lounge, Tavern (see <i>Liquor</i>)	
Copywriter, Advertising	3A
Coroner*	
Corporate Executive (see <i>Executive</i>)	
Corrections Officer	NO
Cosmetologist	A
Counselor	
Government Employee*	
Masters Degree (MSW)	3A
Social Worker (LCSW)	2A
Other (not government employee)	A

Courier (see <i>Driver</i>)	
Court Reporter	2A
Crane Operator	B
Credit Agency	
Collector	B
Inspector, Reporter	2A
Manager, office duties only	3A
Credit Manager, Analyst	2A
Credit Union (see <i>Bank</i>)	
Crop Duster (see <i>Aviation</i>)	NO
Curator (Museum, Art Gallery)	3A
Custodian (see <i>Building Services</i>)	
Customs Inspector* Official	
Dairy Farm Worker (see <i>Agriculture</i>)	
Dairy products processing	
Inspector, Superintendent, Tester	2A
Skilled Worker	A
Dancer	NO
Daycare Provider	
Four-Year College Degree, not working in home/residence	2A
No College Degree, not working in home/residence	A
Working in home/residence	NO
Day-Trader , trading own account	NO
Dealer (see <i>Casino</i>)	
Deckhand (see <i>Marine</i>)	NO
Decorator , Interior, Designer (interior or industrial) office, consulting and sales only	3A
Delivery Person (see <i>Driver</i>)	
Dental Assistant**	A
Dental Hygienist** (see <i>Medical Services</i>)	
Dental Lab Technician	2A
Dentist** (DDS or DMD) (see <i>Medical Services</i>)	
Dermatologist** (see <i>Medical Services</i>)	
Design , Interior (see <i>Decorator, Interior</i>)	
Designer	2A
Window Dresser, Painter, other (see <i>Construction</i>)	
Detective	NO
Dialysis Technician** (see <i>Medical Services</i>)	

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Diamond Cutter , Polisher, Sales (see <i>Jewelry</i>)	
Dietitian Assistant	A
Dietitian	
Registered, not preparing food	3A
Preparing food	A
Director [†] , Radio and TV	
Disc Jockey [†] , Radio	
Dishwasher (see <i>Restaurant</i>)	
Dispatcher	2A
Disposal Industry (see <i>Sanitation</i>)	
Distillery Worker (see <i>Liquor Industry</i>)	
Diver , Diving Attendant (For pay or professional)	NO
Dockworker	
Checker, Foreman, Overseer	B
Longshoreman, Skilled Machinery Operator, Stevedore, other	NO
Superintendent, Wharf Master	A
Dog Catcher , Animal Control Officer	NO
Dog Groomer ,	B
Handler, Kennel Operator, Trainer	
Domestic Help (full-time, not living on premises) Butler, Cook, Gardener, Maid, Valet	B
Chauffeur (see <i>Driver</i>)	
Door , Window Installer	B
Draftsman	3A
Dredge Operator (see <i>Marine Industry</i>)	
Dressmaker (not working in home/residence)	A
Driver , Delivery Person	
Heavy Equipment Operator	B
Local and Route Sales	
Bakery, Bus, Dry Cleaning, Courier, Express Mail*, Florist, Grocery Items, Mobile Canteen, Parcel Delivery, Tow Truck, Vending Machine Items, Postal Service ^{†††}	B
Armored Car, Cab, Limousine Service (full-time), Liquor, Pizza, Newspaper, Taxi	NO
Long Distance and other	
Bus, Heavy Appliance	B
Chauffeur, Explosives, Garbage, Hazardous Materials, Logging Truck, Moving and Storage, Mining Truck, Private Chauffeur, Sanitation, Long Haul Truck	NO

Driving School	
Administration and sales only	2A
Instructor	A
Dry Cleaner , Laundry	
Driver, Delivery, other (see <i>Sales</i> or <i>Driver</i>)	
Proprietor, Manager, Clerk, Seamstress, Alteration	A
Drug Store (see <i>Sales</i> or <i>Pharmacist</i>)	
Drywall Installer , Taper	B
Economist (see <i>Bank</i>)	
Editor	
Film [†]	
Print (Newspaper, Magazine)	3A
Education ¹ (also ^{†††})	
College, Graduate School, University	
Academic Dean, Department Head (PhD, \$75,000+ earned income for last three years)	5A
Other Dean or Department Head	4A
Academic subjects, Music, Voice, other non-athletics	3A
Coach, Dance Instructor	A
Student, some professions only (see <i>Students and New Professionals</i> in <i>Special Occupations Section</i> following <i>Occupation Classifications List</i>)	
Elementary or High School, with BA, BS, BEs or higher	
Academic subjects, Counselor, Music, Voice	2A
Coach, Cooking, Dance, Driving, Industrial Arts, Physical Education	A
Principal, School District Superintendent	3A
Teacher of music, art or academics , in home/residence, full-time only, salaried or self-employed	2A
Teacher, exercise, aerobics, martial arts, other in home/residence	NO
not in home/residence (see <i>Sports</i>)	
Electrical Appliance Repairs (see <i>Appliance</i>)	
Electrician	B

