

# *Occupational Classification Manual*

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# OCCUPATIONAL UNDERWRITING

These occupational guidelines are designed to assist in the proper occupational classification of applicants for disability income insurance. The classifications are based on factors such as

- degree of education, training, and skill demanded by the occupation,
- level of manual dexterity and physical effort required,
- environmental hazards to health and safety present in the workplace,
- employment stability,
- economic factors specific to the occupation/industry, and
- past company claims experience

Some occupations are not specifically listed in the Occupational Manual. In these cases, please refer to the General Description of Occupational Classes below or contact the Underwriting Support Unit at 1-800-715-4376.

It is important that applicants be classified accurately according to these guidelines since occupational class determines the premium rate and the amount of coverage that is available. As a result, each applicant's specific duties must be accurately described, as well as the percentage of time each of the duties is performed. This information, more frequently than the job title, will be the basis for a fair occupational classification. The occupational classes contained in the manual are guidelines only and Underwriting reserves the right to adjust these classifications if specific job duties or circumstances suggest such action is warranted.

In certain cases, additional requirements are included in the job description, such as minimum income tests. Unless otherwise noted, applicants who cannot comply with these additional requirements are generally not eligible for coverage, but check with an underwriter if you're not sure.

Occupations are grouped by general industry. To locate an occupation, look first alphabetically for the job description and, if unable to locate, then check by industry.

## General Description of Occupational Classes

- Class 6A** Contains only the most stable executive and professional occupations where work is performed in an office setting with no environmental hazards, no direct supervision of persons with manual responsibilities and minimal travel.
- Class 5A** Contains executive and professional occupations where work is performed in an office setting with no environmental hazards, no direct supervision of persons with manual responsibilities and minimal travel.
- Class 4A** Contains other executive and professional occupations where most work is performed in an office or clinical setting with minimal environmental hazards and limited direct supervision of persons with manual responsibilities.

**Class 3A** Contains a variety of managerial, professional, and technical occupations including many health care occupations. The majority of work is performed in a setting with minimal environmental hazards.

**Class 2A** Contains occupations that require more movement and travel or more manual dexterity or light physical effort. Some environmental hazards may be present in the work setting.

**Class 1A** Contains occupations with a greater emphasis on moderate to heavy physical labor and more direct exposure to workplace hazards.

**Class S** Contains occupations with an emphasis on moderate to heavy physical labor and significant exposure to workplace hazards. These occupations may be eligible for short-term coverage if the employee is covered under state or federal workers' compensation, employers' liability or other occupational disease law.

**Class N** Contains occupations that are uninsurable due to excessive exposure to workplace hazards and relatively poor earned income or job stability.

## Multiple Occupations

In the event an applicant has more than one occupation, the occupational classification will be based on the occupation involving the greatest level of environmental hazards. Income from the part-time or seasonal occupations will generally not be considered when determining benefit eligibility.

## Maximum Benefit Amounts

The maximum base benefit amounts available by occupational class are shown in the table below.

## Issue and Participation Limits

**Maximum Issue and Participation Limits by Occupation Class**  
Limits by occupation class are as follows:

Occupation Class	LTD Maximum Issue Limits*	Maximum Participation Limits with Other IDI Carriers/Group LTD**
6A, 5A, 4A	\$12,000	\$20,000
3A	\$10,000	\$20,000
2A	\$8,000	\$15,000
1A	\$7,000	\$10,000

\*Maximum issue limits for Short-Term and Accident Only Disability is \$5,000 for all occupation.

\*\*The limits listed are applicable only when a client has inforce group coverage.

Accident Only Disability, Short-Term Disability and Long-Term Disability are subject to additional limitations based on insurable income that are contained in the Income Qualification Table section of this guide.

The maximum BOE monthly benefit may not exceed the average monthly operating expenses for the 12-month period preceding the date of the application.

### **Special Restrictions for Certain Types of Employees**

Some employees are eligible for unusually generous disability income benefits through their employer. As a result, individual disability income benefits need to be carefully coordinated with these employer-sponsored plans before the policy is issued in order to avoid overinsurance.

Below are some of the restrictions that will apply to these types of employees.

#### ***Railroad Employees:***

Railroad employees are eligible for:

- A maximum Base Monthly Benefit Amount of \$500, and
- A minimum 90-day Elimination Period, and
- A maximum 1-year Benefit Period

#### ***Government Employees (Federal, County, State and Municipal):***

Government employees are eligible for:

- For benefit periods of 12 months or less, coverage can be issued the maximum base benefit allowed per the Applicant's income, and
- For benefit periods of two years or more, a maximum Base Monthly Benefit Amount of 20 percent of earned income up to \$2,000. The SIS benefit rider may be added in addition to the base benefit under the Long-Term Accident and Sickness plan, and
- A minimum 30-day Elimination Period, and
- Applicants are ineligible for the Future Insurability Option Rider, and
- Benefits applied for will be coordinated with other disability coverages currently in force

#### ***In-Home Daycare Providers***

A copy of last two years of taxes will be required to verify net income.

#### ***Persons covered under CALSTRS or CALPERS***

No coverage available.

#### ***Teachers in the state of New York:***

- For benefit periods of 10 years or to age 67, maximum of \$500 base benefit and \$1,200 SIS benefit. No FIO rider available
- For benefit periods of 5 years or less, no restrictions

### **Business Owners – Newly Self-Employed**

Self-employed business owners who are in business less than 12 months but are engaged in the same occupation or line of work as previously employed (W-2) may be eligible for up to 50 percent of prior year W-2 income. They will be eligible for the following benefits:

- 2- and 5-year Benefit Period
- Maximum base policy monthly benefit – \$2,000
- Prior year W-2 required

### **Business Owner – Individual Home-Based Occupations**

Business owners and self-employed professionals working from home must conform to the eligibility requirements for self-employed individuals in the General Underwriting Guidelines (Section 3).

