

Occupation Classification

Overview

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

Duties is the key word. The applicants must clearly state what they do for a living – the duties of the job are relevant, not just the title. Please avoid general terms such as salesperson, executive or president, without further description. A complete description of duties is required.

If an individual has multiple or part-time occupations, the occupation classification will be determined by the occupation with the greatest risk.

Classifying Occupations

A particular job and job duties are generally classified in accordance with the hazards of the work and the difficulty involved in returning to work.

Other factors may also strongly affect the claim experience, such as the social or economic environment. For example, the disability income claim experience for chiropractors, dentists and employees of restaurants and hotels is higher than the actual hazard would seem to warrant.

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

Change in Occupation

Reduction of premiums for a change in occupation will be considered after a permanent change, other than due to retirement, to a lower premium rate occupation. The insured must have performed in the less hazardous occupation continuously for at least one year and have no intention of returning to the primary duties of the previous occupation.

When underwriting a request for reduction of occupational premium, in addition to evaluating the change in occupation, The Standard will consider build, medical history and impairments, habits and all other underwriting factors. An insured who has changed to a lower premium rate occupation, but who has become a higher risk for some other reason, will not qualify for improvement in the occupation class.

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

Occupation Classification

Using the Occupation Classification List

Some occupation classifications may be found by the name or type of specific job or occupation, such as "accountant," "barber," "nurse." For others it may be necessary to refer to a general industry or activity, such as "agriculture," "bank," "computer," "construction," "medical services," etc.

Since no list can be all-inclusive, if an occupation is not listed or there is any doubt as to the probable classification, contact your home office underwriter.

The occupation class assigned will be based upon the actual duties, not based on the job title. The list is a guide only and the actual underwriting classification assigned to a policy may be more or less favorable, subject to the home office underwriter's evaluation.

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

Full-time Employment Required

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

Part-time or Multiple Occupations

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

Special Occupations

The Special Occupations section details additional requirements and the occupation classification that may apply to certain occupations.

Working in Home/Residence

(Self-employed): For some occupations, the occupation class list shows specific limitations or disqualifies those from being eligible for disability insurance if they work in their home or residence.

Because a stable and predictable work environment and earnings are essential to underwriting the disability risk, a proposed insured with an office in his or her home/residence will be given individual consideration, subject to the following information and requirements:

Minimum Requirements:

- Frequent contact with clients, customers or patients is necessary.
- Success of the business depends upon that contact.
- Profit and loss statements, alone, will not satisfy the income documentation requirements.

If the proposed insured meets these minimum requirements, refer to the table in the following section. Contact your home office underwriter if you have questions.

Regardless of the above guidelines, the underwriter's individual consideration given to such cases may result in either no offer, a reduced benefit amount, a reduced benefit period and/or elimination of some riders or other benefits.

State Disability Insurance

For applicants covered only by state disability insurance (SDI) with no other legislated benefits, please use the following guidelines:

- California SSI, if any, must have a 365-day waiting period.
- Hawaii and Rhode Island SSI, if any, must have a 180-day waiting period.

Special Occupations

Selected Students and New Professionals

Special limits are available for certain professionals in their first two years of practice in their profession or for listed student professionals exhibiting continuous educational progress.

These limits are not available to those with interrupted periods of schooling or training, or if more than six months has elapsed between leaving school/training and starting practice. Amounts greater than the listed limit must be justified by earned income.

These limits are available on an “all base” coverage approach. As an alternative for The Protector+SM, the Supplemental Social Insurance Benefit rider (SSI) may also be offered. For example, a veterinarian starting in private practice can purchase either \$1,250 base benefit per month plus \$750 SSI, providing a total benefit of \$2,000 per month, or \$2,000 base benefit per month (“all base” coverage) and no SSI.

The listed amounts are subject to underwriting approval and will be reduced by any other in force disability income coverage.

If the applicant has accepted a job offer or employment contract which goes into effect within the next three months, the amount of disability income offered will be based upon the earned income and any group or other disability income coverage that the applicant will become eligible for as a result of that employment.

To assist in processing applications, indicate applicable details on the application, such as the program of study, school year, year of residency, medical specialty training for, and the length of time practicing in their profession.

We do not offer disability insurance to any other students, studying for a profession or otherwise.

Temporary Changes

Based on observed stabilization in the financial services industry, The Standard has reviewed certain occupations and adjusted its underwriting criteria, returning to previously established normal maximum I&P limits. Other occupations will remain eligible for reduced I&P limits, as described in the chart below.

For best consideration, include detailed cover letters explaining applicants' employment history, prior earnings and future income potential. The Standard has always encouraged you to submit as much context as possible when submitting an IDI application. The more information you supply, the better your chances of a quick response from underwriting with the best possible IDI offer.

Eligible For Normal I & P Limits Published In this Product Guide	Eligible For Reduced I & P Limits Max \$10,000/mo
Bond and stock traders (not on the exchange floor)	Real Estate attorneys
Investment analysts	Mortgage Brokers
Investment bankers	Mortgage Originators
Hedge Fund Managers (large firms only)	Real Estate Agents and Brokers
Private Equity Firms	Residential Construction

The Following Occupations Are Not Eligible For IDI Coverage:

- Commodity Brokers (on the exchange floor)
- Real Estate Developers

Commodity brokers (not on the floor) and Venture Capitalists will be considered for regular limits on a case-by case basis, taking into consideration key factors such as the pattern and stability of earned income.

Each of the occupations listed in the chart above will be held to the following temporary restrictions:

- Three consecutive years in industry and the last two years' tax returns are required
- The Business Owner Upgrade, Business Owner Discount and Earned Income Enhancer are not available
- Income documentation and current year-to-date income statements are required

- Income averaging is not appropriate for significant fluctuations—more than 20 percent per year—in earned income, or if the year-to-date documentation produces the lowest income

Guarantee Issue Individual Disability Insurance

In concert with the IDI changes referred to above, The Standard has adjusted underwriting criteria for Guarantee Issue (GI) offers.

Eligible For Normal I & P Limits Published In this Product Guide	Eligible For Reduced I & P Limits \$15,000/mo For GI IDI With LTD
Bond and stock traders (not on the exchange floor)	Real Estate attorneys
Investment analysts	Mortgage Brokers
Investment bankers	Mortgage Originators
Hedge Fund/Derivative Managers	Real Estate Agents and Brokers
Private Equity Firms	Residential Construction
Commodity Brokers/Traders (not on the exchange floor)	

The Following Occupations Are Not Eligible For GI IDI Coverage:

- Commodity Brokers (on the exchange floor)
- Real Estate Developers

Many factors are considered in establishing whether The Standard will make an offer on a Guarantee Issue case. These include occupation, industry, geographical location and income patterns. The emphasis will be on current rather than historical income. We will continue to research employers for stability. Sources include but are not limited to Internet research, financial publications and commercial research firms. Income averaging may not be appropriate for significant fluctuations (more than 20 percent changes in earned income per year).

Occupation Classifications Overview



The underwriting process starts with a clear understanding of the business in which the proposed insured is engaged and the duties of the occupation. Duties is the key word. The applicants must clearly specify what they do for a living — the duties of the job are relevant, not just the title. Please avoid general terms such as salesperson, executive or president, without further description. A complete description of duties is required. If an individual has multiple or part-time occupations, the occupation classification will be determined by the occupation with the greatest risk.

Class 5A

This class includes a number of professionals and select white-collar occupations. Preferential rates are available. Typical occupations are architects and attorneys.

Class 4P

This class is for medical professionals who do not perform any type of surgery or interventional procedures with some exceptions. Examples include general practitioners, internists and family practice physicians. Most dental specialties are also included in this occupation class.

Class 4A

This class also includes a number of professionals and select white-collar occupations. Favored premium rates are available. Typical occupations include large animal veterinarians and school principals.

Class 3P Surgeon

This sub-class is for surgeons, including, thoracic surgeons, plastic surgeons, and neurosurgeons if performing surgery.

Class 3P

This class is for emergency room physicians and physicians who perform interventional procedures, with some exceptions. These physician specialties include obstetricians and non-specialty dentists.

Class 3A

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

Class 2P

This class is for medical professionals with high-risk practices, and for other health care providers with strenuous manual duties. Examples are anesthesiologists, and registered nurses. Occupation Class 2P is only available with Protector Platinum. Occupations in this class are classified as 2A, 3A or 3P for other products.

Class 2A

This class includes supervisors of various occupations who do not perform manual labor. Certain skilled clerical and technical workers are also included, along with some other categories of occupations. Examples are court reporters, surveyors and many clerical employees.

Class A

This class includes manual workers who have no unusual occupational hazard such as hair stylists and electricians.

