

Assurity®

Century+ DI, Income Protection DI, Graded Benefit DI and Business Overhead Expense DI Occupational Guide

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Product availability, features and rates may vary by state.

Important Notice

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This is an occupational guide for policy Form Nos. I H0920, I H1605 NY, I H2016, I H1617, I H1617 NY and A D-106. Any prior guide does not apply to this product.

Policy Form Nos. I H0920, I H2016, I H1617 and A D-106 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska. Policy Form Nos. I H1605 NY and I H1617 NY are underwritten by Assurity Life Insurance Company of New York, Albany, New York. Policies and riders may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity or review the policy.

The specific policy is your ultimate authority for any questions about this product.

This is a generic occupational guide. Product availability, features and rates may vary by state. Key differences by state can be found summarized in the State Specific Information table found on AssureLINK at <http://assurelink.assurity.com> in the Product Center for each product by selecting the State Specific option on the right. Your state may require a state-specific contract and/or application. State-specific applications are also available on AssureLINK in the Product Center for each product by selecting the Applications/Forms option on the left.

This occupational guide is for agent use only. It is not for use with consumers.

Table of Contents

- Important Notice.....2**
- Century+ DI Occupational Underwriting Guidelines5**
 - General Occupational Guidelines5
 - Self-Employed Occupations.....5
 - Occupation Class Descriptions6
 - Special Occupations7
- Income Protection DI Occupational Underwriting Guidelines9**
 - General Occupational Guidelines9
 - Self-Employed Applicants.....9
 - Occupation Class Descriptions9
 - Special Occupations10
- Graded Benefit DI Occupational Underwriting Guidelines11**
 - General Occupational Guidelines11
 - Self-Employed Occupations.....11
 - Occupation Class Descriptions12
 - Special Occupations13
- Business Overhead Expense DI Occupational Underwriting Guidelines.....15**
 - General Occupational Guidelines15
 - Self-Employed Occupations.....15
 - Occupation Class Descriptions15
 - Special Occupations16
- Occupations (listed alphabetically)17**
 - A17
 - B19
 - C20
 - D22
 - E23
 - F23
 - G24
 - H27
 - I29
 - J29
 - K30
 - L30
 - M31
 - N34
 - O35
 - P35
 - Q36
 - R37
 - S38
 - T40
 - U41
 - V42
 - W42

X43
Z43
Revisions to this Guide44
About Assurity45
 Connect with us!45
 Why Assurity?46

Century+ DI Occupational Underwriting Guidelines

General Occupational Guidelines

Full-Time, Part-Time and Seasonal Occupations

- Applicants must be employed on a full-time basis (at least 30 hours per week) at the time of application.
- Applicants exclusively employed 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 their most hazardous occupation.
- Applicants working above ground level will be considered if the height is 40 feet (4 stories) or less.

Self-Employed Occupations

Business Owner Upgrade

One occupation class upgrade is allowed for business owners meeting the following criteria:

- at least 10 percent ownership,
- self-employed for at least two years,
- net income of at least \$30,000, and
- not a medical professional, farmer, trucker or roofing contractor.

Applicants upgrading from 1A to 2A are not eligible for the 10-year, to-age-65 or to-age-67 benefit periods. Applicants upgrading from 2A to 3A are not eligible for the Non-Cancelable Rider and the Own Occupation Rider. Underwriting guidelines for all applicants applying for the upgrade will be based on their original occupational class.

Business in the Home

Self-employed applicants conducting business in their home 50 percent of the time or less will be underwritten with normal guidelines and eligible for full benefits.

Self-employed applicants conducting business more than 50 percent of the time in their home will be underwritten with the following guidelines:

- the applicant must be employed full time in the current home-based occupation for at least one year;
- income documentation is based on the benefit amount (*see Income Verification section*);
- full benefits are available based on the applicant's occupation class;
- for issue ages 18 through 55, all benefit periods are available; and
- for issue ages 56 through 60, 1-year, 2-year or 5-year benefit period is available.

NOTE: W-2 employees working in the home more than 50 percent of the time will be underwritten with normal guidelines and eligible for full benefits.

Newly Self-Employed Applicants

Newly self-employed applicants without a full calendar year's tax return 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 guidelines:

- income considered in underwriting will be 75% of the applicant's documented annual income for the last year;
- standard cases only – no exclusion riders or ratings;

- issue ages 18 through 55 are eligible;
- 1-year, 2-year or 5-year benefit period is available;
- 90, 180 or 365-day elimination period is available;
- Automatic Benefit Increase Rider, Catastrophic Disability Benefit Rider, Critical Illness Benefit Rider, Guaranteed Insurability Rider, Return of Premium Benefit Rider and Supplemental Disability Income Rider (SDIR) are available; and
- at the underwriter’s discretion, Assurity may make offers on cases that would have ratings and/or exclusion riders.

After newly self-employed applicants have been in business for one year, they are eligible for normal underwriting and full benefits based on that year’s tax returns. This period may be shortened at the underwriter’s discretion if the applicant is taking over for a parent or managed the business prior to ownership.

NOTE: W-2 employees transitioning to a contracted or consulting position with contracts showing a salary that will be paid for at least one year are eligible for full benefits based on their income. A copy of that contract must be provided to Assurity. If more than 50 percent of the applicant’s work is conducted at home, Assurity will still allow full benefits.

Occupation Class Descriptions

Descriptions and examples of each occupation class are as follows.

Occupation Class 4A

Includes professional or office-type occupations that are rarely exposed to physical or occupational hazards. Some examples include the following:

Accountant	Computer Programmer	Pharmacist
Architect	Office Clerk	Real Estate Agent
Biologist	Nurse (RN/LPN – Clinic)	Secretary

Occupation Class 3A

Includes occupations similar to occupation class 4A but with certain activities or hazards involving laboratory, technical, supervisory and service work. Some examples include the following:

Auctioneer	Event Planner	Nurse (RN/LPN – Hosp/Surg)
Clergy	Lab Technician	Sales Clerk
Dental Hygienist	Locksmith	Surveyor

Occupation Class 2A

Includes skilled and manual occupations in lighter industries, along with most machine operators. Some examples include the following:

Auto Mechanic	Carpenter	Landscaper
Beautician	Electrician	Plumber
Bricklayer	Farmer	Tailor

Occupation Class 1A

Includes occupations involving heavy manual labor or unskilled workers where there is increased risk of accident. Some examples include the following:

Auto Body Repair	Custodian	Painter
Bus Driver	Exterminator	Roofer

Construction Laborer

Furniture Mover

Used Car Dealership

NE (Not Eligible)

Includes occupations not eligible for coverage due to exposure to serious accident or occupational hazards. Some examples include the following:

Armed Forces

Bartenders

Pilot

Athlete

Entertainer

Self-Employed Artist

Author

Longshoreman

Student

Special Occupations

Federal Government Employees

The following guidelines apply to federal government employees listed in the Occupation Class Guide in the "Government and Legal Services" section by their job duties.

Coverage is available up to normal limits posted in the Maximum Issues Limits by Income Chart (*See Financial Underwriting Guidelines section*); however, offset assuming existing coverage of employer-paid group long-term disability (LTD) replacing 40% of the applicant's monthly income.

The Automatic Benefit Increase Rider and Guaranteed Insurability Rider are not available; the SDIR is not available in California.

Since applicants over age 55 are likely vested in their retirement plan providing disability benefits, they are not eligible for Century+ DI coverage to prevent over insurance. Any pension payment, VA disability benefit, other group disability income insurance or other individual disability income insurance will be offset against any Century+ DI coverage offered.

State Government Employees and Teachers

The following guidelines apply to state government employees listed in the Occupation Class Guide in the "Government and Legal Services" section by their job duties, and teachers covered under any type of teachers' disability programs.

Coverage is available up to normal limits posted in the Maximum Issues Limits by Income Chart (*See Financial Underwriting Guidelines section*); however, offset assuming existing coverage of employer-paid group long-term disability (LTD) replacing 60% of the applicant's monthly income.

The Automatic Benefit Increase Rider and Guaranteed Insurability Rider are not available; the SDIR is not available in California.

Since applicants over age 55 are likely vested in their retirement plan providing disability benefits, they are not eligible for Century+ DI coverage to prevent over insurance. Any pension payment, VA disability benefit, other group disability income insurance or other individual disability income insurance will be offset against any Century+ DI coverage offered.