Salaried (W-2) employees and telecommuters working from home are normally eligible for disability income coverage.

## Uninsurable Occupations

Some occupations are uninsurable due to excessive exposure to workplace hazards and relatively poor earned income or job stability. Here is a partial list of uninsurable occupations:

Acids/Alkalis/Carcinogens/Explosives Worker

Actor/Actress/Entertainer

Air Traffic Control Specialist

Ambulance/Transport Drivers

Animal Handler/Trainer

Armed Forces Personnel

Asbestos Removal Worker

Astrologer

Bartender

Bicycle Messenger

Bridge/Tunnel Construction Worker

Busboy/Busgirl

Chicken/Poultry Cleaner/Cutter/Dresser/Processor

Circus/Carnival Worker

Crew Member of Cargo/Passenger Ship

Crop Duster

Day Trader

Diver

Explosive Handler/Blaster

Fashion Model

Fishermen

Flight Attendant/Steward/Stewardess

Floor Trader (Stocks/Bonds/Commodities/Futures/Options)

Freelance Advertiser/Artist/Writer

Garbage/Sanitation Truck/Race Car/Taxicab/Bus/Limousine Driver

Homemakers

Horse Breaker

Hunting/Fishing/Mountain Climbing/River Guide

Martial Arts Instructor

Merchant Marine

Musician/Singer (Night Club/Restaurant/Lounge/Tavern)

Nanny/Au Pair

Packinghouse Worker

Painter (Exterior Non-Residential)

Pawn Broker

Pilots

Private Detective

Private Duty Nurse (Outside Hospital)

Professional Athlete/Jockey

Professional Gambler

Rendering Plant Worker

Retired Person

Rodeo Performer

Roofer

Sandblaster

Ski Instructor

Steeplejack

Student (Full-Time)

Stuntlady/Stuntman

Tattoo Artist/Body Piercing

Temporary/Seasonal Worker

Tower Erector

Tree Trimmer/Tree Surgeon

Waiter/Waitress

Window Cleaner (More Than 2 Stories)



# OCCUPATIONAL CLASSIFICATION MANUAL

OCCUPATIONAL CLASSES	
Occupational Title	Occupational Class
<b>ACCOUNTANT</b>	
Certified Public Accountant	6A
4-Year Accounting Degree	6A
Auditor	5A
Other Accountant/Bookkeeper	4A
<b>ACTUARY</b>	
FSA/FCAS	6A
ASA/ACAS/EA	5A
Others	5A
<b>ACUPUNCTURIST</b>	
At Least 3 Years Experience and \$35,000 Income in Each of Last 2 Years	3A
Other Licensed	2A
<b>ADVERTISING</b>	
Account Executive (At Least \$75,000 Income)	5A
Account Executive (Other)	4A
Art Director/Graphic Artist/Copywriter	4A
Freelance	N
<b>AGENT (See INSURANCE INDUSTRY)</b>	
<b>AGRICULTURE (See FARMING AND RANCHING)</b>	
<b>ANESTHESIOLOGIST (See HEALTH CARE – PHYSICIANS)</b>	
<b>ANIMALS</b>	
<b>Attendants/Trainers</b>	
Kennel/Daycare Operator (Not in Home)	1A
Pet Groomer/Pet Shop Worker	1A
Other Zoo Workers	1A
Animal Handlers (Zoo)	N
Dog/Cat Breeder	N
Dog Walker/Sitter in-house	N
<b>APARTMENT HOUSE MANAGER</b>	
Not Living on Premises, No Maintenance Work	3A
Living On or Off Premises with Maintenance Work	1A
<b>ARCHITECT</b>	
Bachelor's Degree (90% Office and Consulting)	6A
Draftsman (90% Office and Consulting)	5A
Others	4A
<b>ARMED FORCES PERSONNEL</b>	
	N
<b>ART DEALER/GALLERY OWNER/MUSEUM CURATOR</b>	
At Least \$45,000 Income in Each of Last 2 Years	4A
<b>ARTIST</b>	
Cartoonist/Illustrator (Salaried Only)	3A
Commercial Artist/Graphic Artist/Commercial Designer (Salaried Only)	3A
Self-Employed/Freelance	N

<b>OCCUPATIONAL CLASSES</b>	
<b>Occupational Title</b>	<b>Occupational Class</b>
ASTROLOGER	N
ASTRONOMER (See SCIENTIST)	
ATHLETICS	
<b>Professional or Collegiate Athletics</b>	
Athletic Director	3A
Coach	3A
Trainer	1A
Professional Athlete/Jockey	N
ATTORNEY (See LEGAL)	
AUTHOR (See WRITER)	
AUTOMOBILE DEALERSHIP	
<b>New</b>	
General Manager/Finance Manager/Business Manager	4A
Salesperson/Sales Manager (At Least \$35,000 Income in Each of Last 2 Years)	4A
Salesperson/Sales Manager (Less than \$35,000 Income in Each of Last 2 Years)	3A
Washer/Polisher	1A
Parts/Supply Clerk (See CLERICAL)	
Service Manager (See SERVICE/REPAIR/INSTALLATION – AUTOMOBILE)	
<b>Used</b>	
General Manager/Finance Manager/Business Manager	3A
Salesperson/Sales Manager (At Least \$35,000 Income in Each of Last 2 Years)	3A
Salesperson/Sales Manager (Less than \$35,000 Income in Each of Last 2 Years)	2A
Washer/Polisher	1A
Parts/Supply Clerk (See CLERICAL)	
Service Manager (See SERVICE/REPAIR/INSTALLATION – AUTOMOBILE)	
AVIATION	
Ticket Agent/Administrative Personnel	4A
Freight or Baggage Handler/Bellhop/Porter	1A
Pilot	N
Air Traffic Control Specialist	N
Crop Duster/Other Pilots	N
Flight Attendant/Steward/Stewardess	N
Air Marshal (See LAW ENFORCEMENT)	
BAIL BONDSMAN	
Office Duties Only	2A
All Others	N