1. Determine if employee has other disability insurance or disability retirement insurance.

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Electrologist (not working in home/residence)	B
Elevator Installation, Service	B
Embalmer (see <i>Funeral Industry</i>)	
Embryologist** (PhD or MD) (see <i>Medical Services</i>)	
Endocrinologist** (see <i>Medical Services</i>)	
Emergency Medical Technician** (see <i>Medical Services</i>)	
Emergency Room Physician** (see <i>Medical Services</i>)	
Energy Industries (Construction, Generation, Distribution, Discovery)	
Electric and/or Nuclear	
Powerhouse, Substations:	
Direct Control Operator, Electrician, Inspector, Tester, Transformer Operator, Wireman, Other Skilled Worker	B
Foreman, Generator and Turbine Tender, Stationary Engineer	A
Remote Control Switchboard Operator, Superintendent	2A
Power Line Construction, Maintenance:	
Foreman, Groundsman, Inspector, Installer (not structural steel worker), Linesman,	B
Transmission Tower Erection, other	NO
Oil and Natural Gas (Drilling, Production, and Pipeline)	
Onshore:	
Operator or Producer (office only)	3A
Superintendent, Manager, Geologist	2A
Blacksmith, Craneman, Foreman, Driller, Inspector, Motorman, Pumpman, Stationary or other Engineer, Tool Pusher, Trench Machine Operator	B
Other	NO
Offshore	NO
Refineries (see <i>Manufacturing</i>)	
Engineer	
Professional degree, office and consulting duties only	5A
Field and laboratory duties, 20% or less	4A
Field and laboratory duties, more than 20%	3A
Recording or Sound Engineer [†]	

Engraver	2A
Escrow Officer (see <i>Bank</i>)	
Estheticians	A
Estimator	
Office duties only	3A
Other, no duties at heights, on roofs, risk of falling, etc	2A
Other than above (see specific job/activity such as <i>carpenter, roofer, etc.</i>)	
Etcher	2A
Executive²	
Group One Document earned income of \$40,000+ for the last two years.	3A
Group Two Document earned income of \$50,000+ for the last two years. Five or more full-time, year-round employees in the firm.	4A
Group Three Three years in same occupation. Document earned income of \$60,000 for the last two years. Five or more full-time, year-round employees in the firm.	5A
Executive Recruiter	3A
Exercise Instructor (see <i>Sports</i>)	
Explosives Handler	NO
Exporter, Importer	2A
Express Mail Delivery (see <i>Driver</i>)	
Exterminator, Fumigator	B
Eyeglasses (see <i>Optical Services</i>)	
Factory Worker (see <i>Manufacturing</i>)	
Family Practice or Family Medicine** (MD) (see <i>Medical Services</i>)	
Farmer (see <i>Agriculture</i>)	
Farrier (Horseshoer)	B
Fashion Designer	3A
Fashion Model	NO
Federal Marshall	NO

2. Managerial, administrative, policy-making employee of a well-established company. Occupation not classified elsewhere in this guide. All must meet the following requirements plus any listed for a group:

- No manual duties.
- Duties are in an office, administrative and managerial only.

Income requirements apply as noted in Group One, Two and Three above.

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Fence Installer	B
Ferryboat Captain, Deckhand (see <i>Marine Industry</i>)	
Film Developer, Processor	A
Film Editor [†]	
Financial Consultant (see <i>Stockbroker</i>)	
Fire Alarm Install, Service	B
Firefighter	
Municipal, State, Federal	NO
Private Industry	B
Fire Marshall ^{†††}	A
Fish and Game Warden (see <i>Park Services</i>)	
Fisherman	NO
Fish Hatchery , private, not governmental (see <i>Agriculture</i>)	
Fish Processing Plant	
Foreman, Manager, Superintendent (supervising only)	2A
Process Worker, Skilled Worker	B
Fish Processing Ship	NO
Fitness Instructor, Trainer (see <i>Sports</i>)	
Flight Attendant	NO
Flight Instructor	NO
Floor Finisher, Sander	B
Floor Trader , Stocks, Bonds, Commodities (see <i>Stockbroker</i>)	
Floral Arranger, Designer, no delivery	2A
Florist	
Driver, delivery (see <i>Driver</i>)	
Retail duties only	2A
Foreign Correspondent	NO
Forest Ranger (see <i>Park Services</i>)	
Foster Home Care , working in home/residence	NO
Fumigator (see <i>Exterminator</i>)	
Funeral Industry, Cemetery	
Cemetery Manager, office only	3A
Cemetery Worker, Caretaker	B
Embalming, Monument or Stone Cutter	A
Funeral Director, Mortician (no embalming)	3A
Furnace Installation, Service	B

Furniture	
Designer	3A
Mover (see <i>Driver</i>)	
Restorer, Upholster	A
Sales (see <i>Sales</i>)	
Gambling, Gaming Industry (see <i>Casino</i>)	
Game Warden (see <i>Park Services</i>)	
Garage	
Automotive or other vehicle sales or service (see <i>Automotive</i>)	
Parking Garage (see <i>Automotive</i>)	
Garbage Collector	
Recycler (see <i>Sanitation</i>)	
Driver (see <i>Driver</i>)	
Other	NO
Gardener (see <i>Landscaping</i>)	
Gas Station Attendant	B
Gastroenterologist ^{**} (see <i>Medical Services</i>)	
Gem Cutter, Polisher (see <i>Jewelry</i>)	
General Practitioner ^{**} (MD) (see <i>Medical Services</i>)	
Geneticist ^{**} (MD) (see <i>Medical Services</i>)	
Geologist (see <i>Chemist</i>)	
Glazier	B
Goldsmith (see <i>Jewelry</i>)	
Golf Course Manager (see <i>Sports</i>)	
Golf Instructor , not touring pro (see <i>Sports</i>)	
Government Employee ^{†††}	
Graphic Designer (see <i>Artist</i>)	
Greenskeeper (see <i>Landscaping</i>)	
Grocery Store (see <i>Sales</i>)	
Groundskeeper (see <i>Landscaping</i>)	
Guidance Counselor (see <i>Counselor</i> or <i>Education</i>)	
Guide	
Fishing, Hunting	NO
Tour, Travel (within USA, not international)	A
Gunsmith	A
Gynecologist ^{**} (see <i>Medical Services</i>)	
Hairdresser, Hairstylist	A
(if working in home/residence ^{††})	