Railroad Employees

The following guidelines apply to railroad employees. Coverage may include up to \$1,000 base policy monthly benefit and the SDIR monthly benefit based on their income. (*See Financial Underwriting Guidelines section.*) The Automatic Benefit Increase Rider and Guaranteed Insurability Rider are not available.

In general, if the applicant has any pension payment from a previous occupation, some type of permanent government disability benefit, other group disability income insurance, or other individual disability income insurance in addition to their current group long-term disability, coverage will not be available.

Casino Employees

Casino employees directly involved in gaming activities are considered occupation class 1A and eligible for full benefits if gambling is legalized in that state and the casino is operated in accordance with the law.

Casino employees not directly involved with gaming activities are not considered "casino employees," and are classified by other responsibilities of their employment and not subject to casino employee guidelines. For example, a casino restaurant manager would be considered as a restaurant manager, occupation class 3A.

Income Protection DI Occupational Underwriting Guidelines

General Occupational Guidelines

Full-Time, Part-Time and Seasonal Occupations

- Applicants must be employed on a full-time basis (at least 30 hours per week) during the past six months and at the time of application.
- Applicants exclusively employed 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 their most hazardous occupation.

Self-Employed Applicants

Self-employed applicants must be in business for at least one year to be eligible. Self-employed applicants in business for at least one year are eligible for normal underwriting and full benefits based on the most recent calendar year's income from the business.

Occupation Class Descriptions

All occupations are classified in the Occupation Class Guide found on AssureLINK by accessing the Occupation Guide. Descriptions and examples of each occupation class are as follows.

Occupation Class 4A

Includes professional or office-type occupations that are rarely exposed to physical or occupational hazards. Some examples include the following:

Accountant	Computer Programmer	Pharmacist
Architect	Office Clerk	Real Estate Agent
Biologist	Nurse (RN/LPN – Clinic)	Secretary

Occupation Class 3A

Includes occupations similar to occupation class 4A but with certain activities or hazards involving laboratory, technical, supervisory and service work. Some examples include the following:

Auctioneer	Event Planner	Nurse (RN/LPN – Hosp/Surg)
Clergy	Lab Technician	Sales Clerk
Dental Hygienist	Locksmith	Surveyor

Occupation Class 2A

Includes skilled and manual occupations in lighter industries, along with most machine operators. Some examples include the following:

Auto Mechanic	Carpenter	Landscaper
Beautician	Electrician	Plumber
Bricklayer	Farmer	Tailor

Occupation Class 1A

Includes occupations involving heavy manual labor or unskilled workers where there is increased risk of accident. Some examples include the following:

Auto Body Repair	Custodian	Painter
Bus Driver	Exterminator	Roofer

Construction Laborer

Furniture Mover

Used Car Dealership

NE (Not Eligible)

Includes occupations not eligible for coverage due to exposure to serious accident or occupational hazards. If the applicant has multiple occupations, working less than 8 hours per week in occupations classified as NE will result in those occupations being excluded from coverage and coverage will be based on eligible occupations only. If the applicant is working 8 or more hours per week in occupations classified as NE, the application will be declined. Some examples include the following:

Armed Forces

Bartenders

Pilot

Athlete

Entertainer

Self-Employed Artist

Author

Longshoreman

Student

Special Occupations

Federal Government Employees

The following guidelines apply to federal government employees listed in the Occupation Class Guide in the "Government and Legal Services" section by their job duties.

Coverage is available up to limits posted for federal government employees in the Maximum Issue Limits by Income Chart in the Financial Underwriting Guidelines section. The Guaranteed Insurability Rider is not available.

Any pension payment, VA disability benefit, other group disability income insurance or other individual disability income insurance will be offset against any coverage offered.

Since applicants over age 55 are likely vested in their retirement plan providing disability benefits, they are not eligible for coverage to prevent over-insurance.

State Government Employees and Teachers Employed by State Government

Due to high income replacement levels in state workers' disability programs, no coverage is available through this product.

Railroad Employees

The following guidelines apply to railroad employees. Coverage is available up to limits posted for railroad employees in the Maximum Issue Limits by Income Chart in the Financial Underwriting Guidelines section. The Guaranteed Insurability Rider is not available.

In general, if the applicant has any pension payment from a previous occupation, some type of permanent government disability benefit, other group disability income insurance, or other individual disability income insurance in addition to their current group long-term disability, coverage will not be available.

Graded Benefit DI Occupational Underwriting Guidelines

General Occupational Guidelines

Full-Time, Part-Time and Seasonal Occupations

- Applicants must be employed on a full-time basis (at least 30 hours per week) at the time of application.
- Applicants exclusively employed 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 their most hazardous occupation.
- Applicants working above ground level will be considered if the height is 40 feet (4 stories) or less.

Self-Employed Occupations

Business Owner Upgrade

One occupation class upgrade is allowed for business owners meeting the following criteria:

- at least 10 percent ownership,
- self-employed for at least two years,
- net income of at least \$30,000, and
- not a medical professional, farmer, trucker or roofing contractor.

Applicants upgrading from 1A to 2A are not eligible for the 10-year benefit period. Applicants upgrading from 2A to 3A are not eligible for the Own Occupation Rider. Underwriting guidelines for all applicants applying for the upgrade will be based on their original occupational class.

Business in the Home

Self-employed applicants conducting business in their home 50 percent of the time or less will be underwritten with normal guidelines eligible for the 2-year and 5-year benefit periods only.

Self-employed applicants conducting business more than 50 percent of the time in their home will be not be eligible for coverage.

NOTE: W-2 employees working in the home more than 50 percent of the time will be underwritten with normal guidelines and eligible for full benefits.

Newly Self-Employed Applicants

Newly self-employed applicants without a full calendar year's tax return 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 guidelines:

- income considered in underwriting will be half of the applicant's documented average annual income over the last two years;
- standard cases only – no exclusion riders or ratings;
- issue ages 18 through 55 are eligible;
- 2-year or 5-year benefit period is available;
- 90, 180 or 365-day elimination period is available;

- policy maximum is \$2,000 monthly benefit and SDIGBR maximum is the monthly benefit based on half of the average of the applicant’s documented annual income over the last two years; and
- only the Supplemental Disability Income Rider (SDIGBR) is available.

After newly self-employed applicants have been in business for one year, they are eligible for normal underwriting and full benefits based on that year’s tax returns. This period may be shortened at the underwriter’s discretion if the applicant is taking over for a parent or managed the business prior to ownership.

NOTE: W-2 employees transitioning to a contracted or consulting position with contracts showing a salary that will be paid for at least one year are eligible for full benefits based on their income. A copy of that contract must be provided to Assurity. If more than 50 percent of the applicant’s work is conducted at home, Assurity will still allow full benefits.

Occupation Class Descriptions

Descriptions and examples of each occupation class are as follows:

Occupation Class 4A

Includes professional or office-type occupations that are rarely exposed to physical or occupational hazards. Some examples include the following:

Accountant	Computer Programmer	Pharmacist
Architect	Office Clerk	Real Estate Agent
Biologist	Nurse (RN/LPN – Clinic)	Secretary

Occupation Class 3A

Includes occupations similar to occupation class 4A but with certain activities or hazards involving laboratory, technical, supervisory and service work. Some examples include the following:

Auctioneer	Event Planner	Nurse (RN/LPN – Hosp/Surg)
Clergy	Lab Technician	Sales Clerk
Dental Hygienist	Locksmith	Surveyor

Occupation Class 2A

Includes skilled and manual occupations in lighter industries, along with most machine operators. Some examples include the following:

Auto Mechanic	Carpenter	Landscaper
Beautician	Electrician	Plumber
Bricklayer	Farmer	Tailor

Occupation Class 1A

Includes occupations involving heavy manual labor or unskilled workers where there is increased risk of accident. Some examples include the following:

Auto Body Repair	Custodian	Painter
Bus Driver	Exterminator	Roofer
Construction Laborer	Furniture Mover	Used Car Dealership

NE (Not Eligible)

Includes occupations not eligible for coverage due to exposure to serious accident or occupational hazards. Some examples include the following:

Armed Forces	Bartenders	Pilot
Athlete	Entertainer	Self-Employed Artist
Author	Longshoreman	Student

Special Occupations

Federal Government Employees

The following guidelines apply to federal government employees listed in the Occupation Class Guide in the "Government and Legal Services" section by their job duties.