## OCCUPATIONAL CLASSES

Occupational Title	Occupational Class
<b>BAKERY</b>	
Supervisory/Administrative Duties Only	3A
Baker	2A
Delivery	1A
<b>BANKING</b>	
Officer/Bank Examiner	5A
Loan Originator/Credit Analyst (Office Duties Only)	4A
Cashier/Teller	3A
<b>BARBER/BEAUTICIAN</b>	
<b>Not in Home</b>	
Cosmetologist/Hairstylist (Shopowners Only)	3A
Cosmetologist/Hairstylist (Other)	2A
Barber	2A
Electrologist/Manicurist	2A
<b>BIOCHEMIST (See SCIENTIST)</b>	
BLACKSMITH/FARRIER/HORSESHOER	1A
<b>BOTANIST (See Scientist)</b>	
<b>BRICK WORKER (See Construction – General)</b>	
<b>BROKER</b>	
<b>Commodities/Futures/Options</b>	
At Least \$75,000 Income in Each of Last 2 Years	4A
At Least \$45,000 Income in Each of Last 2 Years	4A
Floor Trader	N
Others	N
<b>Insurance</b>	
(See Insurance INDUSTRY)	
<b>Stocks/Bonds</b>	
At Least \$75,000 Income in Each of Last 2 Years	5A
At Least \$45,000 Income in Each of Last 2 Years	4A
Others	2A
Floor Trader	N
<b>Other Brokers</b>	
At Least \$45,000 Income in Each of Last 2 Years	4A
Others	N
<b>BUTCHER</b>	
	2A
<b>BUTLER</b>	
	3A
<b>CARPENTER/CABINET MAKER</b>	
	2A
<b>CARPET CLEANER OR INSTALLER</b>	
	2A
<b>CARTOGRAPHER</b>	
	3A
<b>CARTOONIST (See ARTIST)</b>	
<b>CASINO WORKERS</b>	
Manager/Supervisor/Operator (No Floor Duties)	3A
Cashier (Not on Floor)	2A
Dealers/Pit Boss/Workers on Floor (Minimum 1 Year with Employer)	1A
Others	N

<b>OCCUPATIONAL CLASSES</b>	
<b>Occupational Title</b>	<b>Occupational Class</b>
<b>CATERER</b>	
At Least \$35,000 Income in Each of Last 2 Years	4A
<b>CHEMICAL INDUSTRY</b>	
<b>Acids, Alkalis, Carcinogens, or Explosives</b>	
All Workers	N
<b>No Acids, Alkalis, Carcinogens, or Explosives</b>	
Lab Technician	3A
Skilled Worker	3A
Machine Operator	1A
Tester	1A
<b>CHEMIST (See SCIENTIST)</b>	
<b>CHIMNEYSWEEP</b>	1A
<b>CHIROPRACTOR (See HEALTH CARE – Other)</b>	
<b>CIRCUS/CARNIVAL WORKERS</b>	N
<b>CIVIC CENTERS/CONVENTION CENTERS/ARENAS</b>	
Administrator/Manager	4A
Clerical/Office Personnel	3A
Production Workers (Lights, Property, Sound)	2A
Concession Workers	1A
<b>CLEANING</b>	
Supervisory/Administrative Duties Only	3A
Custodians/Janitors/Other Clean-Up Workers	1A
Window Cleaner (2 Stories or Less)	1A
Window Cleaner (More Than 2 Stories)	N
<b>CLERGY</b>	
Minister/Rabbi/Pastor	4A
<b>CLERICAL</b>	
Data Entry	3A
General	3A
Quality Control	3A
Shipping and Receiving (No Freight Handling)	3A
Inventory Control	2A
Parts or Stock Clerk	2A
<b>CLOTHING INDUSTRY</b>	
Cloth/Clothing/Fashion Designer	3A
Tailor/Dressmaker/Seamstress (Not in Home)	2A
Fashion Model	N
<b>COACH (See ATHLETICS)</b>	
<b>COLUMNIST (See WRITER)</b>	
<b>COMPUTER INDUSTRY</b>	
Engineer/Architect (Degree in Computer Science or 3 Years Experience)	6A
Web Developer/Designer (Degree in Computer Science or 3 Years Experience)	6A
Programmer/Systems Analyst/Security Specialist/Engineer	6A
Administrator	4A
Capacity Management Specialist	4A