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Harbor Master (see <i>Marine Industry</i>)	
Hearing Aid Technician	2A
Heating , Air Conditioning, Ventilation	
Administrative and/or sales only (see <i>Sales</i>)	
Install, repair, service or removal	B
Helicopter Mechanic (see <i>Aviation</i>)	
Helicopter Pilot (see <i>Aviation</i>)	
Hematologist*** (see <i>Medical Services</i>)	
Hod Carrier	B
Horse Training , Shoeing	B
Hospital Administrator (see <i>Medical Services</i>)	
Hospital Orderly , Aide, Attendant (see <i>Medical Services</i>)	
Hotel , Motel	
Bellhop, Cleaner, Housekeeper, Porter	B
Clerk	A
Manager, office only, non - resident, \$50,000+ earned income	3A
Manager, others	2A
Managers with maintenance duties	B
Human Resources or Personnel Manager or Recruiter	3A
Hypnotherapist , Hypnotist, not working in home/residence	2A
Illustrator (see <i>Artist</i>) (if Animator [†])	
Immigration Official*	
Immunologist** (see <i>Medical Services</i>)	
Importer , Exporter	2A
Incinerator Plant (see <i>Sanitation</i>)	
Industrial Engineer (see <i>Engineer</i>)	
Inhalation Therapist (see <i>Medical Services</i>)	
Insurance Adjustor (see <i>Claims Adjustor</i>)	
Insurance Underwriter , office only	4A
Insurance Producer (Life, Disability, P&C or other lines) (see <i>Insurance Producer</i> in <i>Special Occupations Section</i> following <i>Occupation Classifications List</i>)	
Interior Decorator (see <i>Decorator</i>)	
Interior Designer (see <i>Decorator</i>)	
Internal Revenue Agent*	

Internist** (MD) (see <i>Medical Services</i>)	
Interpreter	
For Hearing Impaired	2A
Language Translator	3A
Investigator (Private), Detective	NO
Investment Analyst , Broker, Consultant (see <i>Stockbroker</i>)	
Investor , trading own account	NO
Jailer	NO
Janitor (see <i>Building Services</i>)	
Jewelry	
Gem/Diamond Cutter, Goldsmith, Polisher, Silversmith	A
Inside Sales	2A
Jewelry Repair	2A
Owner, Manager	2A
Jockey	NO
Journalist (see <i>Newspaper</i>)	
Judge (Elected Judges ^{†††})	5A
Judo Instructor or other Martial Arts	NO
Junk , Used Parts Dealer (see <i>Used Parts</i>)	
Karate Instructor or other Martial Arts	NO
 kennel Operator	B
Key Maker	A
Kidney Dialysis Technician**	2A
Labor Union Organizer , Official	2A
Landscaping	
Architect, registered A.I.A., not supervising construction	4A
Gardener, Greenskeeper, Groundskeeper, Laborer, Landscaper, Lawn Service	B
Owner, supervising only	2A
Working Owner, with three or more full - time, year - round employees	A
Other Owner	B
Laundry Worker (see <i>Dry Cleaner</i> or <i>Medical Services</i>)	
Law Enforcement	NO
Lawn Service (see <i>Landscaping</i>)	
Lawyer	5A
Leasing , Rental Company (see <i>Rental</i> or <i>Leasing</i>)	

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Legal Stenographer	2A
Legal Transcriber	2A
Library	
Head Librarian	3A
Other Librarian, Librarian Assistant	2A
Lighting Designer†, Technician	
Limousine Service	
Driver, full-time (see <i>Driver</i>)	
Office worker, Owner (not driving)	2A
Lineman, Electrical, Telephone	B
Liquor Industry	
Distribution and Wholesale Sales	
Delivery, Driver (see <i>Driver</i>)	
Warehouseman	B
Distributor, Representative, Sales, no delivery	A
Manager, Proprietor, office only	3A
Superintendent, Supervisor	2A
Manufacture (Brewery, Distillery, Winery)	
Brewmaster, Examiner, Inspector, Superintendent, Winemaker	2A
Collector, Cooker, Distiller, Foreman, Labeler, Packer, Sales, Stillman, Yeastmaker	A
Laborer	NO
Manager, office only	3A
Other Skilled Worker	B
Regulation: Officer†††, Public Worker, Regulator (see specific job/activity)	
Retail Sales	
Liquor Sales Primary (Tavern, Bar, Lounge):	
Proprietor, Manager, Bartender	B
Other Proprietor, All other workers	NO
Cashier, Chef, Cook (highest grade only)	A
Bartender, Waiter, Waitress, Other Cook, Chef	B
Manager, Proprietor (not tending bar)	A
Manager, Proprietor (tending bar)	B
Retail Store Owner	A
Other Worker	NO