Coverage is available up to normal limits posted in the Maximum Issues Limits by Income Chart (*See Financial Underwriting Guidelines section*); however, offset assuming existing coverage of employer-paid group long-term disability (LTD) replacing 40% of the applicant's monthly income.

The Automatic Benefit Increase Rider and Guaranteed Insurability Rider are not available; the SDIR is not available in California.

Since applicants over age 55 are likely vested in their retirement plan providing disability benefits, they are not eligible for Century+ DI coverage to prevent over insurance. Any pension payment, VA disability benefit, other group disability income insurance or other individual disability income insurance will be offset against any Graded Benefit DI coverage offered.

State Government Employees and Teachers

The following guidelines apply to state government employees listed in the Occupation Class Guide in the "Government and Legal Services" section by their job duties, and teachers covered under any type of teachers' disability programs.

Coverage is available up to normal limits posted in the Maximum Issues Limits by Income Chart (*See Financial Underwriting Guidelines section*); however, offset assuming existing coverage of employer-paid group long-term disability (LTD) replacing 60% of the applicant's monthly income.

The Automatic Benefit Increase Rider and Guaranteed Insurability Rider are not available; the SDIR is not available in California.

Since applicants over age 55 are likely vested in their retirement plan providing disability benefits, they are not eligible for Century+ DI coverage to prevent over insurance. Any pension payment, VA disability benefit, other group disability income insurance or other individual disability income insurance will be offset against any Graded Benefit DI coverage offered.

Railroad Employees

The following guidelines apply to railroad employees Coverage may include up to \$1,000 base policy monthly benefit and the SDIR monthly benefit based on their income. (*See Financial Underwriting Guidelines section.*) The Automatic Benefit Increase Rider and Guaranteed Insurability Rider are not available.

In general, if the applicant has any pension payment from a previous occupation, some type of permanent government disability benefit, other group disability income insurance, or other individual disability income insurance in addition to their current group long-term disability, coverage will not be available.

Casino Employees

Casino employees directly involved in gaming activities are considered occupation class 1A and eligible for full benefits if gambling is legalized in that state and the casino is operated in accordance with the law.

Casino employees not directly involved with gaming activities are not considered "casino employees," and are classified by other responsibilities of their employment and not subject to casino employee guidelines. For example, a casino restaurant manager would be considered as a restaurant manager, occupation class 3A.

Business Overhead Expense DI Occupational Underwriting Guidelines

General Occupational Guidelines

Full-Time, Part-Time and Seasonal Occupations

- Applicants must be employed on a full-time basis (at least 30 hours per week) at the time of application.
- Applicants exclusively employed 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 their most hazardous occupation.
- Applicants working above ground level will be considered if the height is 40 feet (4 stories) or less.

Self-Employed Occupations

Business Owner Upgrade

One occupation class upgrade is allowed for business owners meeting the following criteria:

- at least 10 percent ownership,
- self-employed for at least two years,
- net income of at least \$30,000, and
- not a medical professional, farmer, trucker or roofing contractor.

Upgrading from 1A to 2A is not allowed.

Occupation Class Descriptions

Descriptions and examples of each occupation class are as follows.

Occupation Class 4A

Includes professional or office-type occupations that are rarely exposed to physical or occupational hazards. Some examples include the following:

Accountant	Dermatologist	Ophthalmologist
Architect	Dietitian	Pharmacist
Computer Programmer	Financial Planner	Real Estate Agent

Occupation Class 3A

Includes occupations similar to occupation class 4A but with certain activities or hazards involving laboratory, technical, supervisory and service work. Some examples include the following:

Auctioneer	Computer Repair	Event Planner
Florist	Dentist	Nurse (RN/LPN – Hosp/Surg)
Locksmith	Graphic Artist	Surveyor

Occupation Class 2A

Includes skilled and manual occupations in lighter industries, along with most machine operators. Some examples include the following:

Auto Mechanic	Carpenter	Landscaper
Beautician	Electrician	Plumber
Brick Layer	Farmer	Tailor

NE (Not Eligible)

Includes occupations not eligible for coverage due to exposure to serious accident or occupational hazards. Some examples include the following:

Artist (Self-Employed)	Bill Collector/Repossessing	Hunting Guide
Asbestos Remover	Check Cashing Company	Real Estate Developer
Author	Detective	Tattoo Artist

Special Occupations

Farmers

For farmers, Assurity will consider up to \$2,000 monthly benefit.

Truck Drivers

For truck drivers classified as 1A, Assurity will consider up to \$2,500 monthly benefit with a 1-year benefit period. Coverage will be issued upgraded to occupation class 2A with a Table 1 (125 percent) rating.

Occupations (listed alphabetically)

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

A

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Accountant			
CPA	4A	4A	4A
Others	4A	4A	4A
Actor, Actress	NE	NE	NE
Actuary (FSAs, FCAs)	4A	4A	4A
Acupuncturist	2A	NE	2A
Advertising			
Executive	4A	4A	4A
Sales	4A	4A	4A
Aerobics Teacher	2A	2A	2A
Agent (See "Insurance Industry")			
Agriculture Industry (Dairies, Farms, Hatcheries, Orchards, Ranches)			
Owner of well-established operations	2A	2A	2A
Supervisory duties only	2A	2A	2A
Farm or ranch hand	1A	1A	NE
Agronomist	4A	4A	4A
Airline Security Personnel (armed)	1A	1A	NE
Airline Security Personnel (not armed)	2A	2A	2A
Alarm Installer	2A	2A	2A
Ambulance Driver	1A	1A	NE
Anesthesiologist	3A	NE	3A
Announcer	3A	3A	3A
Antique Dealer			
Sales (no delivery, repair or refinishing)	3A	3A	3A
Refinishing or Repairing	2A	2A	2A
Apartment Building			
Manager (office duties only)	3A	3A	3A
Other	1A	1A	NE
Appliance Repair	2A	2A	2A
Appraiser (Real Estate)	3A	3A	3A
Aquatic Therapist	2A	2A	2A
Archeologist			
Office duties only	3A	3A	3A
Field worker	2A	2A	2A
Architect	4A	4A	4A
Armed Forces	NE	NE	NE
Artist			
Commercial	4A	4A	4A

Freelance (2 consecutive years documentation showing consistent income required, max. \$3,000 and 10-year Benefit Period)	2A	2A	NE
Asbestos Remover	NE	NE	NE
Asphalt Worker	1A	1A	NE
Assembly Line Worker			
Light industry	2A	2A	2A
Other	1A	1A	NE
Assessor	4A	4A	4A
Astronomer	4A	4A	4A
Athlete	NE	NE	NE
Athletic Trainer	3A	3A	3A
Attorney	4A	4A	4A
Auctioneer	3A	3A	3A
Auditor	4A	4A	4A
Author/Writer	NE	NE	NE
Freelance (2 consecutive years documentation showing consistent income required, max. \$3,000 and 10-year Benefit Period)	2A	2A	NE
Automobile Industry			
New Car Dealership:			
Proprietor or Sales Manager (office duties only)	4A	4A	4A
Manager (other than sales)	3A	3A	3A
Sales (new and used)	2A	2A	2A
Garage (Owner/manager, no repair)	3A	3A	3A
Mechanic	2A	2A	2A
Service Writer	3A	3A	3A
Service Stations (Attendant, manager, proprietor)	2A	2A	2A
Body Repair and Painting	1A	1A	NE
New Car Wholesaler	3A	3A	3A
Used Car Dealership	1A	1A	NE
Used Car Wholesaler	2A	2A	2A
Auto Detailer (mobile)	2A	2A	2A
Auto Glass Installer	2A	2A	2A
Auto Parts Man/Manager (small parts)	3A	3A	3A
Auto Parts Man/Manager (large parts)	2A	2A	2A
Auto Transporter (over the road)	1A	1A	NE
Paintless Dent Remover	2A	2A	2A
Aviation			
Ticket Manager	4A	4A	4A
Mechanic	2A	2A	2A
Air Traffic Controller, Flight Attendant, Pilot	NE	NE	NE