<b>OCCUPATIONAL CLASSES</b>	
<b>Occupational Title</b>	<b>Occupational Class</b>
<b>CONSTRUCTION</b>	
<b>Bridge</b>	
Painter	N
Structural Steel Workers	N
<b>General</b>	
Job Supervisor/Building Contractor (90% of Duties are Supervisory)	4A
Superintendent/Foreman (90% of Duties are Supervisory)	4A
Dry Wall Worker/Plasterer	2A
Floor Covering Layer/Linoleum Worker	2A
Painter (Interior)	2A
General Laborer	1A
Heavy Equipment Operator (Grader/Bulldozer/Earth Mover/Crane)	1A
Mason/Brickworker/Cement Worker/Tilesetter	1A
Monument Worker/Stone Carver	1A
Paperhanger	1A
Upholsterer	1A
Painter (Exterior Residential)	1A
Painter (Exterior Non-Residential)	N
Asbestos Removal Workers	N
Explosive Handler/Blaster	N
Roofer	N
Sandblaster	N
Steeplejack	N
Tower Erectors	N
Welder	N
Carpenter (See CARPENTER/CABINET MAKER)	
Electrician (See ELECTRICAL INDUSTRY)	
Plumber (See PLUMBER)	
<b>Road</b>	
Highway, Road or Street Construction Worker/Laborer	1A
<b>Sewer</b>	
Sewer Construction (Except Tunnel)	1A
<b>Tunnel</b>	
Tunnel Workers (Shaft or Subway)	N
<b>CONSULTANT/LOBBYIST</b>	
At Least \$75,000 Income in Each of Last 2 Years	5A
At Least \$45,000 Income in Each of Last 2 Years	4A
Others	3A
<b>CORPORATE OFFICER/EXECUTIVE</b>	
Administrative Duties Only, At Least \$75,000 Income	6A
Administrative Duties Only, At Least \$45,000 Income	5A
Others (Administrative Duties Only)	4A

<b>OCCUPATIONAL CLASSES</b>	
<b>Occupational Title</b>	<b>Occupational Class</b>
<b>DAYCARE</b>	
<b>Adult</b>	
Not in Home or on Property (Owner/Director, Administrative Duties Only)	4A
Not in Home or on Property	3A
<b>Child</b>	
Not in Home or on Property (Owner/Director, Administrative Duties Only)	4A
In Home (State Licensed, At Least 2 Years in Business, Minimum 3 Children Unrelated to Provider)	2A
Not in Home or on Property	2A
Nanny/Au Pair	N
<b>DAY TRADER</b>	N
<b>DENTIST (See HEALTH CARE – Dentistry)</b>	
<b>DERMATOLOGIST (See HEALTH CARE – Physicians)</b>	
<b>DISPATCHER</b>	
Airlines/Auto/Bus/Truck/Taxi (Office Duties Only)	3A
<b>DIVER</b>	N
<b>DRESSMAKER (See CLOTHING INDUSTRY)</b>	
<b>DRIVER</b>	
Armored Car	1A
Delivery or Route	1A
Heavy Equipment Operator (See CONSTRUCTION)	1A
Fork Lift Operator	1A
Tractor Trailer/Semi truck/Truck – Two or more axels (Minimum 60-Day Elimination Period)	1A
Garbage/Sanitation Truck	N
Racing (All Types)	N
Taxicab/Bus/Limousine	N
Emergency Vehicle	N
<b>DRY CLEANING/LAUNDRY</b>	
Owner/Manager/Supervisor	4A
Workers	2A
<b>ECONOMIST</b>	
Masters/Ph.D. (90% Office Duties)	6A
Other (90% Office Duties)	5A
<b>EDITOR (See PRINTING AND PUBLISHING)</b>	
<b>EDUCATION (See TEACHING/INSTRUCTION)</b>	
<b>ELECTRICAL INDUSTRY</b>	
Engineer (Office Duties Only)	4A
Electrician (Commercial or Residential)	3A
Field Supervisor/Estimator	2A
Meter Installer	1A
Meter Reader or Inspector	1A
Overhead Lines/Conduits/Tunnels	S

## OCCUPATIONAL CLASSES

Occupational Title	Occupational Class
<b>ENERGY INDUSTRY</b>	
<b>Electric/Solar/Nuclear/Oil/Gas</b>	
Manager/Supervisor/Engineer (Office Duties Only)	4A
Other Employees	S
<b>ENGINEER</b>	
Registered Professional Engineer (Office Duties Only)	6A
Other Professional Degrees (Office Duties Only)	6A
Others With No Degree (Office Duties Only)	5A
Inspector/Supervisor (With Field Duties)	2A
<b>ENTERTAINMENT INDUSTRY</b>	
Announcer/Disc Jockey/Commentator (Studio Duties Only)	4A
Director	4A
Producer	4A
Studio Engineer	4A
Technician	3A
Reporter (No Field Duties)	3A
Reporter (With Field Duties)	2A
Production Workers (Light/Property/Sound)	1A
Actor/Actress/Entertainer	N
Camera Operator/Photographer (See PHOTOGRAPHER)	
Writer, Script (See WRITER)	
<b>EXECUTIVE (See CORPORATE OFFICER/EXECUTIVE)</b>	
<b>EXTERMINATOR/FUMIGATOR</b>	1A
<b>FAMILY PRACTICE (See HEALTH CARE – Physicians)</b>	
<b>FARMING AND RANCHING</b>	
Farm Implement Dealer (Office Duties Only)	3A
Auctioneer, Retail or Wholesale (Includes Livestock)	2A
Beekeeper (Apiarist)	2A
Buyer, Agricultural and Livestock Products	2A
Chicken/Poultry Grower or Raiser	2A
Citrus Fruit Grower	2A
Dairy Farmer	2A
Farmer/Tree Farmer	2A
Grain Elevators or Mills (Office Workers)	2A
Livestock Raiser or Feeder/Rancher	2A
Manager/Superintendent	2A
Orchardist	2A
Tobacco Farmer or Grower	2A
Horse Trainer or Owner (No Racing or Jumping)	1A
Millwright	1A
Winery Worker	1A
Dairy Workers	S
Grain Elevators or Mills (Non-Office Workers)	N
Horse Breaker	N
Blacksmith (See BLACKSMITH/FARRIER/HORSESHOER)	
Farrier (See BLACKSMITH/FARRIER/HORSESHOER)	
Horseshoer (See BLACKSMITH/FARRIER/HORSESHOER)	