Literary Agent	3A
Lithographer (see <i>Printing</i>)	
Livestock	
Horseshoer (Farrier)	B
Stockyard Employee:	
Auctioneer, Inspector, Weigher	A
Buyer, Commission Broker, Dealer, Sales, Superintendent	2A
Cowboy, Shearer, Yardman, Other	NO
Shipper	B
Veterinarian (see <i>Veterinarian</i>)	
Loan Officer (see <i>Bank</i>)	
Lobbyist, Office and Consulting	3A
Location Manager†	
Locksmith	A
Logging, Lumber and Related Occupations	
Lumberyard or Mill	
Boomman, Dogger, Driver, Log Setter, Slipman	NO
Foreman, Grader, Inspector, Machine Setter, Marker, Saw Filer, Scaler, Tallyman	A
Loader, Sawyer, Other Skilled Worker	B
In Woods or Transporting to Mill	
Blaster, Bucker, Choker Setter, Driver, Faller, High Climber	NO
Boommaster, Foreman, Head Rigger, Heavy Equipment Operator, Overseer	B
Clerk, Contractor, Inspector, Machine Shop Worker, Scaler, Surveyor, Tallyman, Timber Cruiser	A
Not in Woods	
Contractor, Proprietor, Superintendent	2A
Longshoreman, Stevedore (see <i>Dockworker</i>)	
Machine Shop, Machinist, Machine Operator, Skilled Worker	A
Magistrate*	
Mail Carrier (see <i>Postal Services</i>)	
Mail Clerk, Sorter (not U.S. Postal Service)	B
Makeup Artist†	
Management Consultant*	

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Manicurist	A
Manufacturing	
Assembler, Boilermaker, Carpenter, Craneman, Electrician, Fireman, Glazer, Grinder, Molder, Receiving Clerk, Shipping, Welder	B
Chemist (see <i>Chemist</i>)	
Cleaner, Laborer, Sweeper, Unskilled Worker, Yardman	B
Designer, Draftsman	3A
Executive (see <i>Executive</i>)	
Foreman (supervision only), Inspector, Lab Technician, Manager, Timekeeper, Superintendent, Supervisor	2A
Machinist, Skilled Machine Operator, Working Foreman	A
Professional Engineer (see <i>Engineer</i>)	
Marine Industry	
Harbor Master* (government employee)	
Land or Harbor (returning ashore daily, not government employee)	
Bar Pilot, Dredge Officer, Ferry Boat Captain, Harbor Pilot, River Pilot	A
Dredge Crewman, Dredge Operator, Lightship Service Operator	B
Barges, Ocean Going Ships, Tugs, Others not returning to shore daily	NO
Crewmen, Deckhand, Lightship Service, Merchant Seaman, Officer or Crew, Seaman, Wrecking/Salvage, Other	NO
Marina	
Manager, Owner	A
Other Skilled Worker	B
Market Research Analyst , office only	3A
Martial Arts Instructor or other in Martial Arts	NO
Marshall , Federal or other	NO
Mason , Bricklayer	B
Massage Therapist	
Licensed Massage Therapist (Owner, Operator, income \$30,000+)	A
Licensed Massage Therapist employed by above	B
Other	NO

Meat Cutting , Butchering, Packing	
Foreman, Manager, Superintendent	2A
Butcher, Dressing Operations, Inspector (not government employee), Meat Cutter, Packer, Shipping Clerk, Skilled Process Worker	B
Mechanic	B
Mechanical Engineer (see <i>Engineer</i>)	
Medical Services	
General	
Acupuncturist** (MD)	4P
Acupuncturist (not MD)**	2A
Allergist**	4P
Anesthesiologist** (MD)	3P
Anesthetist/CRNA (not MD, certified, working full time as anesthetist)**	3A
Cardiologist**	4P
Chiropractor	A
Dermatologist**	4P
Dialysis Technician**	2A
Embryologist** (MD or PhD)	4P
Emergency Medical Technician**	A
Emergency Room Physician**	3P
Endocrinologist**	4P
Family Medicine or Family Practitioner** (MD or DO)	
Gastroenterologist**	
General Practitioner** (MD or DO)	
Geneticist** (MD or PhD)	
Gynecologist**	3P
Hematologist**	4P
Hospitalist**	
Immunologist**	
Internist**	
Medical Assistant in medical office	2A
Medical Clerk	
Medical Records Clerk	
Medical Lab Technician	
Medical Lab Worker	
Midwife (see <i>Nurse</i>)	
Naturopathic Physician	2A
Neonatologist** (MD)	4P
Nephrologist** (no surgery ¹)	4P
Neurologist** (no surgery ¹)	
Neuro - Otologist** (no surgery ¹)	

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1. 3P if performing surgery.

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Nuclear Medicine** (MD)	4P
Nurse, various types (see <i>Nurse</i>)	
Obstetrician**	3P
Occupational Medicine** (MD or DO)	4P
Oncologist**	
Ophthalmologist**	
performing invasive procedures	3P
not performing invasive procedures	4P
Optician (see <i>Optical Services</i>)	
Orthopedist**	3P
Osteopath**	4P
Otolaryngologist** (ear - nose - throat)	3P
Otologist**	4P
Otologist (not MD)	3A
Paramedic**	A
Pathologist**	4P
Pediatrician**	
Perfusionist**	3A
Phlebotomist**	2A
Physiatrist/Physical Medicine/ Rehabilitation** (MD or DO)	4P
Physician Assistant** (licensed)	3A
Plastic Surgeon**	3P
Podiatrist**/Chiropodist** (not eligible for Own Occ)	3A
Proctologist**	3P
Professional Medical Technologist** (Bachelor's Degree)	3A
Psychiatrist	4P
Pulmonologist**	
Radiologist**	
Rheumatologist**	
Surgeon** (board certified)	3P
Surgical Technician**	2A
Thoracic Surgeon**	3P
Therapist (not MD):	
Inhalation	2A
Occupational	
Physical	
Physiotherapist	
Rehabilitation	
Respiratory	
Physical Therapy Assistant	A
Speech	3A
Urologist**	3P