* Special Occupation Employee

B

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Backhoe Operator	2A	2A	2A
Bailiff (carrying a weapon)	2A*	2A*	2A*
Bakery (manufacture and retail)			
Proprietor (supervisory duties only)	3A	3A	3A
Baker, Delivery, Skilled Worker	2A	2A	2A
Banking			
Officer	4A	4A	4A
Bookkeeper, Teller	4A	4A	4A
Guard	1A	1A	NE
Barber	2A	2A	2A
Bars			
Manager (not tending bar)	1A	1A	NE
Bartender, Waiter, Waitress, All Others	1A	1A	NE
Basement Waterproofer	1A	1A	NE
Beautician	2A	2A	2A
Bed and Breakfast Owner	2A	2A	2A
Beekeeper	2A	2A	2A
Bicycle Repair	2A	2A	2A
Big Game Guide	NE	NE	NE
Billboards (See "Signs/Billboards")			
Bill Collector			
No Repossessing	2A	2A	2A
Repossessing	NE	NE	NE
Biologist	4A	4A	4A
Blacksmith	1A	1A	NE
Boat Captain (returns each night)	2A	2A	NE
Boilermaker	1A	1A	NE
Bondsman			
Bail	1A	1A	NE
Other	3A	3A	3A
Bookkeeper	4A	4A	4A
Botanist	4A	4A	4A
Bowling Alleys			
Manager (supervisory duties only)	3A	3A	3A
Other	1A	1A	NE
Breweries (See "Liquor Industry")			
Bricklayer/Brick Mason	2A	2A	2A
Bridge Building and/or Maintenance	NE	NE	NE
Bridgetender	2A	2A	2A
Broker			
Commodity or "On the floor"	NE	NE	NE
Real Estate	4A	4A	4A
Stock	4A	4A	4A
Building Manager/Superintendent (office duties or supervisory duties only)			

Large Commercial	3A	3A	3A
Other	1A	1A	NE
Bulldozer Operator	2A	2A	2A
Burglar Alarm Installer	2A	2A	2A
Bus Driver	1A	1A	NE
Business Machine Repair	3A	3A	3A
Butcher (no slaughtering)	2A	2A	2A
Buyer			
Department Store	4A	4A	4A
Fur, Hides, Pelts	2A	2A	2A
Other	3A	3A	3A

* *Special Occupation Employee*

C

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Cabinet Maker	2A	2A	2A
Candlemaker	2A	2A	2A
Carpenter	2A	2A	2A
Carpet Layer/Cleaner	1A	1A	NE
Cartographer (map maker)	4A	4A	4A
Cashier	3A	3A	3A
Casino Employee (gaming activities only)	1A*	NE	NE
Casino Employee (not involved in gaming; e.g. restaurant, bartender) (<i>Refer to appropriate occupation class for duties performed</i>)			
Caterer			
Proprietor (supervisory duties only)	3A	3A	3A
Other	1A	1A	NE
Cattle Breeder	2A	2A	2A
Cell Phone Tower Climber	NE	NE	NE
Chauffeur	NE	NE	NE
Check Cashing Company	NE	NE	NE
Chef (See " Restaurant ")			
Chemist			
Consulting/Analytical	4A	4A	4A
Laboratory/Other	3A	3A	3A
Chimney Sweep	1A	1A	NE
Chiropractor	1A	NE	NE
Cleaning Industry (Dry Cleaner, Laundry, Dyer)			
Counter Clerk	3A	3A	3A
Laundry Worker	1A	1A	NE
Proprietor or Manager (supervisory duties only)	3A	3A	3A
Delivery	2A	2A	2A

Clergy	3A	3A	3A
Clerk (Unless otherwise classified)			
Office	4A	4A	4A
Sales	3A	3A	3A
Coach			
College/Professional	NE	NE	NE
All Others	2A	2A	NE
Coin Dealer (not working in home)	3A	3A	3A
Collection Agency (See "Bill Collector")			
Comptroller	4A	4A	4A
Computer Industry			
Consultant	4A	4A	4A
Programmer, Systems Analyst, Security Specialist	4A	4A	4A
Computer Operator, Engineer	4A	4A	4A
Service and Repair	3A	3A	3A
Other Skilled Worker	3A	3A	3A
Concert/Event Promoter	3A	3A	3A
Concrete and Cement Finisher	1A	1A	NE
Construction (Building, Highway, General)			
Superintendent (supervisory duties only)	3A	3A	3A
Estimator, Timekeeper	3A	3A	3A
Foreman/Superintendent with on-site supervision	2A	2A	2A
Laborer	1A	1A	NE
Heavy Equipment Operator	2A	2A	2A
Other (see specific occupation)			
Consultant (Excluding Financial Consultant, Insurance Agent and those classified elsewhere)	4A	4A	4A
Contractor – Must meet all the following criteria:	3A	3A	3A
<ul style="list-style-type: none"> • 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 • Duties are administrative, executive and managerial and do not involve manual labor or on-site supervision 			
Contractor (all of the above AND on-site)	2A	2A	2A
Controller (Financial)	4A	4A	4A
Convenience Store Owner			
Owner (no store work)	3A	3A	3A
Other	1A	1A	NE

Cook (See "Restaurant")			
Cosmetologist	2A	2A	2A
Courier and Parcel Service Industry			
Office Worker	4A	4A	4A
Delivery (local)	2A	2A	2A
Other	NE	NE	NE
Court Reporter	4A	4A	4A
Crane Operator	1A	1A	NE
Crop Duster	NE	NE	NE
Curator (Library, Museum or Art Gallery)	4A	4A	4A
Custodian	1A	1A	NE

* Special Occupation Employee

D

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Dairy Industry (See "Agriculture")			
Dance Teacher	2A	2A	2A
Day Care/Kindergarten or Nursery			
Office Duties Only	4A	4A	4A
Teacher or Attendant	3A	3A	3A
Day Care Worker (for adults)	2A	2A	2A
Day Trader (Stock Trader)	NE	NE	NE
Dental			
Dentist	3A	NE	3A
Denturologist	3A	3A	3A
Hygienist	3A	3A	3A
Assistant	3A	3A	3A
Lab Worker, Technician	3A	3A	3A
Dermatologist	4A	NE	4A
Detective (Private or Undercover)	NE	NE	NE
Diamond Cutter	2A	2A	2A
Dietitian			
No food preparation	4A	4A	4A
Food preparation	2A	2A	2A
Dishwasher (See "Restaurant")			
Disc Jockey	3A	3A	3A
Dispatcher (Other than taxi cab)	3A	3A	3A
Diver	NE	NE	NE
Dock Worker	NE	NE	NE
Dog Catcher	NE	NE	NE
Domestic Servant	NE	NE	NE
Draftsman	4A	4A	4A
Driving Instructor	2A	2A	2A
Druggist (See "Pharmacist")			
Dry Cleaning (See "Cleaning Industry")			
Dry Wall Installer	2A	2A	2A

Dyer (See "Cleaning Industry")

* Special Occupation Employee

E

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Economist	4A	4A	4A
Editor	4A	4A	4A
Electrician (Building or ground duties)	2A	2A	2A
Electrologist	2A	2A	2A
Electroplater	2A	2A	2A
Elevator Inspector	2A	2A	2A
Elevator Repair and Installation	1A	1A	NE
Embalmer	2A	2A	NE
Employment Agent	4A	4A	4A
Engineer			
Professional with graduate degree (office and consulting work)	4A	4A	4A
Office and Consulting only	4A	4A	4A
Field Supervision	3A	3A	3A
Stationary	2A	2A	2A
Engraver	2A	2A	2A
Entertainer	NE	NE	NE
Evangelist (No travel abroad; 2 years of tax returns required)	3A	3A	3A
Event Planner/Promoter	3A	3A	3A
Executive (Unless otherwise classified)	4A	4A	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	NE	NE
Exporter or Importer	2A	2A	2A
Exterminator	1A	1A	NE

* Special Occupation Employee

F

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Farmer (See "Agriculture")			
Farrier (Horse Shoer)	1A	1A	NE
Fast Food Employee			
Owner, Manager	3A	3A	3A
Manager (no ownership)	2A	2A	2A