Class B

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

Special Occupations

Students And New Professionals^{1,2}

Unless otherwise noted, “new in practice limits” refers to those starting or in their first two years of professional practice. For those starting up their own business and/or opening a private practice, and who are not eligible for [group LTD](#), income documentation is not required to obtain the limits specified below. For all others, these limits [will be offset by any other individual, group or association coverage in force or applied for](#). Please refer to Government Employees on the next page for government employee guidelines. [Group LTD coverage is not considered when determining the amount of available coverage for physicians and dentists applying under the new-in-practice limits during their first two years in professional practice.](#)

Maximum Monthly Benefit incl. any SSI ▼

Accounting 5A or 4A	
CPA, new in practice	\$4,000
Student, final year	\$2,000
Architect 5A or 4A	
Registered, new in practice	\$4,000
Student, final year	\$2,000
Certified Registered Nurse Anesthetist (CRNA) 3P	
CRNA, new in practice	\$4,000
CRNA final year in training	\$2,000
Engineer (see Occupation Classifications List) 5A, 4A or 3A	
Working in field of degree, new in practice	\$4,000
Student, final year	\$2,000
Dental 3P	
General Dentist, new in practice ⁵	\$5,000
Oral Surgeon, new in practice ⁵	\$7,500
Residents, including Oral Surgeon Residents	\$4,000
All Dental Students, in third and fourth year	\$2,500
Dental Specialties 4P	
Dentist in specialty, new in practice ⁵	\$6,000
Residents	\$4,000
Information Technology Professional 5A, 4A or 3A	
Software Engineer, System Analyst, etc. ³	\$4,000
Senior computer science student	\$2,000
Other	\$2,000
Legal 5A	
Attorney, new in practice	\$4,000
Student, final year	\$2,000
Optometry 5A	
Optometrist, new in practice	\$4,000
Student, final year	\$2,000

Maximum Monthly Benefit incl. any SSI ▼

Pharmacist 5A	
Registered, new in practice	\$4,500
Pharmacy, resident or final year student	\$2,500
PhD Psychologist 4A	
New in practice	\$4,000
Resident, final year	\$2,000
Physician's Assistant 3A, 4P*	
Licensed	\$4,000
Podiatrist/Chiropodist⁴ 2P*	
New in practice	\$2,500
Resident or student, final year	\$1,000
Medical - MD or Osteopath 4P, 3P or 2P	
Surgeons, Cardiologists, Dermatologists, Gastroenterologists, Oncologists, Orthopedists, Otolaryngologists, Radiologists and Urologists ⁵	\$7,500
Physicians, other than those listed above ⁵	\$6,500
Anesthesiologist or ER Physician ⁵	\$6,500
Fellows ⁶	\$5,000
Resident ⁶ in first and second year	\$5,000
Resident ⁶ in third and fourth year	\$5,000
Intern ⁶	\$3,500
Medical Student ⁷ in third and fourth year	\$2,500
Nurse Practitioner 3A, 4P*	
New in practice	\$4,000
Veterinary Medicine, large animals 4A	
New in practice	\$4,000
Veterinary Student in fourth year	\$2,500
Veterinary Medicine, small animals 5A	
New in practice	\$4,000
Veterinary Student in fourth year	\$2,500

* Only available with Protector Platinum.

1 The Standard allows special underwriting rules for these insureds, which allow them to purchase an FPO amount of up to \$10,000. These special rules also allow a one-time only, off-anniversary FPO election for this group of policyholders, subject to The Standard's usual financial underwriting. The time period to more quickly exercise up to the full amount of all remaining FPO is limited to 36 months following graduation (attaining professional degree), or completion of residency or fellowship, whichever comes later. After that time, any remaining amount of FPO then becomes subject to the regular schedule for FPO exercises provided in the FPO Rider.

2 The Catastrophic Disability Benefit Rider (CAT) benefit amount is available at a 1:1 ratio with the base coverage available. CAT Rider is not available in California or Connecticut.

3 With Bachelor's degree in computer science and/or technical certification like MCSE and MCDDBA.

4 Own Occupation is not offered with Protector+.

5 These limits are available to new-in-practice or within 180 days prior to [completion of residency or fellowship](#).

6 Occupation Class will be based on their specialty of practice or intended specialty.

7 Occupation Class is 3P in all cases.

Special Occupations (continued)

Government Employees

Government employees generally participate in the Federal Employees Retirement System (FERS), Public Employees Retirement System (PERS) or other similar government-sponsored programs. These retirement programs include a disability benefit that is separate from any group long term disability (LTD) plan that may be available.

The Standard's IDI benefit amounts for all insurable government employees are determined by treating FERS, PERS and similar retirement disability benefits the same as a group LTD plan.

If LTD is available in addition to FERS, PERS or other similar benefits, please contact your underwriter at The Standard.

Federal Government Employees

Assume FERS disability coverage of 40% of salary to a maximum of \$10,000.

State, Local and Municipal Employees

These employees' plans vary on the types of benefits offered. Please provide a copy of your benefits booklet. In lieu of a benefits booklet, underwriting will assume disability coverage of 60% to a maximum of \$10,000, or provide a copy of the benefits booklet.

The following guidelines should be used for all Federal, State, City and County employees

Occupation Class	Maximum Amount ⁷
4P, 3P & 2P ⁸ physicians	\$10,000
all other 4P, 3P & 2P ⁸ medical professionals	\$5,000
5A, 4A & 3A	\$5,000
2A, A & B	\$2,000

⁷ This is the maximum issue and participation limit in force and applied for with all companies.

Available Benefits

- Noncancelable Benefit Rider
- Residual Benefit Rider ^{9,10}
- Future Purchase Option Rider (with a special statement to the effect that part or all of the FPO may not be exercisable)
- Catastrophic Benefit Rider¹¹
- 3 percent Indexed Cost of Living Rider

Limitations

- Maximum age to qualify for coverage: 55
- Maximum years of government employee service to qualify for coverage: 10
- Coverage must be all base with no SSI¹⁰
- Premium discounts are not available to government employees.

Entertainment Industry

The underwriting of individuals working in the entertainment industry presents a variety of challenges for disability insurers. Stability of employment and earnings may be difficult to establish. Success in the entertainment field may be dependent upon factors that are beyond the control of the individual, such as changing public opinion, ratings and support of sponsors. Job skills required in the entertainment industry may not be readily transferable to another industry.

Occupations in this industry do not qualify for the Business Owner Upgrade.

Many applicants employed in the entertainment industry will be considered according to the guidelines on the following page.

Consideration is also subject to underwriting review of the two most recent years' tax returns if the applicant is an employee, or three most recent years' tax returns if the applicant is self-employed.

The maximum indemnity amounts shown below refer to maximum coverage in force or applied for with all companies.

⁸ Only available with Protector Platinum.

⁹ Partial Disability Rider in California (mandatory under state law).

¹⁰ Not available with Protector Platinum.

¹¹ The Catastrophic Disability Benefit Rider benefit amount is available at a 1:1 ratio with the base coverage available. Not available in all states. Refer to the state-specific information charts.

Special Occupations (continued)

Eligibility Group I (Entertainment Industry)	
Occupation Class	3A
Maximum Monthly Benefit	\$6,000
Minimum Waiting Period	90 days
Maximum Benefit Period	To Age 66/67 ¹
Optional Benefits	Noncan only

Available To The Following Occupations If Employed By A Studio Or Network:

- Art Director (set, casting or photography)
- Director (not self-employed)
- Producer (not self-employed)

Eligibility Group II (Entertainment Industry)	
Occupation Class	2A
Maximum Monthly Benefit	\$4,000
Minimum Waiting Period	90 days
Maximum Benefit Period	5 years
Optional Benefits	Noncan only

Available To The Following Occupations:

- Anchorman
- Animator
- Announcer
- Audio/Video Technician
- Choreographer
- Cinematographer
- Director (self-employed and under contract)
- Film Editor
- Lighting Designer
- Location Manager
- Manager
- News Reporter (Not Foreign Correspondent)
- Producer (self-employed and under contract)
- Program Assistant
- Program Director
- Radio Announcer
- Recording Announcer
- Recording/Sound Engineer
- Screenwriter/Scriptwriter (self-employed and under contract)
- Set Designer
- Stage Manager
- Supervisor of Costuming, Makeup, Sound Effects or Property.

¹ To age 66 is not available with Protector Platinum.

Special Occupations (continued)

Eligibility Group III (Entertainment Industry)	
Occupation Class	A
Maximum Monthly Benefit	\$2,000
Minimum Waiting Period	90 days
Maximum Benefit Period	2 years
Optional Benefits	Noncan only

Available To The Following Occupations:

- Camera Operator (not aerial or stunt)
- Costume Designer
- Disc Jockey (Minimum three years employment with same station)
- Lighting Technician
- Makeup Artist
- Projectionist

Ineligible Occupations Include:

- Actor, Actress
- Boom Operator
- Comedian
- Dancer
- Foreign Correspondent
- Grip, Scenery Mover
- Musician
- Propman
- Rigger
- Screenwriter/Playwright (Self-employed, freelance, not under contract)
- Stage Hand

Agriculture (Farm Herd/Acre Limits)

Standard will offer the following benefit amounts to Agriculture owners based on acreage or herd size.