Hospital; Assisted Care, Convalescent, Nursing or Retirement Home	
Administrator, office only, income \$60,000+	4A
Other administrator, office only	3A
Attendant, Chef, Cook, Kitchen, Laundry worker, Nurse's Aide, Orderly	B
Dietitian (registered, not preparing food), Manager, Superintendent (administrative only)	3A
Dietitian Assistant, Dietitian (preparing food)	A
Medical Records Clerk, Medical Secretary	2A
Nurse or Nurses Aide, various types (see <i>Nurse</i>)	
Ultrasound and X-Ray technician:	
Four year degree	3A
Two year degree	2A
Dental	
Dentist (non-specialty) or Oral Surgeon**:	
DDS or DMD, eligible for Own Occ	3P
MD or DO, eligible for Own Occ	3P
DDS or DMD plus MD or DO, eligible for Own Occ	3P
Dentist Specialties** (DDS or DMD) eligible for Own Occ:	
Exodontist	4P
Orthodontist	
Pedodontist	
Periodontist	
Prosthodontist	
other Dentist Specialties	
Dental Lab Owner	3A
Dental Hygienist**	2A
Dental Lab Worker	
Medical Records Clerk	
Oral Hygienist**	
Dental Assistant	A
Merchant Seaman	NO
Meteorologist (if on - air [†])	
Field and office work	2A
Office duties only	3A
Microphone Boom Operator[†]	NO
Midwife (see <i>Nurse</i>)	
Military Personnel	NO

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Mining Industry	
Underground Mines	
Assayer, Chemist, Manager, Metallurgist, Superintendent, Surveyor:	
Not going underground	2A
Underground no more than six hours per week	B
Explosives handler, other, or underground more than six hours per week	NO
Professional Engineer (see <i>Engineer</i>)	
Open Pit, Other Surface Operations	
Assayer, Chemist, Manager, Metallurgist, Superintendent:	
Office only	3A
Outside duties	2A
Explosives Handler, Other	NO
Foreman, Clerk, Weigher	A
Professional Engineer (see <i>Engineer</i>)	
Surveyor	2A
Heavy Equipment Operator	
Truck Driver (see <i>Driver</i>)	B
Minister	3A
Model , Photographic, Fashion	NO
Monument Worker , Stone Cutter (see <i>Funeral Industry</i>)	
Mortgage Banker (see <i>Bank</i>)	
Mortgage Broker (see <i>Real Estate</i>)	
Mortgage Clerk (see <i>Bank</i>)	
Mortician (see <i>Funeral Industry</i>)	
Motel Manager , Clerk (see <i>Hotel</i>)	
Moving and Storage Company , Warehouse	
Checker, Foreman (not handling)	2A
Checker (handling)	A
Driver (see <i>Driver</i>)	
Packer, Security Guard, Other	B
Munitions Handler	NO
Musical Instrument Repair	2A
Musician	
Symphony Conductor, full - time	3A
Teacher, full - time, in home or residence (see <i>Education</i>)	
Other	NO
Nanny	NO

Natural Gas Industry Workers (see <i>Energy Industries</i>)	
Naturopathic Physician (see <i>Medical Services</i>)	
Navigator (Marine, Airline)	NO
Neonatologist** (see <i>Medical Services</i>)	
Nephrologist** (no surgery) (see <i>Medical Services</i>)	
Neurologist** (no surgery) (see <i>Medical Services</i>)	
Neuro - Otologist** (no surgery) (see <i>Medical Services</i>)	
Newspaper , Radio, TV Industry (see <i>Printing</i> , also†)	
Advertising, Business or Circulation Manager, Editor, Rewriter	3A
Correspondent, Journalist, Newscaster, Photographer, Proofreader, Reporter	2A
Driver, Delivery (see <i>Driver</i>)	
Foreign Correspondent	NO
Other†	
Nuclear Medicine** (MD) (see <i>Medical Services</i>)	
Nuclear Power Plant (see <i>Energy Industries</i>)	
Nurse ¹	
Certified Nurse's Aide (CNA), Nurse's Aide, Orderly	B
Licensed (RNs, LPNs and LVNs)	
Licensed Practical/Vocational Nurse (LPN or LVN)	A
Nursing Director** (RN), Nursing Instructor** (RN), Registered Nurse** (RN)	2A
Masters Degree Certified RN Nursing Specialties (and not working as "floor" nurse or providing primary patient care)	
Certified Nurse Practitioner** Clinical Nurse Specialist** Health Care Administrator** Nurse Administrator/Nurse Manager** Certified Nurse - Midwife** Certified Registered Nurse Anesthetist** (CRNA) working full - time as Anesthetist	3A
Midwife**	
Licensed, RN, employed by hospital or other medical facility	2A
Not RN	NO