Other	1A	1A	NE
Fencing Instructor	NE	NE	NE
Fiberglass Worker	1A	1A	NE
Financial Planner	4A	4A	4A
Firefighter (Not forestry service)	1A*	1A*	NE
First Mate (Cruise ship)	NE	NE	NE
Fishing (see "Food Industry")			
Flight Service Specialist	NE	NE	NE
Floor Finisher	1A	1A	NE
Floral Industry			
Sales or Arranging	3A	3A	3A
Delivery	2A	2A	2A
Greenhouse Employee	2A	2A	2A
Food Industry			
Fishing Industry			
Supervisor or Superintendent	3A	3A	3A
Skilled Worker	2A	2A	2A
Fish Farms (Shrimp, Catfish, Oyster) (See "Agriculture")			
Fisherman	NE	NE	NE
Food Processing Industry			
Manager, Superintendent (Supervisory duties only)	3A	3A	3A
Foreman, Packer, Machine Operator, Inspector	2A	2A	2A
Other	1A	1A	NE
Meat Industry (Packing and Slaughter House)			
Office duties only	4A	4A	4A
Foreman, Worker <u>not</u> around live animals or dressing operations	2A	2A	2
Other (Meat Industry)	NE	NE	NE
Food Truck Owner (Must have 2 years' taxes)	2A	2A	2A
Food Vendor	1A	1A	NE
Forest Ranger	1A*	1A*	NE
Fork Lift Operator	2A	2A	2A
Funeral Director (No embalming)	3A	3A	3A
Funeral Director (Embalming)	2A	2A	2A
Furniture Finisher and Repair	2A	2A	2A
Furniture Mover	1A	1A	NE

* Special Occupation Employee

G

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Gambling			
Poker Player/Consultant	NE	NE	NE

Game Warden	1A*	1A*	NE
Garbage Collector (Owner, desk duties only)	3A	3A	3A
Gardener	2A	2A	2A
Gas Industry (See "Oil and Natural Gas" or "Utility Industries")			
Geologist			
Office and Consulting	4A	4A	4A
Field Supervision	2A	2A	2A
Off Shore	NE	NE	NE
Other	1A	1A	NE
Glass Blower	2A	2A	2A
Glazier	2A	2A	2A
Golf Course			
Proprietor/Manager	3A	3A	3A
Greenskeeper	1A	1A	NE
Professional (Teaching or resident)	1A	1A	NE
Government and Legal Services (See Special Occupations section for limitations)			
Attorney	4A*	4A*	4A*
Assessor	4A*	4A*	4A*
Bailiff (Court duties only)	4A*	4A*	4A*
Bailiff (Carrying a weapon)	2A*	2A*	2A*
CIA (non-field, desk duties only) (Refer to appropriate occupation class for duties performed)			
CIA Agent	NE	NE	NE
Coroner	4A*	4A*	4A*
Court Reporter/Stenographer	4A*	4A*	4A*
Customs Inspector			
Office Duties	4A*	4A*	4A*
Other	1A*	1A*	NE
FBI (non-field, desk duties only) (Refer to appropriate occupation class for duties performed.)			
FBI Agent (working in field)	NE	NE	NE
FBI Agent (classify as Detective)	NE	NE	NE
FBI-Air Marshall	NE	NE	NE
FBI-ATF (Bureau of Alcohol, Tobacco, Firearms & Explosives)	NE	NE	NE
Firefighter			
Chief, Marshal and Superintendent (not actively fighting fires)	2A*	2A*	2A*
Firefighter (including Paramedic)	1A*	1A*	NE
Garbage Collector	NE	NE	NE
Government Official (Elected or Appointed)	NE	NE	NE
Health Official			
Office duties only	4A*	4A*	4A*
Field duties	3A*	3A*	3A*
Immigration Official or Inspector			

Office duties only	4A*	4A*	4A*
Other	1A*	1A*	NE
Inspector			
Building	3A*	3A*	3A*
Construction	2A*	2A*	2A*
Elevator	2A*	2A*	2A*
Structural Metal	NE	NE	NE
Internal Revenue Worker (Office duties only, not seasonal)	4A*	4A*	4A*
Judge	4A*	4A*	4A*
Lawyer	4A*	4A*	4A*
Legal Secretary	4A*	4A*	4A*
Military (All personnel)	NE	NE	NE
Paralegal Assistant	4A*	4A*	4A*
Park Ranger	1A*	1A*	2A*
Police and Other Law Enforcement Officers			
Border Patrolman, Chief, Lieutenant, Sergeant	1A*	1A*	NE
Desk Duties Only	2A*	2A*	2A*
Making Arrests	1A*	1A*	NE
Detective, Police Officer	1A*	1A*	NE
Detective (working under cover)	NE	NE	NE
Pardon, Parole, Probation and Truant Officer	2A*	2A*	2A*
Postal Worker			
Carrier	2A*	2A*	2A*
Counter Clerk	2A*	2A*	2A*
Officer or Supervisory	3A*	3A*	3A*
Other	2A*	2A*	2A*
Postmaster	4A*	4A*	4A*
Prisons and Other Penal Institutions			
Warden, Superintendent and Chaplain	2A*	2A*	2A*
Guard, Jailer, Keeper	1A*	1A*	NE
Public Administrator (Not elected or appointed)	4A*	4A*	4A*
Street Cleaner			
Mechanical Operation	1A*	1A*	NE
Manual Operation	1A*	1A*	NE
Toll Collector	2A*	2A*	2A*
Traffic Manager	4A*	4A*	4A*
Truant Officer	2A*	2A*	2A*
TSA (carrying a weapon)	1A	1A	NE
TSA (not carrying a weapon)	2A	2A	2A
Warden – Game and Fish, Fire	2A*	2A*	2A*
Warden – Prison	2A*	2A*	2A*
Welfare Counselor and Welfare Worker			
Office Duties Only	4A*	4A*	4A*
Investigating and Making Reports	3A*	3A*	3A*
Graphic Artist or Graphic Designer	3A	3A	3A

Greenhouse Worker (See "Nurseries")			
Grocery Worker			
Manager, Cashier and Checker	3A	3A	3A
Stock Clerk, Butcher	2A	2A	2A
Guard			
Armored Car, Bank	1A	1A	NE
Guard/Watchman	1A	1A	NE
Hotel, Store	1A	1A	NE
Industrial Plant (no explosives)	1A	1A	NE
Mine	1A	1A	NE
Railroads	1A*	1A*	NE
Guide (Hunting and fishing)	NE	NE	NE
Gunsmith	2A	2A	2A
Gutter Installer	1A	1A	NE
<i>* Special Occupation Employee</i>			

H

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Hairdresser	2A	2A	2A
Hazardous Waste Clean-up or Supervision	NE	NE	NE
Heat Treater	1A	1A	NE
Heating and Air Conditioning (Installation/repair)	2A	2A	2A
Health Club			
Proprietor	3A	3A	3A
Attendant/Instructor	2A	2A	2A
Holistic Practitioner	2A	NE	2A
Homemaker	NE	NE	NE
Homeopath	2A	NE	2A
Horse Massage Therapy	1A	1A	NE
Horse Shoer (Farrier)	1A	1A	NE
Horse Trainer/Breeder			
Desk work only, no riding	3A	3A	3A
Others, no riding	2A	2A	2A
Riding	NE	NE	NE
Horticulturist	3A	3A	3A
Hospital Employee (See "Medical Services")			
Hotel/Motel (Hospitality) Industry			
Manager (Office duties only, not living on premises)	4A	4A	4A
Clerk	3A	3A	3A
Bellhop or Valet	2A	2A	2A
Maid	1A	1A	NE
Other	NE	NE	NE
House Cleaner			
Self-employed	2A	2A	2A

Employee	1A	1A	NE
House Flipper	NE	NE	NE
House Mover	1A	1A	NE
Hunting Guide	NE	NE	NE
<i>* Special Occupation Employee</i>			

I

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Ice Skating Instructor	1A	1A	NE
Importer or Exporter	2A	2A	2A
Inspector			
Building	3A	3A	3A
Elevator	2A	2A	2A
Home	2A	2A	2A
Structural Steel	NE	NE	NE
Insulation Installer			
Spraying	NE	NE	NE
Others	1A	1A	NE
Insurance Industry			
Adjuster	3A	3A	3A
Agent or Broker	4A	4A	4A
Inspector	3A	3A	3A
Investigator	1A	1A	NE
Private Investigator	NE	NE	NE
Interior Decorator			
Consulting, Office Duties, Sales	4A	4A	4A
Designer	3A	3A	3A
Internet Sales (Ebay, etc.)	NE	NE	NE
<i>* Special Occupation Employee</i>			