250+ acres or herd size of 20 - 49	\$1,400
350+ acres or herd size of 50 - 74	\$1,700
450+ acres or herd size of 75+	\$2,200

Insurance Producers

Occupation Class	Requirements
4A	<ol style="list-style-type: none"> 1. CLU, and 2. At least three continuous years of experience in the industry and 3. \$60,000 earned income for each of the last two years or \$50,000 earned income for each of the last three years (documentation required). <p>OR</p> <ol style="list-style-type: none"> 1. At least three continuous years of experience in the industry and 2. \$75,000 earned income for each of the last three years (documentation required).
3A	<ol style="list-style-type: none"> 1. At least three continuous years of experience in the industry and 2. \$40,000 earned income for each of the last three years (documentation required).
2A	All others. Disability income plans are not offered to insurance agents in business for less than one full year.

Special Occupations Section (continued)

Working in the Home/Residence	
Percentage of Time Working in Home/Res.	Additional Requirements and Probable Underwriting
75% or less	<ol style="list-style-type: none"> 1. Self-employed in home/residence for at least one year. 2. Minimum of one tax return with all supporting schedules documenting earned income in home office. <p>Underwriting: most will be underwritten without modifications due solely to working in home/residence.</p>
More Than 75%	<ol style="list-style-type: none"> 1. Self-employed in home/residence for at least two years. 2. Requires two years' home office income documentation in the form of two income tax returns with all supporting schedules. <p>Underwriting: Own occupation rider is not offered on the Protector+. Maximum benefit period will be two or five years. (Please call your underwriter or Customer Management Specialist at The Standard.)</p>

Please note:

W2 employees are not restricted if working from their home or residence

† See Entertainment Industry in Special Occupation Section.
 †† See Working in the Home/Residence in Special Occupation Section.
 ††† See Government Employees in Special Occupation Section.

* Please contact your underwriter or Customer Management Specialist at The Standard.
 ** Blood profile and home office specimen required for any amount, except with Simplified Underwriting.
 ***Only available with Protector Platinum.

Occupation Classifications List



Academic Dean (see <i>Education</i>)	
Accountant	
Bookkeeper (see <i>Bookkeeper</i>)	
CPA	5A
Other accountant, with degree	4A
Other accountant, no degree	3A
Account Executive (see <i>Stockbroker</i>)	
Actor, Actress	
NO	
Actuary	
Fellow or MAAA	5A
Other actuarial designation	4A
Without actuarial designation	3A
Acupuncturist** (not MD) (see <i>Medical Services</i>)	
Adjustor (see <i>Claims Adjustor</i>)	
Administrative Assistant (see <i>Office Workers</i>)	
Advertising Executive (see <i>Executive, Artist, Sales, Office Workers</i>)	
Aerobics/Exercise Instructor (see <i>Sports</i>)	
Aeronautical Engineer (No experimental flying) (see <i>Engineer</i>)	
Aesthetician	A
Agent/Producer (see <i>Broker or Insurance Producer</i>)	

1 For those farmers with positive net income and three years' tax returns showing profitable operations, up to 20 percent of Section 179 depreciation can be added to the income to allow for an additional benefit of up to \$1,000 a month.

Agriculture (Beekeeping, Dairy, Farm, Hatchery, Nursery, Orchard, Ranch, Vineyard, Winery, Greenhouse)	
Employee (year - round, full - time only)	B
Foreman, Manager, Superintendent	A
Owner ¹	A
Owner ¹ , with two or more full - time, year - round workers and \$50,000+ earned income	2A
Breeders	A
Other	NO
Agronomist (see <i>Scientist</i>)	
Air Conditioning , Heating, Ventilation	
Administrative and/or sales only (see <i>Sales</i>)	
Install, Repair, Service	B
Aircraft Mechanic (not flight testing) (see <i>Aviation</i>)	
Airline Ground Crew (see <i>Aviation</i>)	
Airport Screener (see <i>Aviation</i>)	
Air Traffic Controller (see <i>Aviation</i>)	NO
Alarm Install, Service	B
Allergist** (see <i>Medical Services</i>)	
Amusements (see <i>Sports</i>)	
Amusement Park/Theme Park Employee	NO
Anesthesiologist** (see <i>Medical Services</i>)	
Anesthetist** (not MD) working full - time as Anesthetist (see <i>Medical Services</i>)	
Animal Control Officer, Dog Catcher	NO
Animator [†]	

ACA

† See Entertainment Industry in Special Occupation Section.
 †† See Working in the Home/Residence in Special Occupation Section.
 ††† See Government Employees in Special Occupation Section.

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Announcer [†]	
Antenna Erector, Maintenance	NO
Antiques (also see <i>Sales</i>)	
Buyer	3A
Refinisher, Repairer, Restorer	A
Others	2A
Apartment Manager (see <i>Building Services</i>)	
Appliance, TV, Video	
Install, Service, with field duties	B
Bench duties only, no pickup, delivery or field duties	A
Appraiser, Assessor	
Insurance, Art	3A
Merchandise	A
Real Estate (see <i>Real Estate</i>)	
Arborist (see <i>Tree Surgeon</i>)	
Archeologist (see <i>Scientist</i>)	
Architect ²	
With degree, license, office duties only	5A
Registered, not supervising construction	4A
Supervising Construction (see <i>Construction</i>)	
Landscape Architect (see <i>Landscaping</i> ,	
Architectural Draftsman (see <i>Draftsman</i>)	
Armed Forces Personnel	NO
Armored Car Driver	NO
Guard (see <i>Bank</i>)	
Art Director [†]	
Art Gallery	
Owner, Curator	3A
Dealer, Sales	2
Artist	
Animator [†]	
Commercial Artist, Illustrator, Graphic Designer, Graphic Artist	3A
Others, including free-lance	NO
Art Restorer	2A
Asbestos Worker	NO
Asphalt Paver	B
Assessor (see <i>Appraiser</i>)	
Athletics (see <i>Sports</i>)	
Attorney	5A
Attorney ¹ , specializing in Real Estate	5A

1 Please see Temporary Changes section for more information on this occupation.

Auctioneer	
Livestock	A
Not Livestock	2A
Audiologist	3A
Auditor (if CPA, see <i>Accountant</i>)	3A
Certified Internal Auditor	5A
Author (if applicable, see <i>Newspaper</i>)	NO
Automotive, RV, Trailer, Other vehicles - sales, service, lease, rental	
Garage, Service Station, Paint/Body Shop, Car Wash, Parking Garage or Lot	
Owner, Cashier, Counterperson, no manual duties	2A
Owner, manual duties	A
Manager	A
Mechanic, Body Repair, Painter, Parking or Station Attendant, Tow Truck	B
Parts Clerk	A
Washer, Detailer	NO
New Vehicle Dealership, Leasing	
Executive, Owner or Manager, \$60,000+ income, office duties only	4A
Other Owner, Manager	3A
Parts Clerk, Counterperson	A
Salesperson	2A
Parts Sales	
New (see <i>Sales</i>)	
Used (see <i>Used Parts</i>)	
Used Vehicle Sales, Vehicle Rental Agency	
Manager, Owner, supervisory duties, with full-time sales staff, \$50,000+ income	2A
Other Manager, Owner, Salesperson	A
Other (see <i>Garage, Service Station</i> above)	
Aviation	
Civilian	
Air Traffic Controller, Crop Duster, Flying Instructor	NO
Commercial Pilot, Crew, Flight Attendant	NO
Other (requiring FAA licensing to perform their duties)	NO
Other (not flying):	
Airline Ground Crew, Baggage Handler	B
Airport Screener ^{†††}	B
Electronics Technician	A
Mechanic	B
Military, any	NO

† See Entertainment Industry in Special Occupation Section.
 †† See Working in the Home/Residence in Special Occupation Section.
 ††† See Government Employees in Special Occupation Section.

* Please contact your underwriter or Customer Management Specialist at The Standard.
 ** Blood profile and home office specimen required for any amount, except with Simplified Underwriting.
 ***Only available with Protector Platinum.