1. Not working in home/residence or a home health care environment.

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Nurseryman (see <i>Agriculture</i>)	
Nursing Home (see <i>Medical Services</i> or <i>Nurse</i>)	
Obstetrician** (see <i>Medical Services</i>)	
Occupational Therapist (see <i>Medical Services</i>)	
Office Machine Repair	A
Office Worker or Office Manager	
Earning more than \$30,000	3A
Earning more than \$50,000	4A
Others	2A
Oil and Natural Gas Workers (see <i>Energy Industries</i>)	
Oncologist** (see <i>Medical Services</i>)	
Operator (Telephone, Switchboard)	2A
Ophthalmologist** (see <i>Medical Services</i>)	
Optical Services , Eyeglasses	
Optician, with all duties	2A
Optician, dispensing only	3A
Shopworker, grinding, other	A
Optometrist	5A
Oral Hygienist** (see <i>Medical Services</i>)	
Oral Surgeon** (see <i>Medical Services</i>)	
Orderly Hospital, nursing, retirement or convalescent facility (see <i>Medical Services</i>)	
Orthodontist** (see <i>Medical Services</i>)	
Orthopedist** (see <i>Medical Services</i>)	
Orthotics , Prosthetics	
Builder, Repairer	A
Orthotist, Prosthetist, consulting, fitting, sales	3A
Osteopath** (see <i>Medical Services</i>)	
Otolaryngologist** ear - nose - throat (see <i>Medical Services</i>)	
Otologist** (MD) (see <i>Medical Services</i>)	
Otologist (not MD) (see <i>Medical Services</i>)	
Painter , in shop or not more than two story height	B
Paperhanger	B
Paralegal	
Certified, income \$30,000+	3A
Certified, other	2A
Paramedic**	A

Parking Lot , Garage (see <i>Automotive</i>)	
Park Services**††	
Administrative Workers	2A
Park/Forest Ranger	2A
Superintendent/Game Warden, office duties only	3A
Superintendent/Game Warden, with field duties	2A
Others or with maintenance duties	B
Parole Officer	NO
Parts Clerk	B
Pastor	3A
Pathologist** (see <i>Medical Services</i>)	
Pawn Shop , Owner	A
Other Worker	B
Pediatrician** (see <i>Medical Services</i>)	
Pedodontist** (see <i>Medical Services</i>)	
Perfusionist** (see <i>Medical Services</i>)	
Periodontist** (see <i>Medical Services</i>)	
Personal Trainer (see <i>Sports</i>)	
Personnel/Human Resources Manager , Recruiter	3A
Pest Control (see <i>Exterminator</i>)	
Pet Groomer , Handler, Kennel Operator, Trainer (see <i>Dog Groomer</i>)	
Pharmaceutical Representative , Detailer (see <i>Sales</i>)	
Pharmacist	5A
Pharmacy Technician	2A
Phlebotomist** (see <i>Medical Services</i>)	
Photoengraver	2A
Photographer	
Commercial, Newspaper, Studio	2A
Freelance, minimum three years in business	B
Aerial	NO
Physiatrist** (MD) (see <i>Medical Services</i>)	
Physical Medicine/Rehabilitation or Physiatrist** (MD or DO) (see <i>Medical Services</i>)	
Physician** (MD or DO) (see <i>Medical Services</i>)	
Physician Assistant** (licensed) (see <i>Medical Services</i>)	

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Physicist (see <i>Chemist</i>)	
Physiologist (see <i>Chemist</i>)	
Physiotherapist (see <i>Medical Services</i>)	
Piano Tuner , Technician	2A
Picture Framer	2A
Pilot , commercial (see <i>Aviation</i>)	NO
Pipefitter	B
Pit Boss , (see <i>Casino</i>)	NO
Plasterer	B
Plastic Surgeon** (see <i>Medical Services</i>)	
Plumber	B
Podiatrist/Chiropodist** (see <i>Medical Services</i>)	
Police Officer , Inspector, Chief, Detective	NO
Porter	B
Postal Service†††	
Administrative Duties, Supervisor	2A
Counter Clerk	A
Driver, Rural Delivery (see <i>Driver</i>)	
Postmaster	3A
Powerhouse Worker (see <i>Energy Industries</i>)	
Preacher	3A
Priest	3A
Principal (see <i>Education</i>)	
Prison Warden	NO
Private Detective , Investigator	NO
Printing, Publishing	
Blueprint Maker, Bookbinder, Foreman, Photostat	2A
Editor, Proofreader, Publisher	3A
Lithography, Photoengraving, Printing:	
Artist	3A
Computer or Office Machine Operator, Engraver, Etcher, Finisher, Lithographer, Photographer, Printer, Proofer, Stripper	2A
Compositor, Electrotyper, Jobber, Linotype Operator, Maintenance Mechanic, Press Operator, Router, Typesetter	A
Probation Officer	NO
Proctologist** (see <i>Medical Services</i>)	
Producer†	
Professor (see <i>Education</i>)	
Program Assistant†	

Program Director†	
Projectionist†	
Property Manager	
Maintenance or repair duties	B
Office only, \$50,000 + earned income	3A
Other, office only	2A
Propman†	NO
Prosthetist , Orthotist (see <i>Orthotics</i>)	
Prosthodontist** (see <i>Medical Services</i>)	
Psychiatrist (MD) (see <i>Medical Services</i>)	
Psychologist	
PhD	4A
Other	3A
Publicity Agent†	
Publisher , Publishing (see <i>Printing</i>)	
Pulmonologist** (see <i>Medical Services</i>)	
Purchasing Agent	3A
Quarry Worker (see <i>Mining Industry - Open Pit, Other Surface Operations</i>)	
Quartermaster	NO
Rabbi	3A
Radio† , TV Announcer	
Radiologist** (see <i>Medical Services</i>)	
Radio Repair	A
Radio Station , Manager or Other (see <i>Newspaper</i>)	
Railroad Worker	NO
Rancher (see <i>Agriculture</i>)	
Ranger , Park Superintendent (see <i>Park Services</i>)	
Real Estate	
Agent, Appraiser, Developer, Mortgage Broker	
In business continuously for last three years, documented earned income \$75,000+ each of last three years	3A
Not meeting above requirements	2A
Inspector, Home or Building	
Visual Only	A
Other	B
Escrow Officer, Mortgage Banker, Searcher, Title Abstractor (see <i>Bank</i>)	