<b>OCCUPATIONAL CLASSES</b>	
<b>Occupational Title</b>	<b>Occupational Class</b>
<b>FINANCIAL PLANNER</b>	
At Least \$75,000 Income in Each of Last 2 Years	5A
At Least \$45,000 Income in Each of Last 2 Years	4A
Others	3A
<b>FIRE FIGHTER/EMERGENCY MEDICAL TECHNICIAN</b>	
Rural Areas or Metropolitan Areas with Populations Less Than 200,000	1A
Metropolitan Areas with Population 200,000 or More	S
<b>FISHING INDUSTRY</b>	
Captain, Sport Fishing Boat (Tourist)	1A
Fish Hatchery Worker	1A
Fishermen and Surface Workers	N
<b>FLORIST</b>	
Administrative or Sales Only (No Greenhouse Work)	3A
Others With Greenhouse Work	2A
<b>FOREST RANGER</b>	2A
<b>FUMIGATOR (See EXTERMINATOR/FUMIGATOR)</b>	
<b>GAMBLER</b>	
Professional	N
<b>GARBAGE COLLECTOR</b>	N
<b>GARDENER (See HORTICULTURIST)</b>	
<b>GEOLOGIST (See SCIENTIST)</b>	
<b>GLASS INDUSTRY</b>	
Lens Grinder/Polisher	3A
Glass Products Worker	1A
Glazier	1A
<b>GOLF COURSE/COUNTRY CLUB</b>	
Manager/Proprietor	3A
Club Professional, Golf or Tennis (Full-time Only)	2A
Supervisor of Grounds Crew (Light Physical Activity)	2A
Greenskeeper/Groundskeeper	1A
<b>GOVERNMENT EMPLOYEES (See specific occupation/profession/duties)</b>	
<b>GUIDE</b>	
Tour Guide	2A
Hunting/Fishing	N
Mountain Climbing or River	N
<b>HEALTH CARE</b>	
<b>Dentistry</b>	
Dentist, General	3A
Dentist, Specialty (Orthodontist/Periodontal)	3A
Dental Assistant	2A
Dental Hygienist	2A
Lab Technician	2A
<b>Midwife</b>	
Registered Nurse (Hospital/Clinic/Doctor's Office Only)	3A
Others	S

## OCCUPATIONAL CLASSES

Occupational Title	Occupational Class
HEALTH CARE (cont.)	
<b>Nurses</b>	
Nurse Anesthetist	4A
Nurse Practitioner	4A
School Nurse (Full-time Only)	3A
RN/LPN/LVN: Doctor's Office or Clinic Only	3A
RN/LPN/LVN: Hospital, Nursing Home, Hospice or HHC (Minimum 30-day Elimination Period)	2A
Certified Nurse Aide (CNA): Doctor's Office or Clinic Only	2A
CNA: Hospital, Nursing Home, Hospice or HHC (Minimum 30-day Elimination Period)	1A
Home Health Care Provider Other Than RN/LPN/LVN/CNA (Minimum 30-day Elimination Period)	1A
Nurse in Psychiatric Hospital/Prison/Jail	S
Private Duty Nurse (Outside Hospital)	N
<b>Pharmacy</b>	
Registered Pharmacist	6A
Pharmacy Technician	4A
<b>Physicians</b>	
Family Practice/Pediatrician	4A
Internal Medicine	4A
Anesthesiologist	3A
Dermatologist	3A
Emergency Room	3A
Obstetrics/Gynecology	3A
Ophthalmologist	3A
Pathologist	3A
Psychiatrist	5A
Radiologist	3A
Surgeon	3A
Urologist	3A
Specialty Not Listed, No Surgery and No Emergency Room Work	3A
<b>Technicians</b>	
Dialysis, ECG, Laboratory, Ultrasound, X-ray (At Least \$50,000 Income)	4A
Dialysis, ECG, Laboratory, Ultrasound, X-ray (Less Than \$50,000 Income)	3A

## OCCUPATIONAL CLASSES

Occupational Title	Occupational Class
HEALTH CARE (cont.)	
<b>Therapists (Hospital, Clinic, Doctor's Office)</b>	
Audiologist	4A
Physical	4A
Psychologist/Counselor (Licensed and Ph.D.)	4A
Psychologist/Counselor (Licensed Only)	4A
Respiratory	4A
Speech (Registered or Licensed)	4A
Assistants	3A
Occupational	3A
Massage (Certified or Licensed)	2A
Others	N
<b>Therapists (Home Health Care)</b>	
Physical	3A
Speech (Registered or Licensed)	3A
Assistants	2A
Occupational	2A
Respiratory	2A
<b>Other</b>	
Administrator	4A
Naturopath	4A
Nutritionist or Dietician (No Food Preparation)	4A
Optometrist	4A
Osteopath	4A
Physician Assistant (At Least \$50,000 Income)	4A
Physician Assistant (Less Than \$50,000 Income)	3A
Podiatrist	3A
Chiropractor	2A