Baggage Handler	B
Bail Bondsman	NO
Bailiff	NO
Bakery	
Baker, Foreman, Manager, Proprietor, Skilled Worker	A
Delivery (see <i>Driver</i>)	
Bank , Credit Union, Finance, Savings and Loan, Title and Escrow	
Bookkeeper, Clerk, Teller \$30,000+	3A
Bookkeeper, Clerk, Teller under \$30,000	2A
Controller, Comptroller, Officer, income \$60,000+, three years in same occupation,	5A
Other Officers	4A
Economist with PHD	5A
Other Economists	4A
Escrow Officer, Loan Officer, Manager, Searcher, Title Abstractor	3A
Guard, carrying gun	NO
Guard, others	B
Investment Analyst [†] , Investment Banker [†] (see <i>Stockbroker</i>)	
Mortgage Banker [†] , other Officer	4A
Barber , (if working in home/residence ^{††})	A
Bartender	B
Beautician (if working in home/residence ^{††})	A
Beekeeper (see <i>Agriculture</i>)	
Bellhop	B
Bicycle Repair Mechanic	A
Billboard Erector	B
Billiards (see <i>Sports</i>)	
Biochemist (see <i>Scientist</i>)	
Biographer	NO
Biologist (see <i>Scientist</i>)	
Blacksmith , non - hazardous industry	B
Blaster	NO
Body Shop (see <i>Automotive</i>)	
Boilermaker (see <i>Manufacturing</i>)	
Bond Trader (see <i>Stockbroker</i>)	
Bookkeeper	
Earning \$50,000+	4A
Earning \$30,000+	3A

Others	2A
Boom Operator	NO
Botanist (see <i>Scientist</i>)	
Bowling Alley Manager , Cashier (see <i>Sports</i>)	
Brewery Worker (see <i>Liquor Industry</i>)	
Bricklayer	B
Broker (also see <i>Buyer</i>)	
Bond, Investment, Securities, Stock (see <i>Stockbroker</i>)	
Commodity Broker, Floor Trader (see <i>Stockbroker</i>)	
Insurance (Casualty, Disability, Life, Property, Other Lines) (see <i>Insurance Producer</i> in <i>Special Occupations Section</i>)	
Mortgage (see <i>Real Estate</i>)	
Pawnbroker (see <i>Pawn Shop</i>)	
Real Estate (see <i>Real Estate</i>)	
Building Inspector (see <i>Real Estate</i>)	
Building Mover , Demolition	
Foreman, Proprietor	B
Others	NO
Building Services	
Apartments	
Manager, office only, non - resident, \$50,000+ income	3A
Manager with maintenance duties	B
Manager, others	2A
Other Buildings	
Custodian, Janitor	B
Manager, office duties only, \$50,000+ income	3A
Manager with maintenance duties	B
Manager, others	2A
Stationary Engineer	B
Bulldozer Operator	B
Burglar Alarm Install , Service	B
Bus Driver (see <i>Driver</i>)	
Business Machine Repair	2A
Business Machine Sales (see <i>Sales</i>)	
Bus Station Worker (see <i>Transportation</i>)	
Butcher , Meat Cutter (see <i>Meat Cutting, Packing</i>)	

† See Entertainment Industry in Special Occupation Section.
 †† See Working in the Home/Residence in Special Occupation Section.
 ††† See Government Employees in Special Occupation Section.

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

Chimney Sweep	NO
Chiropracist/Podiatrist ** (see <i>Medical Services</i>)	
Chiropractor	B
Choreographer [†]	
Cinematographer [†]	
Civil Engineer (see <i>Engineer</i>)	
Claims Adjustor	
Claims Examiner, office duties	3A
Fire, Marine, and those with field and/or inspection duties	2A
With field duties	2A
Other, office only	3A
Clergy Member	3A
Clerk , (If applicable, see <i>Office Worker</i>)	
Medical Records	2A
Import/Export	2A
Parts (see <i>Automotive</i>)	A
Postal (see <i>Postal</i>)	A
Sales (see <i>Sales</i>)	
Shipping, Receiving	B
Stock	B
Clock, Watch	
Repair, Assembly	2A
Coach	
Professional Sports (see <i>Sports</i>)	
Non Professional (see <i>Education</i>)	
Cocktail Waitress, Waiter, not casino	B
Collection Agency	
Inside office duties only	2A
With outside duties	NO
With repossession duties	NO
Comedian	NO
Commercial Artist (see <i>Artist</i>)	
Commodity Broker or Floor Trader (see <i>Stockbroker</i>)	
Composer	NO

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 ††† See Government Employees in Special Occupation Section.

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Computer Science/IT Professional

Software Developer, Senior Software Engineer, Programmer Analyst, Information Technology Manager - Project Manager, Information Technology, Systems Engineer, Information Technology Consultant, Web Developer, Business Analyst - IT, Software Architect, Database Administrator, Software Development Engineer, Information Technology Director, Software Development Manager, Information Technology Specialist, Network Engineer, System Administrator, Information Technology Architect, Network Administrator - IT, Senior Systems Analyst

With Bachelor's degree and income of \$75K+	5A
Others earning less than \$75K	4A
Earning less than \$50K	3A

Computer Repair Technician

Earning \$50,000+	3A
Earning less than \$50,000	2A

Concrete, Cement Finisher B

Conductor (Music, Symphony, full - time) 3A

Construction ¹

Architect, Engineer (see *Architect* or *Engineer*)

Contractor (see *Contractor*)

Draftsman (see *Draftsman*)

Equipment Operator, Fabricator, Installer, Maintenance, Service, and select others (such as those installing, repairing, servicing, working in the following occupations, industries and/or with the following materials)

Air Hammer Operator, Blaster, Erector, Explosives Handler, Steeplejack, Structural Iron Painter, Asbestos Worker, Flagger	NO
Bridge, Dam, Lock, Structural Iron/Steel, Subway, Tunnel:	
Craneman, Foreman (supervising only), Inspector	B
Other worker	NO
Carpenter, Drywall, Electrician, Painter (not more than two story), Paperhanger, Pipefitter, Plumber, Roofer, Steamfitter; Alarm System, Air Conditioning, Blind and Window, Carpet, Floor, Forklift Driver, Heating, Sprinkler System, Tool and Die, Ventilation; Brick, Cement, Plaster, Sheet Metal, Stucco, Marble, Tile, Stone; Other Skilled Worker, Heavy Equipment Operator	B
Pipeline Construction and Maintenance, Powerline (see <i>Energy Industries</i>)	

Estimator, office duties only 3A

Other, no duties at heights, on roof, risk of falling, etc. 2A

(If other than above, see specific job/activity such as *Carpenter, Roofer*, etc.)

Foreman, Superintendent, Supervisor

No manual duties 2A

20% or less manual duties A

More than 20% manual duties B

Inspector

Visual Only 2A

Others B

Surveyor 2A

Consultant (see *Appropriate Industry*)

Contractor¹ (Each must meet all requirements listed for each group)

Group One 4A

Owner/operator of current business three years, office not in home/residence, full - time office staff, no manual duties, sales/administrative duties only, minimal on - site inspection, no direct supervision of construction site work, employs full - time workers or subcontractors year - round, earned income \$100,000 for each of last three years

Group Two 3A

Owner/operator of current business three years, office not in home/residence, full - time office staff, no manual duties, mostly sales/administrative duties, some on - site inspection, no direct supervision of construction site work, employs full - time workers or subcontractors year - round, earned income \$75,000 for each of last three years

Group Three 2A

Owner/operator of stable, financially sound business, office may be in home/residence, no manual duties, minimum 50% sales/administrative duties, maximum 50% on - site inspection or supervision, employs full - time workers or subcontractors year - round, earned income \$50,000 for each of last three years

Group Four

Working Contractor (see *Construction* or specific trade industry)

Controller, Comptroller (see *Bank*)

Convalescent Home (see *Medical Services* or *Nurse*)

¹ Please see Temporary Changes section for more information on this occupation.

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CON

Convenience Store	
Employee	A
Manager, Owner	2A
Cook, Chef	
Hotel, Restaurant (see <i>Restaurant</i>)	
Bar, Lounge, Tavern (see <i>Liquor</i>)	
Copywriter, Advertising	3A
Coroner (see also <i>Medical Services</i>)	
Corporate Executive (see <i>Executive</i>)	
Corrections Officer	NO
Cosmetologist	A
Counselor (see also <i>Therapist</i>)	
Government Employee*	
PhD or Sociologist	4A
Masters Degree (MSW)	3A
Bachelor Degree	2A
Social Worker (LCSW)	2A
Other (not government employee)	A
Courier (see <i>Driver</i>)	
Court Reporter	2A
Crane Operator	B
Credit Agency	
Collector (see <i>Collection Agency</i>)	
Inspector, Reporter	2A
Manager, office duties only	3A
Credit Manager, Analyst (see <i>Office Worker</i>)	
Credit Union (see <i>Bank</i>)	
Crop Duster	NO
Curator (Museum, Art Gallery)	3A
Custodian (see <i>Building Services</i>)	
Customs Inspector Official	B
(carry gun)	NO
Dairy Farm Worker (see <i>Agriculture</i>)	
Dairy products processing	
Inspector, Superintendent, Tester	2A
Skilled Worker	A
Dancer	NO
Daycare Provider	

Four - year college degree, not working in home/residence	2A
No college degree, not working in home/residence	A
Working in home/residence	NO
Day - Trader , trading own account (also see <i>Stockbroker</i>)	NO
Deckhand (see <i>Marine</i>)	NO
Decorator (see <i>Interior Designer</i>)	3A
Delivery Person (see <i>Driver</i>)	
Dental (see <i>Medical Services</i>)	
Dentist** (DDS or DMD) (see <i>Medical Services</i>)	
Dermatologist** (see <i>Medical Services</i>)	
Design (see <i>Interior Designer</i>)	
Detective	NO
Dialysis Technician** (see <i>Medical Services</i>)	
Diamond Cutter , Polisher, Sales (see <i>Jewelry</i>)	
Dietitian Assistant	A
Dietitian	
Registered, not preparing food	3A
Preparing food	A
Director [†] , Radio and TV	
Disc Jockey [†] , Radio	
Dishwasher (see <i>Restaurant</i>)	
Dispatcher	2A
Disposal Industry (see <i>Sanitation</i>)	
Distillery Worker (see <i>Liquor Industry</i>)	
Diver , Diving Attendant (For pay or professional)	NO
Dockworker	
Checker, Foreman, Overseer	B
Longshoreman, Skilled Machinery Operator, Stevedore, other	NO
Superintendent, Wharf Master	A
Dog Catcher , Animal Control Officer	NO
Dog Groomer , Handler, Kennel Operator, Trainer	B
Chauffeur	NO
Domestic Help , Butler, Cook, Gardner Maid, Valet	NO
Door , Window Installer	B
Draftsman	
4 year degree and \$50,000	4A
Others	3A
Dredge Operator (see <i>Marine Industry</i>)	

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

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 ††† See Government Employees in Special Occupation Section.