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Receiving/Shipping Clerk (see <i>Clerk</i> or specific industry)	
Receptionist	2A
Recording Engineer†	
Recording Production†	
Recruiter , Personnel, Human Resources Manager	3A
Recycling Industry (see <i>Sanitation</i>)	
Reducing Salon	
Attendant, other	B
Manager, office/supervision	A
Referee , Umpire (see <i>Sports</i>)	NO
Refinery Worker (see <i>Manufacturing</i>)	
Rehabilitation/Physical Medicine or Physiatrist** (MD or DO) (see <i>Medical Services</i>)	
Rehabilitation Therapist (see <i>Medical Services</i>)	
Rental and Leasing	
Owner, Office Worker, office only	2A
Other, lightweight articles only	A
Other, heavy articles and/or Service, Repair	B
Other	NO
Reporter (Magazine, Newspaper, TV) (see <i>Newspaper</i>)	
Respiratory Therapist (see <i>Medical Services</i>)	
Restaurant	
Busboy, Checkroom Attendant, Dishwasher	B
Chef, \$50,000+ income	2A
Chef, less than \$50,000 income	A
Cook (best grade)	A
Cook, other	B
Owner, Manager	
Office and supervisory only, 15+ employees, \$75,000+ income	3A
Best quality, 10+ employees, in business three or more years, \$50,000+ income	2A
Other Owner, Proprietor, Manager, Cashier	A
Waiter, Waitress	B
Other (see <i>Liquor</i>)	

Retail Sales (see <i>Sales</i>)	
Retirement Home (see <i>Medical Services</i> or <i>Nurse</i>)	
Revenue Agent*	
Rheumatologist** (see <i>Medical Services</i>)	
Roofer	B
Rug , Carpet Cleaner	B
Sales , Retail and Wholesale (If applicable, instead see <i>Automotive Trailer or RV Sales; Liquor Industry, Real Estate, Advertising, Broker, Buyer, Import/ Export, Insurance, Producer, Jewelry, Stockbroker</i>)	
Inside	
Manager, Owner (office, supervision, administrative only):	
With full-time sales staff, minimum three years in management/ownership position, income \$75,000+	4A
With full-time sales staff, minimum three years in management/ownership position, income \$50,000+	3A
Other Manager, Owner (office, supervision only)	2A
Salesperson, income \$75,000+	3A
Salesperson, income \$85,000+ for last three years	4A
Salesperson, Manager, Owner (with sales duties, no delivery, income \$40,000+)	2A
Other Manager, Owner, Salesperson (sales duties, no delivery)	A
Other Manager, Owner, Salesperson (delivering) (see <i>Driver</i>)	
Telemarketer, full-time, not working in home/residence	A
Outside	
Delivering (see <i>Driver</i>)	
No delivery	A
No delivery, income \$50,000+	2A
No delivery, income \$75,000+	3A
No delivery, income \$85,000+ for last three years	4A
Home demonstration sales	NO
Sander , Floor	B

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Sanitation , Disposal and Incinerator Plant, Garbage, Landfill, Recycling	
Chemist (see <i>Chemist</i>)	
Collector, Other	B
Foreman, Inspector, Scrap/Salvage Metal Dealer, without yard duties	A
Maintenance, Mechanic, Skilled Worker	B
Trucker (see <i>Driver</i>)	
Savings and Loan (see <i>Bank</i>)	
Scenery Mover [†] , Stage Hand, Grip	NO
Scenic Artist [†] , Designer	
School District Superintendent (see <i>Education</i>)	
School Teacher (see <i>Education</i>)	
Scientist (see <i>Chemist</i>)	
Scrap Metal Dealer (see <i>Sanitation</i>)	
Screenwriter [†]	
Script Supervisor [†]	
Scriptwriter [†]	
Sculptor	NO
Seamstress	A
not working in home/residence	
Secretary	
Earning \$30,000+	3A
Others	2A
Securities Industry (see <i>Stockbroker</i>)	
Security Guard	
Not carrying firearm	B
Other	NO
Service Station Attendant (see <i>Automotive</i>)	
Set Designer [†]	
Sheet Metal Worker	B
Sheriff	NO
Ship Captain , Crew (see <i>Marine Industry</i>)	
Shipping/Receiving Clerk (see <i>Clerk</i> or specific industry)	
Shoe Repair Owner, Other Worker	B
Sign Painter , not over two story height	B
Silversmith (see <i>Jewelry</i>)	
Singer	NO
Small Appliance Repair (see <i>Appliance</i>)	