## OCCUPATIONAL CLASSES

Occupational Title	Occupational Class
<b>HORTICULTURIST</b>	
Gardener/Greenhouse Worker/Nursery Worker	1A
<b>HOTEL/MOTEL/INN</b>	
Manager (Office Duties Only)	4A
Desk Clerk	3A
Caretaker	1A
Maid/Housekeeper (See MAID)	
<b>ILLUSTRATOR (See ARTIST)</b>	
<b>INNKEEPER (See HOTEL/MOTEL/INN)</b>	
<b>INSURANCE INDUSTRY</b>	
Agent/Broker (At Least \$75,000 Income in Each of Last 2 Years)	5A
Agent/Broker (At Least \$45,000 Income in Each of Last 2 Years)	4A
Claims Examiner/Underwriter (Office Duties Only)	5A
General Agent	4A
Claims Examiner/Underwriter (With Field Duties)	3A
Clerk	3A
Office Manager	3A
Other Agent/Broker	3A
<b>INTERIOR DESIGNER/DECORATOR</b>	
4-Year Degree (Consulting Only)	3A
Others	2A
<b>INTERNAL MEDICINE (See HEALTH CARE – Physicians)</b>	
INTERPRETER/TRANSLATOR	4A
<b>JEWELRY</b>	
Certified Gemologist/Certified Gemologist Appraiser	3A
Others (Office Duties Only)	3A
Goldsmith/Silversmith/Diamond Cutter	2A
<b>JOURNALIST (See WRITER)</b>	
<b>LANDSCAPING</b>	
Landscape Architect (90% Supervisory/Administrative)	3A
90% Supervisory/Administrative Duties	2A
Tree Trimmer/Tree Surgeon	N
Other Workers Including Lawn Mowers	1A

<b>OCCUPATIONAL CLASSES</b>	
<b>Occupational Title</b>	<b>Occupational Class</b>
<b>LAW ENFORCEMENT</b>	
<b>City/County/State Police</b>	
Dispatcher, Communications	3A
City Police Officer (Metropolitan Area Less Than 2 Million)	1A
Detective/Inspector	1A
Marshals/Sheriffs/Deputies	1A
Meter Person (Not Making Arrests)	1A
State Highway Patrol Officer	1A
City Police Officer (Metropolitan Area 2 Million or More)	S
<b>Customs and Immigration</b>	
Inspector (Inside Duties Only)	4A
<b>Juvenile Detention Facility</b>	
All Workers	S
<b>Prison or Correctional Facility</b>	
Warden	3A
Guard/Jailer/Matron	S
<b>Other</b>	
Air Marshal	2A
Fish and Game Warden	2A
Guard, Security or Bank	2A
Process Server	1A
Parole/Probation Officer	S
<b>LAWYER (See LEGAL)</b>	
<b>LEGAL</b>	
Attorney	6A
Judge	6A
Legal Assistant (Certified)	5A
Paralegal	5A
Legal Assistant (Other)	4A
Secretary	4A
Stenographer	3A
Court Reporter	3A
Bailiff	1A
<b>LIBRARIAN</b>	<b>4A</b>
<b>LIQUOR DISTRIBUTION</b>	
Wholesaler	4A
Liquor Store Owner/Manager	2A
Bartender	N
<b>LOBBYIST (See CONSULTANT/LOBBYIST)</b>	
<b>LOCKSMITH/KEY MAKER</b>	<b>3A</b>
<b>LUMBER INDUSTRY</b>	
Office Duties Only	4A
Others	N
<b>MAID</b>	<b>1A</b>

<b>OCCUPATIONAL CLASSES</b>	
<b>Occupational Title</b>	<b>Occupational Class</b>
<b>MANUFACTURING/PROCESSING/PACKAGING</b>	
<b>Automobile Manufacturing</b>	
All Workers	N
<b>Other Manufacturing</b>	
Administrative/Supervisory Duties Only	4A
Foreman/Inspector/Superintendent	3A
Lab Technician	3A
Receiving/Shipping Clerk	3A
Other Skilled Worker	3A
Assembler/Benchworker/Toolmaker	1A
Crane Operator	1A
Diemaker/Engraver	1A
Installer/Tester	1A
Machine Operator/Machinist/Mechanic/Milwright	1A
Alcohol/Brewery/Distillery/Winery Plant Workers	1A
Creamery/Dairy Plant Workers	1A
Factory Canning/Preserving Workers	1A
Refrigeration Plant Workers	1A
Sugar Refinery Worker	1A
Chicken/Poultry Cleaner/Cutter/Dresser or Processor	N
Packinghouse Worker	N
Rendering Plant Workers	N
<b>MARINE INDUSTRY</b>	
<b>Inland Vessels</b>	
Pilot	1A
<b>Large Seagoing Vessels/Freighters</b>	
Passenger Ship: Pilot/Officers	4A
Cargo Ship: Pilot/Officers	3A
Passenger Ship: Radio Operator/Purser/Chief Steward	2A
Harbor Master	2A
Harbor Pilot	1A
Dockworker, Stevedore, Wharfworker	S
Cargo Ship: Crew	N
Passenger Ship: Crew	N
<b>MASON (See CONSTRUCTION – General)</b>	
<b>MASSAGE (See HEALTH CARE – Therapists (Hospital, Clinic, Doctor’s Office))</b>	
<b>MECHANIC (See SERVICE/REPAIR/INSTALLATION)</b>	
<b>MESSENGER</b>	
Inside the Office	2A
Outside or Between Offices	1A
Bicycle	N
<b>MIDWIFE (See HEALTH CARE – Midwife)</b>	
<b>MINERALOGIST (See SCIENTIST)</b>	