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Dressmaker (not working in home/residence)	A
Driver, Delivery Person	
Heavy Equipment Operator	B
Local and Route Sales	
Bakery, Bus, Dry Cleaning, Courier, Express Mail*, Florist, Grocery Items, Mobile Canteen, Parcel Delivery, Tow Truck, Vending Machine Items, Liquor, Postal Service†††	B
Armored Car, Cab, Limousine Service (full-time), Valet Parking, Pizza, Newspaper, Taxi	NO
Long Distance and other	
Bus, Heavy Appliance	B
Chauffeur, Explosives, Hazardous Materials, Logging Truck, Moving and Storage, Mining Truck, Private Chauffeur	NO
Long Haul Truck	
no load or unload duties	B
with load or unload duties	NO
Garbage/Recycling (see Sanitation)	
Driving School	
Administration and sales only	2A
Instructor	A
Dry Cleaner, Laundry	
Driver, Delivery, other (see <i>Sales or Driver</i>)	
Proprietor, Manager, Clerk, Seamstress, Alteration	A
Cleaner, Presser, Dryer	B
Drug Store (see <i>Sales or Pharmacist</i>)	
Drywall Installer, Taper	B
Economist (see <i>Bank</i>)	
Editor	
Film†	
Print (Newspaper, Magazine)	3A
Education† (also†††)	
College, Graduate School, University	
Academic Dean, Department Head	5A
Teacher of Academic Subjects, Counselors, Music, Voice other non-athletics	3A
with PHD and 3 or more years in same occupation	4A
Coach, Dance Instructor	A
Student, some professions only (see <i>Students and New Professionals in Special Occupations Section</i>)	
Elementary through High School	
School Superintendent	5A

School Principal	4A
Teacher of Academic Subjects, Counselors, Music, Voice other non-athletics	3A
with PHD and 3 or more years in same occupation	4A
Coach, Cooking, Dance, Driving, Industrial Arts, Physical Education A	A
Teacher of music, art or academics , in home/residence, full-time only, salaried or self-employed (no PHD)	2A
Teacher of music, art or academics , in home/residence, full-time only, salaried or self-employed (with PHD)	3A
Teacher, exercise, aerobics, martial arts, other	
in home/residence	NO
not in home/residence (see <i>Sports</i>)	
Electrical Appliance Repairs (see <i>Appliance</i>)	
Electrician Residential/Commercial	A
Electrical Technician	B
Electrologist (not working in home/residence)	B
Elevator Installation, Service	B
Embalmer (see <i>Funeral Industry</i>)	
Embryologist** (PhD or MD) (see <i>Medical Services</i>)	
Endocrinologist** (see <i>Medical Services</i>)	
Emergency Medical Technician** (see <i>Medical Services</i>)	
Emergency Room Physician** (see <i>Medical Services</i>)	
Energy Industries (Construction, Generation, Distribution, Discovery)	
Electric and/or Nuclear	
Powerhouse, Substations:	
Direct Control Operator, Electrician, Inspector, Tester, Transformer Operator, Wireman, Other Skilled Worker	B
Foreman, Generator and Turbine Tender, Stationary Engineer	A
Meter Inspector/Reader	A
Remote Control Switchboard Operator, Superintendent	2A
Power Line Construction, Maintenance:	
Installer (not structural steel worker)	B
Foreman, Groundsman, Inspector	A
Linesman	NO
Transmission Tower Erection, other	NO

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ENE

Oil and Natural Gas (Drilling, Production, Pipeline)	
Onshore:	
Operator or Producer (office only)	3A
Superintendent, Manager, Geologist	2A
Meter Inspector/Reader	A
Blacksmith, Craneman, Foreman, Driller, Inspector, Motorman, Pumpman, Stationary or other Engineer, Tool Pusher, Trench Machine Operator	B
Other	NO
Offshore	NO
Refineries (see <i>Manufacturing</i>)	
Engineer	
Professional degree, less than 30% field and lab duties	5A
Professional degree, with 30-50% field and lab duties	4A
Professional degree, with more than 50% field and lab duties	3A
Recording or Sound Engineer	
Engraver	2A
Escrow Officer (see <i>Bank</i>)	
Esthetician	A
Estimator	
Office duties only	3A
Other, no duties at heights, on roofs, risk of falling, etc	2A
Other than above (see specific job/activity such as <i>carpenter, roofer, etc.</i>)	
Etcher	2A
Event Planner No Manual Duties	3A
Others	B
Executive ¹	
Group One	3A
Document earned income of \$30,000+ for the last two years.	
Group Two	4A
Document earned income of \$50,000+ for the last two years. Five or more full - time, year - round employees in the firm.	

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

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

Group Three	5A
Three years in same occupation. Document earned income of \$60,000 for the last two years. Five or more full - time, year - round employees in the firm.	
Executive Recruiter (see <i>Human Resources</i>)	
Exercise Instructor (see <i>Sports</i>)	
Explosives Handler	NO
Exporter , Importer, Clerk	2A
Admin/Sales	3A
Express Mail Delivery (see <i>Driver</i>)	
Exterminator , Fumigator	B
Eyeglasses (see <i>Optical Services</i>)	
Factory Worker (see <i>Manufacturing</i>)	
Family Practice or Family Medicine ** (MD) (see <i>Medical Services</i>)	
Farmer (see <i>Agriculture</i>)	
Farrier (Horseshoer)	B
Fashion Designer	3A
Fashion Model	NO
Federal Marshall	NO
Fence Installer	B
Ferryboat Captain, Deckhand (see <i>Marine Industry</i>)	
Film Developer , Processor	A
Film Editor [†]	
Financial Services (if applicable, see <i>Stockbroker, Insurance Producer or Accountant</i>)	
Fire Alarm Install , Service	B
Firefighter	
Municipal, State, Federal	NO
Private Industry	B
Volunteer (if no rescue work, rate for regular occupation)	
Fire Marshall ^{†††}	A
Fish and Game Warden (see <i>Park Services</i>)	
Fisherman	NO
Fish Hatchery , private, not governmental (see <i>Agriculture</i>)	
Fish Processing Plant	
Foreman, Manager, Superintendent (supervising only)	2A
Process Worker, Skilled Worker	B
Fish Processing Ship	NO
Fitness Instructor , Trainer (see <i>Sports</i>)	

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Flight Attendant	NO
Flight Instructor	NO
Floor Finisher, Sander	B
Floor Trader, Stocks, Bonds, Commodities (see <i>Stockbroker</i>)	
Florist	
Floral Arranger, Designer, no delivery	2A
Driver, delivery (see <i>Driver</i>)	
Retail duties only	2A
Greenhouse (see <i>Agriculture</i>)	
Foreign Correspondent	NO
Forest Ranger (see <i>Park Services</i>)	
Foster Home Care, working in home/residence	NO
Fumigator (see <i>Exterminator</i>)	
Funeral Industry, Cemetery	
Cemetery Manager, office only	3A
Cemetery Worker, Caretaker	B
Embalming, Monument or Stone Cutter	A
Funeral Director, Mortician (no embalming)	3A
Furnace Installation, Service	B
Furniture	
Designer	3A
Mover	NO
Restorer, Upholster	A
Sales (see <i>Sales</i>)	
Gambling, Gaming Industry (see <i>Casino</i>)	
Game Warden (see <i>Park Services</i>)	
Garage	
Automotive or other vehicle sales or service (see <i>Automotive</i>)	
Parking Garage (see <i>Automotive</i>)	
Garbage	
Collector/Recycler (see <i>Sanitation</i>)	
Driver (see <i>Sanitation</i>)	
Other	NO
Gardener (see <i>Landscaping</i>)	
Gas Station Attendant	B
Gastroenterologist** (see <i>Medical Services</i>)	
Gem Cutter, Polisher (see <i>Jewelry</i>)	
General Practitioner** (MD) (see <i>Medical Services</i>)	