Social Worker	
Masters Degree (MSW)	3A
Other	2A
Sound Mixer [†] , Technician	
Speech Therapist (see <i>Medical Services</i>)	
Sports , Amusements, Amusement Park, Arcade All employees, Athletics (no travel)	NO
Aerobics, Athletics, Exercise	
Professional:	
Athlete, Coach, Manager, Owner, Referee, Trainer, Umpire	NO
Non Professional:	
Aerobics/Exercise Instructor, full - time at health club	B
Coach (see <i>Education</i>)	
Personal Trainer, full - time at health club	B
Martial Arts	NO
Billiards, Bowling, Pool Hall	
Manager, Cashier	A
Driving Range, Exercise Club, Golf, Health Spa, Racket, Tennis	
Greenskeeper	B
Manager, office administrative duties only	3A
Manager, Other	2A
Resident Pro (not on tour), Instructor, full - time	A
Racing—Horse, Dog	
Manager, no riding	A
Jockey, Trainer, Other	NO
Sprinkler/Irrigation System Installer	B
Stable Worker	NO
Stage Hand [†]	NO
Stage Manager [†]	
Steamfitter	B
Steeplejack	NO
Stenographer	2A
Stevedore , Longshoreman (see <i>Dockworker</i>)	
Stock Clerk (see <i>Clerk</i> or <i>Sales</i> or specific industry)	
Stockyard (see <i>Livestock</i>)	

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Stockbroker¹ , Account Executive ¹ , Investment/Financial Consultant ¹ , Broker or Analyst ¹ , Floor Trader ¹ , Commodity Broker ¹	
Day Trader, Investor, trading only own account	NO
Floor Trader or Commodity Broker (with floor trading duties)	NO
Commodity Broker (no floor trading duties)	2A
Not Floor Trader, not Commodity Broker	3A
Not Floor Trader, not Commodity Broker, documented income \$75,000+ last three years and minimum three continuous years in business	4A
Street Cleaner	NO
Stucco Worker	B
Student (some professions only)	
Studio Engineer[†] , Technician	
Stuntperson[†]	NO
Surgical Technician (see <i>Medical Services</i>)	
Surveyor	2A
Swimming Pool Installations , Service	B
Switchboard Operator	2A
Tailor	2A
Tattoo Business	NO
Tax Agent[*]	
Taxidermist	2A
Taxi Driver (see <i>Driver</i>)	
Teacher (see <i>Education</i>)	
Technical Writer^{††}	3A
Technician (Surgical ^{**} , Dialysis ^{**} , Medical Lab)	2A
Telemarketer (see <i>Sales</i>)	
Telephone Answering Service	2A
Telephone	
Inspector, Installer, Mechanic, Tester, Technician	A
Lineman, Cable Splicer	B

Telephone Operator	2A
Television[†] , Radio Announcer	
Television , Video Repair (see <i>Appliance</i>)	
Television Producer[†] , Director	
Television Station Manager or Other (see <i>Newspaper</i>)	
Teller (see <i>Bank</i>)	
Tennis Instructor (see <i>Sports</i>)	
Therapist (see <i>Medical Services</i>)	
Thoracic Surgeon^{**} (see <i>Medical Services</i>)	
Tile Setter	B
Title Abstractor , Searcher (see <i>Bank</i>)	
Tool and Die Worker	B
Tow Truck Driver (see <i>Automotive</i>)	
Trainer , Sports (see <i>Sports</i>)	
Transportation Industry (also ^{†††}) See also specific industry such as <i>Marine Industry</i> , <i>Aviation Industry</i>	
Air, Bus, Rail, Ship	
Corporate Officer (see <i>Executive</i>)	
Driver, Trucker (see <i>Driver</i>)	
Stations, Terminals	
Baggage Agent	B
Baggage Handler, Porter	NO
Inspector, Stationary Engineer, Ticket Agent	A
Manager, office duties	3A
Superintendent	2A
Telegrapher	A
Trash Collector , Driver (see <i>Driver</i>)	
Travel Agent	3A
Tree Surgeon , Pruner, Trimmer	B
Trucking Industry , Driver (see <i>Driver</i>)	
Tugboat Captain , Mate, Deckhand (see <i>Marine Industry</i>)	
Typesetter , Typist	2A
Ultrasound Technician (see <i>Medical Services</i>)	
Umpire , Referee (see <i>Sports</i>)	NO

1. Must work at their primary occupation on behalf of clients 30 hours or more per week. Provide three years' income documentation. Any income earned by trading their own account is considered as unearned income. If 4A or 3A and self-employed, they are not eligible for The Own Occupation Benefit Rider.

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Underwriter , Insurance, office only	4A
Upholsterer	A
Urologist** (see <i>Medical Services</i>)	
Used Parts , Junk	
Manager, Proprietor, primarily office duties only	B
Yard Worker, Other	NO
Usher	NO
Varnisher	B
Vending Machine Route, Delivery (see <i>Driver</i>)	
Veterinarian	
Large animals	4A
Small animals	5A
Video Machine Repair (see <i>Appliance</i>)	
Vineyard Worker , Owner (see <i>Agriculture</i>)	
Vocalist	NO
Waiter , Waitress	B
Warehouse (see <i>Moving and Storage</i>)	
Watch , Clock Repair, Assembly	2A
Watchman (see <i>Security Guard</i>)	
Waterworks Employees	
Chemist (see <i>Chemist</i>)	
Filterman, Foreman, Outside Superintendent, Meter Installer, Meter Reader, Pumpman	A
Meter Inspector, Plant Foreman, Tester	2A
Plant Supervisor	3A
Welder , not structural steel	B
Welfare Worker	NO
Well Driller , not offshore (see also <i>Energy Industries</i>)	B
Wholesaler (see <i>Sales</i>)	
Window , Door Installer	B
Window Washer	NO
Winery (see <i>Agriculture</i> or <i>Liquor Industry</i>)	
Writer	NO
X-Ray Inspector , Repair, Tester	2A
Zoologist (see <i>Chemist</i>)	

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