<b>OCCUPATIONAL CLASSES</b>	
<b>Occupational Title</b>	<b>Occupational Class</b>
<b>MINING</b>	
Manager/Owner (Office Duties Only)	4A
Outside Foreman (Surface Only)	2A
Others	N
<b>MINISTER (See CLERGY)</b>	
<b>MORTICIAN</b>	
No Embalming	4A
With Embalming	3A
<b>MOTEL (See HOTEL/MOTEL/INN)</b>	
<b>MOVING AND STORAGE</b>	
Owner/Manager (Office Duties Only)	4A
Estimator/Foreman (No Manual Duties)	3A
Mover, Furniture and Household Goods	S
<b>MUSEUM CURATOR (See ART DEALER/GALLERY OWNER/MUSEUM CURATOR)</b>	
<b>MUSIC</b>	
Musician/Singer (Full-Time Orchestra/Studio Composer/Arranger)	3A
Piano Tuner/Teacher	3A
Musician/Singer (Night Club/Restaurant/Lounge/Tavern)	N
<b>NATURAL GAS (See PETROLEUM INDUSTRY)</b>	
<b>NURSE (See HEALTH CARE – Nurse)</b>	
<b>OBSTETRICS/GYNECOLOGY (See HEALTH CARE – Physicians)</b>	
<b>OFFICE WORKER</b>	
Administrative Duties Only (At Least \$40,000 Income)	5A
Administrative Duties Only (Less Than \$40,000 Income)	4A
Administrative Assistant	4A
Receptionist	4A
Secretary	4A
Others	3A
<b>OIL (See PETROLEUM INDUSTRY)</b>	
<b>OPHTHALMOLOGIST (See HEALTH CARE – Physician)</b>	
<b>OPTOMETRIST (See HEALTH CARE – Other)</b>	
<b>PAINTER (See CONSTRUCTION – General)</b>	
<b>PARALEGAL (See LEGAL)</b>	
<b>PATHOLOGIST (See HEALTH CARE – Physicians)</b>	
PAWN BROKER	N
<b>PEDIATRICIAN (See HEALTH CARE – Physicians)</b>	
<b>PETROLEUM INDUSTRY</b>	
Foreman	3A
Manager/Superintendent (Supervisory Only)	3A
Mechanic	1A
Others (Offshore Workers)	N
<b>PHARMACIST (See HEALTH CARE – Pharmacy)</b>	
<b>PHOTOGRAPHER</b>	
Commercial, Studio	4A
Camera Operator, Motion Picture/Television	3A
Commercial, Non-Studio (Sporting Events, Corporate Functions, Concerts, Filming on Location)	2A

For producer use only. Not for use with the general public.

## OCCUPATIONAL CLASSES

Occupational Title	Occupational Class
PHYSICAL THERAPIST (See HEALTH CARE – Therapists)	
PHYSICIAN ASSISTANT (See HEALTH CARE – Other)	
PHYSICIST (See SCIENTIST)	
PIPEFITTER/STEAMFITTER	1A
PLUMBER	2A
PODIATRIST (See HEALTH CARE – Others)	
POSTAL EMPLOYEES	
Postal Inspector (Office Only)	2A
Driver/Letter Carrier/Mail Handler/Clerk (Minimum 30-Day Elimination Period)	1A
PRINTING AND PUBLISHING	
<b>Books/Newspapers/Periodicals</b>	
Editor/Publisher	5A
Copywriter (Office Duties Only)	3A
Foreman	3A
Photographer	3A
Graphic/Lithographic Artist	2A
Proofreader	2A
Compositor/Lithographer/Pressman/Typesetter	1A
Engraver, Photoengraver	1A
Machine Operator	1A
Maintenance Mechanic	1A
Bookbinder	1A
Newspaper Delivery (See DRIVER)	
PRIVATE DETECTIVE	N
PSYCHIATRIST (See HEALTH CARE – Physicians)	
PSYCHOLOGIST (See HEALTH CARE – Therapists)	
PUBLISHER (See PRINTING AND PUBLISHING)	
RABBI (See CLERGY)	
RADIOLOGIST (See HEALTH CARE – Physicians)	
RAILROAD	
Conductor	2A
Dispatcher	2A
Foreman	2A
Inspector	2A
Signalman	2A
Tower Electronic Switching and Traffic Controller	2A
Yard Master	2A
Other (Office Duties Only)	2A
Engineer	1A
Maintenance Mechanic	1A
Track and Section Workers	S
Train Crew	S
Yard Workers	S

<b>OCCUPATIONAL CLASSES</b>	
<b>Occupational Title</b>	<b>Occupational Class</b>
<b>REAL ESTATE</b>	
Agent/Broker (At Least \$75,000 Income in Each of Last 2 Years)	5A
Agent/Broker (At Least \$45,000 Income in Each of Last 2 Years)	4A
Abstractor/Abstract Clerk	3A
Agent/Broker (Others)	3A
Appraiser	3A
Escrow/Title Clerks	3A
Home Inspector	2A
<b>REPORTER (See ENTERTAINMENT INDUSTRY)</b>	
<b>RESTAURANT/BAR</b>	
Chef (At Least \$45,000 Income)	4A
Host/Hostess/Cashier (Sole Duties)	3A
Owner/Operator/Manager (No Bartending Duties)	3A
Cook	2A
Busboy/Busgirl	N
Waiter/Waitress	N
Baker (See BAKER)	
Bartender (See LIQUOR DISTRIBUTION – Bartender)	
<b>RETAIL SALES</b>	
<b>Convenience Store</b>	
Owner/Manager/Supervisor	2A
Other Employees	N
<b>General Merchandise</b>	
Buyer or Purchasing Agent	4A
Owner/Manager/Supervisor	4A
Salesperson/Sales Clerk/Receiving Clerk	3A
Other Employees	2A
<b>Grocery Store</b>	
Manager (Supervisory Duties Only)	4A
Stock Clerk	2A
Others	1A
<b>RETIRED PERSON</b>	
	N
<b>RODEO PERFORMER</b>	
	N
<b>ROOFER (See CONSTRUCTION – General)</b>	
<b>SALES AGENT/MANUFACTURING REPRESENTATIVE</b>	
At Least \$75,000 Income in Each of Last 2 Years	5A
At Least \$45,000 Income in Each of Last 2 Years	4A
Others	3A
<b>SCIENTIST</b>	
Geologist (Office Duties Only)	5A
Astronomer (Salaried Only)	4A
Biochemist	4A
Biologist (Not Teaching, Not Marine Biologist with Diving)	4A
Botanist	4A
Chemist	4A
Meteorologist	4A
Physicist	4A