J

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Janitor	1A	1A	NE
Jeweler			
Office or Sales Only	4A	4A	4A
Handwork	3A	3A	3A
Jockey	NE	NE	NE
Judge (With law degree)	4A*	4A*	4A
Junk Dealer	1A	1A	NE
<i>* Special Occupation Employee</i>			

K

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Karate Instruction			
Owner only, no instructing	1A	1A	NE
Instructor	NE	NE	NE
Kennel Worker	2A	2A	2A
<i>* Special Occupation Employee</i>			

L

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Laboratory Worker			
Supervisor, Registered Medical Technologist	3A	3A	3A
Technician and Others	3A	3A	3A
Landscaper	2A	2A	2A
Lather	2A	2A	2A
Laundry (See "Cleaning Industry")			
Lawyer	4A	4A	4A
Lecturer	3A	3A	3A
Lens Grinder	2A	2A	2A
Librarian	4A	4A	4A
Limousine Driver	1A	1A	NE
Lineman/Power Lineman	1A	1A	NE
Liquor Industry			
Brewery, Distillery, Winery			
Manager (Office duties only)	4A	4A	4A
Chemist, Inspector, Supervisor, Blender	2A	2A	2A
Collector, Distiller, Yeast Maker	2A	2A	2A
Other	1A	1A	NE
Retail Package Store (no bar)			
Clerk, Manager, Proprietor	3A	3A	3A
Other	1A	1A	NE
Wholesale Distributor			
Supervisor, Manager (Office duties only)	4A	4A	4A
Sales (No delivery)	3A	3A	3A
Other	1A	1A	NE
Liquor Truck Driver	1A	1A	NE
Lithographer	3A	3A	3A
Livestock Yards			
Buyer, Inspector, Supervisor	2A	2A	2A
Other	1A	1A	NE

Lobbyist	4A	4A	4A
Locksmith	3A	3A	3A
Longshoreman	NE	NE	NE
Lumber Industry			
Logging (max. \$1,000 and 2-year Benefit Period limit)			
Inspector, Scaler, Surveyor, Tallyman	1A	1A	NE
Laborer (min. 90-day Elimination Period)	1A	1A	NE
Others	NE	NE	NE
Mills			
Foreman, Grader, Inspector, Maker, Scaler	2A	2A	2A
Saw Filer, Stationary Engineer (no machinery)	1A	1A	NE
Tallyman	1A	1A	NE
Other	NE	NE	NE
Yards			
Foreman, Inspector, Sealer, Tallyman	1A	1A	NE
Other	NE	NE	NE
Luthier (making stringed instruments)	2A	2A	2A

* *Special Occupation Employee*

M

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Machine Operator	2A	2A	2A
Machine Shops			
Machinist, Machine Operator, Skilled Worker	2A	2A	2A
Other	1A	1A	NE
Maid (hotel/motel)	1A	1A	NE
Manicurist	2A	2A	2A
Manufacturing Industry			
Manager (Office duties only), Mfg. Representative	4A	4A	4A
Superintendent (Supervisory duties only)	3A	3A	3A
Other (see specific occupation)			
Marine Industry (returning home nightly)			
Captain	2A	2A	2A
Harbor Pilot (max. 10-year Benefit Period)	2A	2A	2A
Ship's Pilot (max. 10-year Benefit Period)	2A	2A	2A
Riverboat Captain	2A	NE	NE
Lobster Fisherman (2 years of tax returns required, 90-day Elimination Period, max. 2-year Benefit Period)	1A	1A	NE
Mary Kay Cosmetic Sales (2 years of tax	3A	3A	3A

returns required)			
Mason (Brick or stone)	2A	2A	2A
Massage Therapist (Licensed)			
Affiliated with medical facility, not self-employed	2A	2A	2A
Self-employed (2 years of tax returns required)	1A	1A	NE
Employee of non-medical facility	1A	1A	NE
Mechanic (See specific industry)			
Medical Services (For CA, APS and 24-month limit on mental/nervous conditions required)			
Acupuncturist	2A	2A	2A
Allergist	4A	4A	4A
Anesthesiologist, Anesthetist	3A	NE	3A
Audiologist	4A	4A	4A
Certified Nursing Assistant	2A	2A	2A
Chiropodist	3A	NE	3A
Chiropractor	1A	NE	NE
Dental Hygienist	3A	3A	3A
Dental Lab Worker	3A	3A	3A
Dentist	3A	NE	3A
Dermatologist	4A	NE	4A
Endocrinologist	4A	4A	4A
Geneticist	4A	4A	4A
Hematologist	4A	4A	4A
Hypnotherapist	2A	2A	2A
Lab Technician, Lab Worker	3A	3A	3A
Midwife (Licensed)	2A	2A	2A
Myotherapist	2A	2A	2A
Nurse, RN, LPN (hospital or surgical)	3A	3A	3A
Nurse, RN, LPN, Clinic (not in hospital or surgical setting)	4A	4A	4A
Nurse Practitioner	4A	4A	4A
Occupational Therapist (Registered)	3A	3A	3A
Ophthalmologist	4A	4A	4A
Optician	4A	4A	4A
Optometrist	4A	NE	4A
Orthodontist	4A	NE	4A
Osteopath	3A	3A	3A
Paramedical Examiner	3A	3A	3A
Pathologist	4A	4A	4A
Pharmacist (Registered)	4A	4A	4A
Phlebotomist	3A	3A	3A
Physical Therapist	3A	3A	3A
Physician, Family Practice	4A	4A	4A
Physician, General Practitioner	4A	4A	4A
Physician Assistant	4A	4A	4A
Podiatrist	3A	3A	3A
Private Nurse	NE	NE	NE
Psychiatrist	4A	4A	4A

Psychologist (Ph.D.)	4A	4A	4A
Pulmonologist	4A	4A	4A
Radiologist	4A	4A	4A
Registered Medical Technologist	3A	3A	3A
Respiratory Therapist	3A	3A	3A
Rheumatologist	4A	NE	4A
Speech Pathologist	4A	4A	4A
Technician, Lab Worker	3A	3A	3A
Transcriptionist	4A	4A	4A
X-Ray Technician	3A	3A	3A
Hospitals, Sanitariums			
Administrator, Manager, Superintendent (Office duties only)	4A	4A	4A
Dietician (No food preparation)	4A	4A	4A
Emergency Medical Technician	1A	1A	NE
Guard	1A	1A	NE
Attendant, Cook, Laundry Worker	1A	1A	NE
Orderly, Nurse's Aid	1A	1A	NE
Merchant Marines	NE	NE	NE
Metallurgist			
Office duties only	4A	4A	4A
Underground	NE	NE	NE
Others	2A	2A	2A
Meter Installation and Repair	2A	2A	2A
Meteorologist	4A	4A	4A
Meter Reader	3A	3A	3A
Millwright	2A	2A	2A
Mineralogist			
Office duties only	4A	4A	4A
Underground	NE	NE	NE
Other	2A	2A	2A
Mining Industry			
Office duties only	4A	4A	4A
Above Ground: Manager, Superintendent	3A	3A	3A
Above Ground: Foreman	2A	2A	2A
Above Ground: Others	1A	1A	NE
Below Ground	NE	NE	NE
Minister	3A	3A	3A
Missionary	NE	NE	NE
Model	NE	NE	NE
Molder	2A	2A	2A
Monument Industry			
Dealer	3A	3A	3A
Setter	2A	2A	2A
Engraver	1A	1A	NE
Mortician			
Embalming	2A	2A	2A
No Embalming	3A	3A	3A
Motels (See "Hotel/Motel")			
Motion Picture Industry			

Agent, Director, Editor, Producer, Stage Manager	3A	3A	3A
Process Worker, Projectionist	3A	3A	3A
Camera Operator	2A	2A	2A
Makeup, Property Person, Stage Hand	2A	2A	2A
Motorcycles			
Dealer, Sales (desk duties only)	3A	3A	3A
Mechanic	2A	2A	2A
Multi-Level Marketing/Direct Sales	3A	3A	NE
Music Conductor	3A	3A	3A
Music Teacher	3A	3A	3A
Musical Instrument Repair	2A	2A	2A
Musician	NE	NE	NE
Musician – Symphony (2 years of tax returns required)	2A	2A	2A
<i>* Special Occupation Employee</i>			