Geneticist** (MD) (see <i>Medical Services</i>)	
Geologist (see <i>Scientist</i>)	
Glazier	B
Goldsmith (see <i>Jewelry</i>)	
Golf Course Manager (see <i>Sports</i>)	
Golf Instructor, not touring pro (see <i>Sports</i>)	
Government Employee††† (rate for regular occupation)	
Graphic Designer (see <i>Artist</i>)	
Greenskeeper (see <i>Landscaping or Sports</i>)	
Grocery Store (see <i>Sales</i>)	
Groundskeeper (see <i>Landscaping or Sports</i>)	
Guidance Counselor (see <i>Counselor or Education</i>)	
Guide	
Fishing, Hunting	NO
Museum	2A
Tour, Travel (within USA, not international)	A
Gunsmith	A
Gynecologist** (see <i>Medical Services</i>)	
Hairdresser, Hairstylist (if working in home/residence††)	A
Harbor Master (see <i>Marine Industry</i>)	
Hearing Aid Technician	2A
Heating, Air Conditioning, Ventilation	
Administrative and/or sales only (see <i>Sales</i>)	
Install, repair, service or removal	B
Hedge Fund Manager	NO
Helicopter Mechanic (see <i>Aviation</i>)	
Helicopter Pilot	NO
Hematologist*** (see <i>Medical Services</i>)	
Hod Carrier	B
Horse Training, Shoeing	B
Hospital Administrator (see <i>Medical Services</i>)	
Hospital Orderly, Aide, Attendant (see <i>Medical Services</i>)	
Hotel, (3 Star+ Establishment)	
Bellhop, Cleaner, Housekeeper, Porter	B
Clerk	A
Manager, office only, non - resident, \$50,000+ earned income	4A
\$30,000+ earned income	3A

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 †† See Working in the Home/Residence in Special Occupation Section.
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HOT

Manager, others	2A
Managers with maintenance duties	B
Motel Managers	2A
Managers with maintenance duties	B
Human Resources or Personnel Manager or Recruiter	3A
\$50,000+ earned income	4A
HR Executive (see <i>Executive</i>), Office Worker (see <i>Office Worker</i>)	
Hypnotherapist , Hypnotist, not working in home/residence	2A
Illustrator (see <i>Artist</i>) (if Animator [†])	
Immigration Official *	
Immunologist ** (see <i>Medical Services</i>)	
Importer (see <i>Exporter</i>)	
Incinerator Plant (see <i>Sanitation</i>)	
Industrial Engineer (see <i>Engineer</i>)	
Inhalation Therapist (see <i>Therapist</i>)	
Insurance Adjustor (see <i>Claims Adjustor</i>)	
Insurance Underwriter , office only	4A
Insurance Producer (Life, Disability, P&C or other lines) (see <i>Insurance Producer</i> in <i>Special Occupations Section</i>)	
Interior Decorator	2A
Interior Designer	3A
Window Dresser	2A
Curtain/Drape Installer	A
Internist ** (MD) (see <i>Medical Services</i>)	
Interpreter	
For Hearing Impaired	2A
Language Translator	3A
Investigator (Private), Detective	NO
Investment Analyst , Broker, Consultant (see <i>Stockbroker</i>)	
Investor , trading own account	NO
Jailer	NO
Janitor (see <i>Building Services</i>)	
Jewelry	
Gem/Diamond Cutter, Goldsmith, Polisher, Silversmith	A
Inside Sales (see <i>Sales</i>)	
Jewelry Repair	2A
Owner, Manager	2A

Jockey	NO
Journalist (see <i>Newspaper</i>)	
Judge (Elected Judges ^{†††})	5A
Judo Instructor or other Martial Arts	NO
Junk , Used Parts Dealer (see <i>Used Parts</i>)	
Karate Instructor or other Martial Arts	NO
Kennel Operator	B
Key Maker	A
Kidney Dialysis Technician ** (see <i>Medical</i>)	
Labor Union Official	3A
Labor Union Organizer	2A
Landscaping	
Architect, accredited, not supervising construction	4A
Others	3A
Gardener, Greenskeeper, Groundskeeper, Laborer, Landscaper, Lawn Service	B
Owner, supervising only	2A
Working Owner, with three or more full - time, year - round employees	A
Other Owner	B
Laundry Worker (see <i>Dry Cleaner</i> or <i>Medical Services</i>)	
Law Enforcement	NO
Lawn Service (see <i>Landscaping</i>)	
Lawyer ¹	5A
Leasing , Rental Company (see <i>Rental</i> or <i>Leasing</i>)	
Legal Aid \$50,000+ earned income	4A
\$30,000+ earned income	3A
Others	2A
Legal Stenographer	2A
Legal Transcriber	2A
Library	
Librarian	4A
Librarian Assistant, others	2A
Life Coach	3A
Lighting Designer [†] , Technician	
Limousine Service	
Driver, full - time (see <i>Driver</i>)	
Office worker, Owner (not driving)	2A
Lineman , Electrical	NO
Telephone	B

¹ Please see Temporary Changes section for more information on this occupation.

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 ††† See Government Employees in Special Occupation Section.

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Liquor Industry	
Distribution and Wholesale Sales	
Delivery, Driver (see <i>Driver</i>)	
Warehouseman	B
Distributor, Representative, Sales, no delivery	A
Manager, Proprietor, office only	3A
Superintendent, Supervisor	2A
Manufacture (Brewery, Distillery, Winery)	
Brewmaster, Examiner, Inspector, Superintendent, Winemaker	2A
Collector, Cooker, Distiller, Foreman, Labeler, Packer, Sales, Stillman, Yeastmaker	A
Laborer	NO
Manager, office only	3A
Other Skilled Worker	B
Regulation: Officer ^{†††} , Public Worker, Regulator (see specific job/activity)	
Retail Sales	
Liquor Sales Primary (Tavern, Bar, Lounge):	
Proprietor, Manager, Bartender	B
Other Proprietor, All other workers	NO
Cashier, Chef, Cook (highest grade only)	A
Bartender, Waiter, Waitress, Other Cook, Chef	B
Manager, Proprietor (not tending bar)	A
Manager, Proprietor (tending bar)	B
Retail Store Owner	A
Other Worker	NO
Literary Agent	3A
Lithographer (see <i>Printing</i>)	
Livestock	
Horseshoer (Farrier)	B
Stockyard Employee:	
Auctioneer, Buyer, Inspector, Weigher, Breeder	A
Commission Broker, Dealer, Sales, Superintendent	2A
Cowboy, Shearer, Yardman, Other	NO
Shipper	B
Veterinarian (see <i>Veterinarian</i>)	
Loan Officer (see <i>Bank</i>)	
Lobbyist , Office and Consulting	3A

Location Manager [†]	
Locksmith	A
Logging , Lumber and Related Occupations	
Lumberyard or Mill	
Boomman, Dogger, Driver, Log Setter, Slipman	NO
Foreman, Inspector	A
Grader, Loader, Machine Setter, Marker, Saw Filer, Sawyer, Scaler, Tallyman, Other Skilled Worker	B
In Woods or Transporting to Mill	
Blaster, Bucker, Choker Setter, Driver, Faller, High Climber	NO
Boommaster, Head Rigger, Heavy Equipment Operator, Overseer	B
Foreman, Inspector, Machine Shop Worker	A
Clerk, Contractor, Scaler, Tallyman, Timber Cruiser, Surveyor	B
Not in Woods	
Contractor, Proprietor, Superintendent	2A
Longshoreman , Stevedore (see <i>Dockworker</i>)	
Machine Shop , Machinist, Machine Operator, Skilled Worker	A
Mail Carrier (see <i>Postal Services</i>)	
Mail Clerk , Sorter (not U.S. Postal Service)	B
Makeup Artist [†]	
Management Consultant (see appropriate industry)	
Manicurist	A
Manufacturing	
Assembler, Boilermaker, Carpenter, Craneman, Electrician, Fireman, Glazer, Grinder, Molder, Receiving Clerk, Shipping, Welder	B
Chemist (see <i>Scientist</i>)	
Cleaner, Laborer, Sweeper, Unskilled Worker, Yardman	B
Designer	3A
Draftsman (see <i>Draftsman</i>)	
Executive (see <i>Executive</i>)	
Foreman (supervision only), Inspector, Lab Technician, Manager, Timekeeper, Superintendent, Supervisor	2A
Machinist, Skilled Machine Operator, Working Foreman	A
Professional Engineer (see <i>Engineer</i>)	

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MAR	Marine Industry	
	Harbor Master* (government employee)	
	Land or Harbor (returning ashore daily, not government employee)	
	Bar Pilot, Dredge Officer, Ferry Boat Captain, Harbor Pilot, River Pilot	A
	Dredge Crewman, Dredge Operator, Lightship Service Operator	B
	Barges, Ocean Going Ships, Tugs, Others not returning to shore daily	NO
	Crewmen, Deckhand, Lightship Service, Merchant Seaman, Officer or Crew, Seaman, Wrecking/Salvage, Other	NO
	Marina	
	Office Only	2A
	Others	A
	Manager, Owner	A
	Other Skilled Worker	B
	Market Research Analyst , office only	3A
	\$50,000+ earned income	4A
	\$30,000+ earned income	3A
	Others	2A
	Martial Arts Instructor or other in Martial Arts	NO
	Marshall , Federal or other	NO
	Mason , Bricklayer	B
	Massage Therapist	
	Licensed Massage Therapist (Owner, Operator, income \$30,000+)	A
	Licensed Massage Therapist employed by above	B
	Other	NO
	Meat Cutting , Butchering, Packing	
	Foreman, Manager, Superintendent	2A
	Butcher, Dressing Operations, Meat Cutter, Packer, Shipping Clerk, Skilled Process Worker	B
	Inspector	A
	Mechanic	B
	Mechanical Engineer (see <i>Engineer</i>)	
	Medical Services	
	General	
	Acupuncturist** (MD)	4P
	Acupuncturist (not MD)**	2A, 2P***