<b>OCCUPATIONAL CLASSES</b>	
<b>Occupational Title</b>	<b>Occupational Class</b>
<b>SCIENTIST (cont.)</b>	
Zoologist	4A
Geologist (With Field Duties)	3A
Lab Assistant or Technician (Not in Physician's or Dentist's Office/Clinic)	4A
Mineralogist (Above Ground Only)	3A
Others (No Field Duties)	3A
Others (With Field Duties)	2A
<b>SEAMSTRESS (See CLOTHING INDUSTRY)</b>	
<b>SEPTIC AND SEWAGE</b>	
Installation	1A
Servicing	1A
<b>SERVICE/REPAIR/INSTALLATION</b>	
<b>Automobile</b>	
Service Manager (Supervisory Only)	4A
Body Repair Worker/Welder	2A
Mechanic	2A
<b>Cable/Satellite Television</b>	
Equipment Repairer/Installer/Servicer (No Line Work, Pole Climbing or Digging)	3A
Lineman/Pole Climber	S
<b>Service Stations</b>	
Owner/Manager	2A
Others	1A
<b>Telephone</b>	
Equipment Repairer/Installer/Service (No Line Work, Pole Climbing or Digging)	3A
Lineman/Pole Climber	S
Tower Service/Installation	S
<b>Other</b>	
Computer Servicer/Repairer	3A
Security Systems (No Line Work, Pole Climbing or Digging)	3A
Computer Installer	3A
Clock/Watch Repairer	2A
Musical Instrument Repairer	2A
Office Machines	2A
Shoe Repairer	2A
Heating, Ventilation and Air Conditioning	2A
Household Appliances	2A
Mechanic (Aircraft/Boat/Truck/Small Engine)	2A
Vending Machines	1A
Welder	1A
Elevator Mechanic	S
<b>SOCIAL WORKER</b>	
Office Duties Only	4A
Field Duties	3A
<b>STUDENT</b>	
Full Time	N
<b>STUNTLADY/STUNTMAN</b>	
<b>SURGEON (See HEALTH CARE – Physicians)</b>	

<b>OCCUPATIONAL CLASSES</b>	
<b>Occupational Title</b>	<b>Occupational Class</b>
<b>SURVEYOR</b>	
Office Duties Only	4A
Field Duties	3A
<b>TAILOR (See CLOTHING INDUSTRY)</b>	
<b>TATOO ARTIST/BODY PIERCING</b>	N
<b>TAXIDERMIST</b>	3A
<b>TEACHING/INSTRUCTION</b>	
<b>College/University</b>	
Dean	5A
Professor (Full-Time Classroom Only, Degree Required)	5A
Registrar	4A
Other (Administrative Duties Only)	4A
<b>K-12</b>	
Administrator/Guidance Counselor/Special Education/ Driver Education	4A
Principal/Superintendent	4A
Teacher (Full-Time Classroom Only, Not in Home, Degree Required)	4A
Teacher (Physical Education/Shop/Others with Duties Outside of the Classroom)	3A
Athletic Director	3A
School Nurse (See HEALTH CARE – Nurses)	
<b>Preschool</b>	
Teacher (Not in Home)	2A
<b>Vocational</b>	
Teacher/Professor	4A
<b>Other</b>	
Aerobics/Yoga Instructor/Personal Trainer	1A
Dancing Instructor	1A
Martial Arts Instructor	N
Ski Instructor	N
<b>TEMPORARY/SEASONAL WORKER</b>	N
<b>TRAVEL AND TRANSPORTATION</b>	
Travel Bureau Worker	3A
<b>TREE TRIMMER/TREE SURGEON (See LANDSCAPING)</b>	
<b>ULTRASOUND TECHNICIAN (See HEALTH CARE – Technicians)</b>	
<b>UROLOGIST (See HEALTH CARE – Physicians)</b>	
<b>VETERINARIAN</b>	
DVM (Small Animal)	5A
Assistant (Small Animal)	3A
DVM (Large Animals)	3A
Assistant (Large Animal)	2A



<b>OCCUPATIONAL CLASSES</b>	
<b>Occupational Title</b>	<b>Occupational Class</b>
<b>WAREHOUSE WORKERS</b>	
Checker/Crater/Foreman/Packer	2A
Fork Lift or Power Truck Operator/Skilled Worker	1A
Others	S
<b>WELDER (See CONSTRUCTION – General or SERVICE/REPAIR/INSTALLATION)</b>	
<b>WRITER</b>	
<b>Books/Newspapers/Periodicals</b>	
Columnist	5A
Author/Novelist/Writer/Proofreader (Salaried Only)	4A
Journalist On Staff of Newspaper/Periodical	4A
Scriptwriter (Salaried Only)	4A
Technical Writer (Salaried Only)	4A
Freelance	N
<b>X-RAY TECHNICIAN (See HEALTH CARE – Technicians)</b>	
<b>ZOOLOGIST (See SCIENTIST)</b>	

## REVISIONS TO THIS MANUAL

The following updates were effective April 1, 2014.

Issue and Participation Limits

Business Owner information

Uninsurable Occupations

- Ambulance/Transport drivers
- Homemakers
- Pilots

Occupational Class Changes

- Dog Walker/Sitter in-house – N
- Professional Trainer – 2A to 1A
- Pilot – 2A to N
- Armored Car/Delivery driver – 2A to 1A
- Emergency Vehicle – 1A to N
- Aerobics/Dancing Instructor – 2A to 1A