N

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Nanny (not returning to own home each night)	NE	NE	NE
Nanny (returning to own home each night)	1A	1A	NE
Naturopath	2A	2A	2A
Newspaper Industry			
Editor	4A	4A	4A
Photographer (not freelance; no aerial)	3A	3A	3A
Freelance Photographer, Journalist, Reporter (2 consecutive years documentation showing consistent income required, max. \$3,000 and 10-year Benefit Period)	2A	2A	NE
Stuffer/Mailer	2A	2A	2A
War Correspondent, Foreign Correspondent	NE	NE	NE
Newspaper Delivery	1A	1A	NE
Nuclear Facilities			
Handling or exposed to hazardous materials	NE	NE	NE
Other (See specific occupation)			
Nurse Practitioner	4A	4A	4A
Nurseries			
Manager/Supervisor (No manual duties)	3A	3A	3A
Sales, Foreman	2A	2A	2A
Laborer	1A	1A	NE
<i>* Special Occupation Employee</i>			

O

	OCCUPATION CLASS		BOE
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	
Ocularist (Makes glass eyes)	2A	2A	2A
Office Clerk	4A	4A	4A
Office Machine Repair	3A	3A	3A
Oil and Natural Gas Industries			
Foreman, Gauger, Inspector, Pumpman	2A	2A	2A
Pipeline Pumper, Walker	2A	2A	2A
Offshore and other duties	NE	NE	NE
Ophthalmologist	4A	NE	4A
Optician	4A	NE	4A
Optometrist	4A	NE	4A
Orchestra Leader (3 years of tax returns required)	3A	3A	3A
Orthodontist	4A	NE	4A
<i>* Special Occupation Employee</i>			

P

	OCCUPATION CLASS		BOE
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	
Painter			
Building, House, Sign	1A	1A	NE
Electrostatic	2A	2A	2A
Paperhanger (No painting)	2A	2A	2A
Paper/Pulp Industry			
Foreman, Superintendent	3A	3A	3A
Others	1A	1A	NE
Paralegal	4A	4A	4A
Parking Attendant	2A	2A	2A
Park Ranger	1A*	1A*	NE
Pawn Broker	1A	1A	NE
Personnel Manager or Director	4A	4A	4A
Personal Services			
Barber, Beautician, Cosmetologist, Hairdresser	2A	2A	2A
Manicurist, Electrolycist	2A	2A	2A
Personal Trainer (2 years of tax returns required)	2A	2A	2A
Pet Groomer	2A	2A	2A
Pet Sitter/Walker	1A	1A	NE
Pharmacist (Registered)	4A	4A	4A
Phlebotomist	3A	3A	3A
Photoengraver	3A	3A	3A
Photographer			

Studio	4A	4A	4A
Commercial Newspaper	3A	3A	3A
Freelance (2 consecutive years documentation showing consistent income required, max. \$3,000 and 10-year Benefit Period)	2A	2A	NE
Aerial, War, Stunt	NE	NE	NE
Photoprocessor	2A	2A	2A
Piano Tuner	3A	3A	3A
Picture Framer	2A	2A	2A
Pile Driver	1A	1A	NE
Pilot	NE	NE	NE
Pipe Fitter	2A	2A	2A
Plasterer	2A	2A	2A
Plumber	2A	2A	2A
Podiatrist	3A	NE	3A
Polisher	1A	1A	NE
Pool Cleaner	1A	1A	NE
Pottery Maker	1A	1A	NE
Priest	3A	3A	3A
Printing and Publishing Industry			
Editor, Office Worker, Proofreader, Copywriter	3A	3A	3A
Other	2A	2A	2A
Private Investigator	NE	NE	NE
Process Server	NE	NE	NE
Professional Referee	NE	NE	NE
Property Manager (no maintenance duties)	3A	3A	3A
Purchasing Agent	4A	4A	4A

* *Special Occupation Employee*

Q

OCCUPATION CLASS

	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
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Quarry Industry (See "**Mining**")

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R

	OCCUPATION CLASS		BOE
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	
Rabbi	3A	3A	3A
Radio/Television Industry			
Broadcasting Program Director	4A	4A	4A
Production Manager (studio duties only)	4A	4A	4A
Engineer (master control only)	4A	4A	4A
Announcer, Disc Jockey, Newscaster	3A	3A	3A
Camera Operator, Other Engineer	3A	3A	3A
Freelance Journalist, Reporter (2 consecutive years documentation showing consistent income required, max. \$3,000 and 10-year Benefit Period)	2A	2A	NE
Repairman (not antenna), Other	1A	1A	NE
Radio/Television Sales and Service			
Dealer or Sales (no outside work)	4A	4A	4A
Repairing (no outside work)	2A	2A	2A
Repairing or Installing (outside, no antenna work)	1A	1A	NE
Lineman	1A	1A	NE
On-air Sales Person	NE	NE	NE
Railroad (See <i>Special Occupations</i> section for limitations)			
Agent			
Office duties only	4A*	4A*	4A*
Other	3A*	3A*	3A*
Announcer, Informational Personnel	4A*	4A*	4A*
Baggage Handler	1A*	1A*	NE
Brakeman, Flagman	1A*	1A*	NE
Car Barn (Urban rail transit)			
Inspector	2A*	2A*	2A*
Skilled Worker	1A*	1A*	NE
Laborer	1A*	1A*	NE
Conductor (Passenger trains only)	3A*	3A*	3A*
Dispatcher	2A*	2A*	2A*
Engineer (Locomotive), Railroad or Urban Transit	1A*	1A*	NE
Firefighter	1A*	1A*	NE
Freight Loader	1A*	1A*	NE
Guard	1A*	1A*	NE
Manager (Office duties only)	4A*	4A*	4A*
Mechanic	2A*	2A*	2A*
Messenger	2A*	2A*	2A*
Porter	1A*	1A*	NE
Repairman (Signal, power line and track)	1A*	1A*	NE
Shipping and Receiving Clerk (handling freight)	1A*	1A*	NE

Shipping and Receiving Clerk (no freight handling)	2A*	2A*	2A*
Steward	2A*	2A*	2A*
Switchman or Flagman (in tower)	2A*	2A*	2A*
Switchman or Flagman (other)	1A*	1A*	NE
Ticket Clerk	4A*	4A*	4A*
Track Worker	1A*	1A*	NE
Yardmaster (Supervisory duties only)	2A*	2A*	2A*
Yard Foreman	1A*	1A*	NE
Yard Worker	1A*	1A*	NE
Rancher (See "Agriculture")			
Real Estate			
Agent, Broker	4A	4A	4A
Developer	NE	NE	NE
Receiving and Shipping Clerk	2A	2A	2A
Receptionist	4A	4A	4A
Repossessor/Bill Collector			
No Repossessing	2A	2A	2A
Repossessing	NE	NE	NE
Restaurant (Principally Food Sales)			
Cashier, Host/Hostess, Manager	3A	3A	3A
Chef, Cook, Wait Person	2A	2A	2A
Bartender, Bus Boy, Check Room Attendant	1A	1A	NE
Dishwasher, Kitchen Worker, Fast Food Worker	1A	1A	NE
Restaurant (Principally Liquor Sales – See "Bars")			
Roofer	1A	1A	NE
Roustabout (Not offshore, inland work only)	1A	1A	NE

* Special Occupation Employee

S

	OCCUPATION CLASS		BOE
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	
Sales (Not listed elsewhere, wholesale and retail)			
Sales Manager (office duties only)	4A	4A	4A
Traveling Salesperson	4A	4A	4A
In-Home (Mary Kay, Pampered Chef, Tupperware, etc.) (2 years of tax returns required)	3A	3A	3A
Multi-Level Marketing/Direct Sales (2 consecutive years documentation showing consistent income required)	3A	3A	NE
Delivery Route Sales (Local)	2A	2A	2A
Door to Door Sales	NE	NE	NE