Allergist**	4P
Anesthesiologist** (MD)	3P, 2P***
Anesthetist/CRNA (not MD, certified, working full time as anesthetist)**	3P
Cardiologist**	4P
Chiropractor	B
Coroner ** (MD)	4P
Coroner ** (not MD)	4A
Dermatologist**	4P
Dialysis Technician**	2A
Embryologist** (MD or PhD)	4P
Emergency Medical Technician**	A
Emergency Room Physician**	3P
Endocrinologist**	4P
Family Medicine or Family Practitioner** (MD or DO)	
Gastroenterologist**	
General Practitioner** (MD or DO)	
Geneticist** (MD or PhD)	
Gynecologist**	3P
Hematologist**	4P
Hospitalist**	
Immunologist**	
Internist**	
Kidney Dialysis Technician**	
Medical Assistant in medical office **	2A
Medical Clerk	
Medical Records Clerk	
Medical Lab Technician **	
Medical Lab Worker **	
Medical Transcriptionist	
Midwife (see <i>Nurse</i>)	
Naturopathic Physician **	3P
Neonatologist** (MD)	4P
Nephrologist** ¹	4P
Neurologist** ¹	
Neuro - Otologist** ¹	
Nuclear Medicine** (MD)	4P
Nurse, various types (see <i>Nurse</i>)	
Obstetrician**	3P
Occupational Medicine** (MD or DO)	4P
Oncologist**	
Ophthalmologist**	4P
Optician (see <i>Optical Services</i>)	
Orthopedist**	3P

¹ 3P Surgeon if performing surgery.

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Osteopath**	4P
Otolaryngologist** (ear - nose - throat)	3P
Otologist**	3P
Otologist (not MD)**	3A
Pain Management**	3P
Paramedic**	A
Para-medical examiner** (MD)	4P
Para-medical examiner ** (not MD)	2A, 2P***
Pathologist**	4P
Pathologist Assistant**	3A
Pediatrician**	4P
Perfusionist**	3P
Phlebotomist**	2A, 2P***
Physiatrist/Physical Medicine/ Rehabilitation** (MD or DO)	4P
Physician Assistant** (licensed)	3A, 4P***
Plastic Surgeon**	3P Surgeon
Podiatrist**/Chiropodist**	3A, 2P***
Proctologist**	3P
Professional Medical Technologist** (Bachelor's Degree)	3A
Professional Medical Technologist, ** others	2A
Psychiatrist	4P
Pulmonologist**	
Radiologist**	
Rheumatologist**	
Surgeon** (board certified)	3P Surgeon
Surgical Assistant **	3A
Surgical Technician**	2A
Thoracic Surgeon**	3P Surgeon
Therapist, not MD (see <i>Therapist</i>)	
Urologist**	3P
Hospital: Assisted Care, Convalescent, Nursing or Retirement Home	
Administrator, office only, income \$60,000+	5A
Other administrator, office only	4A
Attendant, Chef, Cook, Kitchen, Laundry worker, Nurse's Aide, Orderly	B
Dietitian (registered, not preparing food), Manager, Superintendent (administrative only)	3A

Dietitian Assistant, Dietitian (preparing food)	A
Medical Records Clerk, Medical Secretary	2A
Nurse or Nurses Aide, various types (see <i>Nurse</i>)	
MRI, Ultrasound and X-Ray Technician:	
Four year degree	3A
Two year degree	2A
Dental	
Dentist (non - specialty)** or Oral Surgeon**:	
DDS or DMD, eligible for Own Occ**	3P
MD or DO, eligible for Own Occ**	3P
DDS or DMD plus MD or DO, eligible for Own Occ**	3P
Dentist Specialties** (DDS or DMD) eligible for Own Occ:	
Endodontist**	4P
Exodontist**	
Orthodontist**	
Pedodontist**	
Periodontist**	
Prosthodontist**	
other Dentist Specialties	
Dental Lab Owner	3A
Dental Hygienist**	2A, 2P***
Dental Lab Technician	2A
Dental Lab Worker	
Medical Records Clerk	
Oral Hygienist**	
Dental Assistant	A
Merchant Seaman	NO
Meteorologist (if on - air†)	
Field and office work	2A
Office duties only	3A
Microphone Boom Operator†	NO
Midwife (see <i>Nurse</i>)	
Military Personnel	NO
Mining Industry	
Underground Mines	
Assayer, Manager, Metallurgist, Superintendent, Surveyor:	
Not going underground	2A
Underground no more than six hours per week	B
Chemist (see <i>Scientist</i>)	
Explosives handler, other, or underground more than six hours per week	NO

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MIN

Professional Engineer (see <i>Engineer</i>)	
Open Pit, Other Surface Operations	
Assayer, Chemist, Manager, Metallurgist, Superintendent:	
Office only	3A
Outside duties	2A
Explosives Handler, Other	NO
Foreman, Clerk, Weigher	A
Professional Engineer (see <i>Engineer</i>)	
Surveyor	2A
Heavy Equipment Operator	B
Truck Driver (see <i>Driver</i>)	
Minister	3A
Model , Photographic, Fashion	NO
Monument Worker , Stone Cutter (see <i>Funeral Industry</i>)	
Mortgage Banker (see <i>Bank</i>)	
Mortgage Broker (see <i>Real Estate</i>)	
Mortgage Clerk (see <i>Bank</i>)	
Mortician (see <i>Funeral Industry</i>)	
Motel Manager , Clerk (see <i>Hotel</i>)	
Motivational Speaker	NO
Moving and Storage Company , Warehouse	
Checker, Foreman (not handling)	2A
Checker (handling)	A
Driver	NO
Packer, Other	NO
Security Guard, carrying gun	NO
Security Guard, other	B
Munitions Handler	NO
Musical Instrument Repair	2A
Musician	
Symphony Conductor, full - time	3A
Teacher, full - time, in home or residence (see <i>Education</i>)	
Other	NO
Nanny	NO
Natural Gas Industry Workers (see <i>Energy Industries</i>)	
Naturopathic Physician (see <i>Medical Services</i>)	
Navigator (Marine, Airline)	NO

Neonatologist** (see <i>Medical Services</i>)	
Nephrologist** (see <i>Medical Services</i>)	
Neurologist** (see <i>Medical Services</i>)	
Neuro - Otologist** (see <i>Medical Services</i>)	
Newspaper , Radio, TV Industry (see <i>Printing</i> , also†)	
Advertising, Business or Circulation Manager, Editor, Rewriter, Copywriter	3A
Correspondent, Journalist, Newscaster, salaried Photographer, Proofreader, Reporter	2A
Freelance Photographer (see <i>Photography</i>)	
Driver, Delivery (see <i>Driver</i>)	
Editor - in Chief, Publisher	
Urban	4A
Others	3A
Foreign Correspondent	NO
Other†	
Nuclear Medicine** (MD) (see <i>Medical Services</i>)	
Nuclear Power Plant (see <i>Energy Industries</i>)	
Nurse ¹	
Certified Nurse's Aide (CNA), Nurse's Aide, Orderly	B
Licensed (RNs, LPNs and LVNs)	
Licensed Practical/Vocational Nurse (LPN or LVN) **	A
Nursing Director** (RN), Nursing Instructor** (RN), Registered Nurse** (RN)	2A, 2P***
Home Health Nurse (RN)**	NO
Masters Degree Certified RN Nursing Specialties	
Nurse Practitioner**	3A, 4P***
Clinical Nurse Specialist** Health Care Administrator** Nurse Administrator/Nurse Manager** (see <i>Office Workers, Executives</i> , or <i>Nurse</i> according to duties)	3P
Certified Registered Nurse Anesthetist** (CRNA) working full - time as Anesthetist RN, not working as "floor" nurse or providing primary patient care	3P
Midwife**	
RN, employed by hospital or other medical facility	2A, 2P***
Not RN	NO
Nurseryman (see <i>Agriculture</i>)	

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

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

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

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PHY

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

Professor (see <i>Education</i>)	
Program Assistant†	
Program Director†	
Projectionist†	
Property Manager	
Maintenance or repair duties	B
Office only, \$50,000+ earned income	3A
Other, office only	2A
Propman†	NO
Prosthetist , Orthotist (see <i>Orthotics</i>)	
Prosthodontist** (see <i>Medical Services</i>)	
Psychiatrist (MD) (see <i>Medical Services</i>)	
Psychologist (see also <i>Counselor</i>)	
PhD	4A
Other	3A
Psychotherapist (see <i>Counselor</i>)	
Publicity Agent†	
Publisher , Publishing (see <i>Printing</i>)	
Pulmonologist** (see <i>Medical Services</i>)	
Purchasing Agent	3A
Quarry Worker (see <i>Mining Industry - Open Pit, Other Surface Operations</i>)	
Quartermaster	NO
Rabbi	3A
Radio† , TV Announcer	
Radiologist** (see <i>Medical Services</i>)	
Radio Repair	A
Radio Station , Manager or Other (see <i>Newspaper</i>)	
Railroad Worker	NO
Rancher (see <i>Agriculture</i>)	
Ranger , Park Superintendent (see <i>Park Services</i>)	
Real Estate	
Agent¹, Appraiser¹, Mortgage Broker¹	
In business continuously for last three years, documented earned income \$75,000+ each of last three years	3A
Not meeting above requirements	2A
Developer	NO
Attorney specializing in Real Estate (see <i>Attorney</i>) ¹	

¹ Please see Temporary Changes section for more information on this occupation.

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

Other (see <i>Liquor</i>)	
Retail Sales (see <i>Sales</i>)	
Retirement Home (see <i>Medical Services</i> or <i>Nurse</i>)	
Revenue Agent [*]	
Rheumatologist ^{**} (see <i>Medical Services</i>)	
Roofer	B
Rug , Carpet Cleaner	B
Sales , Retail and Wholesale (If applicable, instead see <i>Advertising, Automotive Trailer or RV Sales, Broker, Buyer, Insurance, Liquor Industry, Producer, Real Estate, Stockbroker</i>)	
Inside	
Manager, Owner (office, supervision, administrative only):	
With full -time sales staff, minimum three years in management/ownership position, income \$75,000+	4A
With full -time sales staff, minimum three years in management/ownership position, income \$50,000+	3A
Other Manager, Owner (office, supervision only)	2A
Salesperson, income \$75,000+	3A
Salesperson, income \$85,000+ for last three years	4A
Salesperson, Manager, Owner (with sales duties, no delivery, income \$40,000+)	2A
Other Manager, Owner, Salesperson (sales duties, no delivery)	A
Other Manager, Owner, Salesperson (delivering) (see <i>Driver</i>)	
Telemarketer, full -time, not working in home/residence	A
Outside	
Delivering (see <i>Driver</i>)	
No delivery	A
No delivery, income \$50,000+	2A
No delivery, income \$75,000+	3A
No delivery, income \$85,000+ for last three years	4A
Home demonstration sales	NO
Sander , Floor	B
Sanitation , Disposal and Incinerator Plant, Garbage, Landfill, Recycling	
Chemist (see <i>Scientist</i>)	
Collector, Other	B
Foreman, Inspector, Scrap/Salvage Metal Dealer, without yard duties	A
Maintenance, Mechanic, Skilled Worker	B

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SAN

Trucker (see <i>Driver</i>)	
Septic Installer	B
Septic Cleaner	NO
Savings and Loan (see <i>Bank</i>)	
Scenery Mover [†] , Stage Hand, Grip	NO
Scenic Artist [†] (see <i>Artist</i>)	
Scientist , Anthropologist, archeologist, astronomers, bacteriologist, biochemist, biologist, botanist, chemist, geologist, geophysicist, pharmacological, physicists, zoologists	
Minimum of Bachelor's degree, office and laboratory duties only	5A
Field duties	4A
School District Superintendent (see <i>Education</i>)	
School Teacher (see <i>Education</i>)	
Scrap Metal Dealer (see <i>Sanitation</i>)	
Screenwriter [†]	
Script Supervisor [†]	
Scriptwriter [†]	
Sculptor	NO
Seamstress not working in home/residence	A
Secretary (see <i>Office Worker</i>)	
Securities Industry (see <i>Stockbroker</i>)	
Security Guard	
Not carrying firearm	B
Other	NO
Service Station Attendant (see <i>Automotive</i>)	
Set Designer [†]	
Sheet Metal Worker	B
Sheriff	NO
Ship Captain, Crew (see <i>Marine Industry</i>)	
Shipping/Receiving Clerk (see <i>Clerk</i> or specific industry)	
Shoe Repair Owner, Other Worker	B
Sign Painter , not over two story height	B
Silversmith (see <i>Jewelry</i>)	
Singer	NO
Small Appliance Repair (see <i>Appliance</i>)	

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

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

2 Please see Temporary Changes section for more information on this occupation.

† See Entertainment Industry in Special Occupation Section.
 †† See Working in the Home/Residence in Special Occupation Section.
 ††† See Government Employees in Special Occupation Section.

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Stockbroker^{1,2}, Account Executive^{1,2}, Investment/Financial Consultant^{1,2}, Broker or Analyst^{1,2}, Floor Trader^{1,2}	
Commodity Broker ¹ , Day Trader, Investor, trading only own account	NO
Floor Trader or Commodity Broker (with floor trading duties)	NO
Hedge Fund Manager, Venture Capitalist	NO
Not Floor Trader, not Commodity Broker	3A
Not Floor Trader, not Commodity Broker, documented income \$75,000+ last three years and minimum three continuous years in business	4A
Storage (see <i>Moving and Storage</i>)	
Street Cleaner	NO
Stucco Worker	B
Student (some professions only)	
Studio Engineer[†], Technician	
Stuntperson[†]	NO
Surgical Technician (see <i>Medical Services</i>)	
Surveyor	2A
Swimming Pool Installations, Service	B
Switchboard Operator	2A
Tailor	2A
Tattoo Business	NO
Taxidermist	A
Taxi Driver	NO
Teacher (see <i>Education</i>)	
Technical Writer^{††}	3A
Technician (Surgical ^{**} , Dialysis ^{**} , Medical Lab ^{**})	2A
Telemarketer (see <i>Sales</i>)	
Telephone Answering Service	2A
Telephone	
Inspector, Installer, Mechanic, Tester, Technician	A
Lineman, Cable Splicer	B
Telephone Operator	2A
Television[†], Radio Announcer	
Television, Video Repair (see <i>Appliance</i>)	
Television Producer[†], Director	
Television Station Manager or Other (see <i>Newspaper</i>)	
Teller (see <i>Bank</i>)	
Tennis Instructor (see <i>Sports</i>)	

Therapist, not MD (see also <i>Counselor</i>)	
Inhalation, Kinesiotherapist, Occupational, Physical, Physiotherapist, Rehabilitation, Respiratory, Speech	
Masters Degree	4A
Bachelors degree	3A
Associates Degree	2A
Physical Therapy Assistant	A
Thoracic Surgeon^{**} (see <i>Medical Services</i>)	
Tile Setter	B
Title Abstractor, Searcher (see <i>Bank</i>)	
Tool and Die Worker	B
Tow Truck Driver (see <i>Automotive</i>)	
Trainer, Sports (see <i>Sports</i>)	
Translator (see <i>Interpreter and Translator</i>)	
Transportation Industry (also ^{†††}) (see also specific industry such as <i>Marine Industry, Aviation Industry</i>)	
Air, Bus, Rail, Ship	
Corporate Officer (see <i>Executive</i>)	
Driver, Trucker (see <i>Driver</i>)	
Stations, Terminals	
Baggage Handler	B
Inspector, Stationary Engineer, Ticket Agent	A
Manager, office duties	3A
Superintendent	2A
Telegrapher	A
Trash Collector (see <i>Sanitation</i>)	
Travel Agent	3A
Tree Surgeon, Pruner, Trimmer	B
Trucking Industry, Driver (see <i>Driver</i>)	
Tugboat Captain, Mate, Deckhand (see <i>Marine Industry</i>)	
Typesetter, Typist	2A
Ultrasound Technician (see <i>Medical Services</i>)	
Umpire, Referee	NO
Underwriter, Insurance, office only	4A
Upholsterer	A
Urologist^{**} (see <i>Medical Services</i>)	
Used Parts, Junk	
Manager, Proprietor, primarily office duties only	B
Yard Worker, Other	NO
Usher	NO

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Varnisher	B
Vending Machine Route, Delivery (see <i>Driver</i>)	
Venture Capitalist	NO
Veterinarian	
Large animals	4A
Small animals	5A
Veterinarian Technician	2A
Video Machine Repair (see <i>Appliance</i>)	
Vineyard Worker , Owner (see <i>Agriculture</i>)	
Vocalist	NO
Waiter , Waitress	B
Warehouse (see <i>Moving and Storage</i>)	
Watch , Clock Repair, Assembly	2A
Watchman (see <i>Security Guard</i>)	
Waterworks Employees	
Chemist (see <i>Scientist</i>)	
Filterman, Foreman, Outside Superintendent, Meter Installer, Meter Reader, Pumpman	A
Meter Inspector, Plant Foreman, Tester	2A
Plant Supervisor	3A
Welder , not structural steel	B
Welfare Worker	NO
Well Driller , not offshore (see also <i>Energy Industries</i>)	B
Wholesaler (see <i>Sales</i>)	
Window , Door Installer	B
Window Washer	NO
Winery (see <i>Agriculture</i> or <i>Liquor Industry</i>)	
Writer	NO
X-Ray Inspector , Repair, Tester	2A
Zoologist (see <i>Scientist</i>)	

VAR