On-Air Sales Person	NE	NE	NE
Sandblaster	1A	1A	NE
Sanitation Services (Not municipal)			
Manager/Operator (No manual duties)	3A	3A	3A
Foreman (Supervisory duties only)	2A	2A	2A
Mechanic	2A	2A	2A
Driver Only	2A	2A	2A
Other	1A	1A	NE
Scrap Metal Dealer (Office duties only)	2A	2A	2A
Scrap Metal Dealer (Some handling)	1A	1A	NE
Other	NE	NE	NE
Sculptor	NE	NE	NE
Seamstress	2A	2A	2A
Secretary/Stenographer	4A	4A	4A
Security System Installer	2A	2A	2A
Septic Tank Cleaner	1A	1A	NE
Servant	NE	NE	NE
Service Station (See "Automobile Industry")			
Sheet Metal Worker			
Cornice, Drain, Gutter or Spout Setter	2A	2A	2A
Furnace Installer or Setter, Tinner or Tinsmith	2A	2A	2A
Other	1A	1A	NE
Ship/Boat Builder	1A	1A	NE
Shipping/Receiving Clerk	2A	2A	2A
Shoe Shiner (minimum 2 years in business)	2A	2A	2A
Sign Language Interpreter	4A	4A	4A
Signs/Billboards			
Billboard Poster	1A	1A	NE
Others	NE	NE	NE
Sky Marshall	NE	NE	NE
Slaughterhouses (See "Meat Industry")			
Social Media Content Creator, Blogger, Podcast Host (2 consecutive years documentation showing consistent income required, max. 10-year Benefit Period and min. 90-day Elimination Period)	2A	2A	NE
Social Service Worker (Non-governmental employee)			
Office duties only	4A	4A	4A
Other	3A	3A	3A
Speaker (Motivational, 3 years of tax returns required)	3A	3A	3A
Sports Agent (Tax returns for 2 full years in the business)	4A	4A	4A
Sports Broadcaster/Analyst	3A	3A	3A
Sprinkler Installer	2A	2A	2A
Stationary Engineer	2A	2A	2A
Steamfitter	2A	2A	2A
Steel Industry			

Manufacturing			
Superintendent	3A	3A	3A
Blacksmith, Coremaker, Die and Job Setter	2A	2A	2A
Cold Finisher, Foreman, Heat Treater	2A	2A	2A
Molder, Machinist, Plater, Roller, Solder	2A	2A	2A
Laborer, Unskilled Worker, Other	NE	NE	NE
Structural Iron and Steel Worker	NE	NE	NE
Steeplejack	NE	NE	NE
Stenographer	4A	4A	4A
Stevedore (On dock crane operator)	NE	NE	NE
Stock/Bond Trader	NE	NE	NE
Stockbroker (See "Broker")			
Stonecutter	2A	2A	2A
Storage (See "Warehouseman")			
Student	NE	NE	NE
Surveyor	3A	3A	3A
SWAT Team Member	NE	NE	NE
* <i>Special Occupation Employee</i>			

T

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Tailor	2A	2A	2A
Talent Agent (2 years of tax returns required)	3A	3A	3A
Tattoo Artist (at well-established business)	1A	1A	NE
Tavern (See "Bars")			
Tax Consultant	4A	4A	4A
Taxicab Companies			
Dispatcher	3A	2A	3A
Other	1A	1A	NE
Taxidermist	2A	2A	2A
<i>Teacher (See Special Occupations section for limitations)</i>			
Full College Professor (Tenured)	4A*	4A*	4A*
College Guidance Counselor	4A*	4A*	4A*
Superintendent, Assistant Superintendent	4A*	4A*	4A*
Principal, Assistant Principal (Not teaching)	4A*	4A*	4A*
Academic or Commercial Subject Teacher	4A*	4A*	4A*
Guidance Counselor	4A*	4A*	4A*
Physical Education, Manual Arts	3A*	3A*	3A*
Industrial Arts, Non-Classroom Teacher	3A*	3A*	3A*
Telephone			
Operator	4A	4A	4A
Inside Installer, Foreman, Dispatcher,	3A	3A	3A

Repairman			
Outside Foreman, Inspector, Truck Driver	2A	2A	2A
Cable Splicer, Placer, Lineman, Outside Repairman	1A	1A	NE
Television (See "Radio/Television")			
Tennis Professional (Teaching or Resident)	1A	1A	NE
Textile Worker	2A	2A	2A
Tile Layer	1A	1A	NE
Tire Retreader	1A	2A	NE
Toll Collector	2A	2A	2A
Tool and Die Maker	2A	2A	2A
Tour Manager – touring musical bands	NE	NE	NE
Tow Truck Driver (Not over the road)	2A	2A	2A
Toxicologist	4A	4A	4A
Transcriptionist	4A	4A	4A
Translator	4A	4A	4A
Travel Agent	4A	4A	4A
Tree Surgeon, Sprayer or Trimmer	1A	1A	NE
Trucking Industry			
Dispatcher	3A	3A	3A
Mechanic	2A	2A	2A
Truck Driver, local or long haul (either one must return home every night)	2A	2A	2A
Truck Driver, long haul (not returning home every night), furniture mover, liquor, gasoline or hazardous material	1A	1A	2A
Tug Boat Captain (returns each night)	1A	1A	NE
Typesetter	3A	3A	3A
* Special Occupation Employee			

U

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Underwater Search/Rescue Trainer	NE	NE	NE
Upholsterer	2A	2A	2A
Utility Industries (Non-municipal) (See also "Telephone")			
Office Worker	4A	4A	4A
Plant Superintendent	4A	4A	4A
Power Plant Superintendent	3A	3A	3A
Meter Reader	3A	3A	3A
Dynamo, Generator and Turbine Operator	2A	2A	2A
Meter Installer, Power Station Employee	2A	2A	2A
Purifying Plant Employee, Pumpman	2A	2A	2A
Power Line Construction and Maintenance	NE	NE	NE

Other	NE	NE	NE
<i>* Special Occupation Employee</i>			

V

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Vending Machine Collector, Filler or Service Person	2A	2A	2A
Veterinarian, Large Animal	2A	2A	2A
Veterinarian, Small Animal	3A	3A	3A
Veterinarian Tech, Large Animal	2A	2A	2A
Veterinarian Tech, Small Animal	3A	3A	3A
Videographer (edits video tape)	3A	3A	3A
Vinyl Siding Installer	2A	2A	2A

** Special Occupation Employee*

W

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Wait Person, Primarily Food	2A	2A	2A
Wait Person, Primarily Liquor	1A	1A	NE
Wallpaper Hanger (No painting)	2A	2A	2A
Warden for Prison	2A*	2A*	2A*
Warden - Game and Fish, Fire	1A*	1A*	NE
Warehouseman			
Foreman (Office duties only)	3A	3A	3A
Checker, Crater, Packer	2A	2A	2A
Other	1A	1A	NE
Watchmaker/Repair	3A	3A	3A
Water Works (See "Utility Industries")			
Welder	2A	2A	2A
Well Driller (Water only)	1A	1A	NE
Welfare Worker (See "Social Service")			
Wind Turbine Builder/Repair	NE	NE	NE
Window Cleaner	1A	1A	NE
Wood Industry (Shop only; see "Lumber Industry" for others)			
Foreman (Office duties only)	3A	3A	3A
Cabinetmaker (Carpenter)	2A	2A	2A
Sander, Spray Painter, Varnisher, Finisher	1A	1A	NE
Writer/Author	NE	NE	NE
Freelance (2 consecutive years documentation showing consistent income required, max. \$3,000 and 10-year Benefit Period)	2A	2A	NE

* *Special Occupation Employee*

X

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
X-Ray Technician	3A	3A	3A

* *Special Occupation Employee*

Z

	OCCUPATION CLASS		
	Century+ DI/ Income Protection DI/GBDI	Century+ DI/GBDI-CA	BOE
Zookeeper (small pet/small animals)	1A	1A	NE
Zookeeper (large animals)	NE	NE	NE

* *Special Occupation Employee*

Revisions to this Guide

Date	Section	Update
02/15/2024	Occupational Underwriting Guidelines	Updated Business in the Home
02/15/2024	Occupational Underwriting Guidelines	Updated Newly Self-Employed Applicants
08/30/2023	Occupations	Updated classifications and added occupations

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