

AssurityBalance®

Century+ DI, Graded Benefit DI, Simplified
DI and Business Overhead Expense DI
Insurance

OCCUPATIONAL GUIDE

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Product rates, availability and features may vary by state.

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Important Notice

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This is an occupational guide for policy Form Nos. I H0920, I H1605 NY, A D-120, I D0710 and A D-106. Any prior guide does not apply to this product.

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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.

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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 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 two years;
- the applicant must provide income verification including copies of two most recent years' tax returns, both business and personal, with all schedules and W-2 forms;
- full benefits are available based on the applicant's occupation class;
- for issue ages 18 through 55, all benefit periods are available;
- for issue ages 56 through 60, 1-year, 2-year or 5-year benefit period is available; and
- at the underwriter's discretion, Assurity may make offers on cases that would have ratings and/or exclusion riders.

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;
- 1-year, 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 SDIR maximum is the monthly benefit based on half of the average of the applicant's documented annual income over the last two years; and
- 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.

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.

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 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
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Athlete
Author

Entertainer
Longshoreman

Self-Employed Artist
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.

Simplified 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 in the Home

Self-employed applicants conducting business in their home for at least two years will be underwritten with normal guidelines and eligible for full benefits; self-employed applicants with less than two years are not 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 coverage.

Newly Self-Employed Applicants

Newly self-employed applicants without a full calendar year's tax return from self-employment will not be eligible for coverage but may apply for AssurityBalance® Century+ Individual Disability Income Insurance.

Occupation Class Descriptions

Descriptions and examples of each occupation class are as follows.

Occupation Class 1

Includes professional and clerical occupations, as well as occupations including laboratory, technical, supervisory and service work. Examples include:

Accountant	Event Planner	Pharmacist
Architect	Horticulturist	Real Estate Agent
Auctioneer	Lab Technician	Sales Clerk
Biologist	Librarian	Secretary
Clergy	Locksmith	Speech Pathologist
Computer Consultant	Nurse (RN/LPN)	Surveyor

Occupation Class 2

Includes skilled and unskilled in what have traditionally been considered blue collar occupations.

Examples include:

Auto Body Repair	Custodian	Painter
Auto Mechanic	Electrician	Plumber
Beautician	Exterminator	Pottery Maker
Bricklayer	Farmer	Roofer
Carpenter	Furniture Mover	Tailor
Crane Operator	Landscaper	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:

Air Traffic Controller
Armed Forces
Author

Bartender
Entertainer
Longshoreman

Pilot
Self-Employed Artist
Student

Special Occupations

Government Employees, Railroad Employees and Teachers

The following guidelines apply to government employees, railroad employees and teachers covered under any type of teachers' disability retirement plans. Government employees include federal, state, county and city employees listed in the Occupation Class Guide in the "Government and Legal Services" section by their job duties. This section also includes law enforcement, firefighters and postal workers.

Full coverage is available. However, 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 2 and eligible for full coverage 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 1.

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

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Asbestos Remover	NE	NE	NE	NE
Asphalt Worker	1A	1A	2	NE
Assembly Line Worker				
Light industry	2A	2A	2	2A
Other	1A	1A	2	NE
Assessor	4A	4A	1	4A
Astronomer	4A	4A	1	4A
Athlete	NE	NE	NE	NE
Athletic Trainer	3A	3A	1	3A
Attorney	4A	4A	1	4A
Auctioneer	3A	3A	1	3A
Auditor	4A	4A	1	4A
Author/Writer	NE	NE	NE	NE
Automobile Industry				
New Car Dealership:				
Proprietor or Sales Manager (office duties only)	4A	4A	1	4A
Manager (other than sales)	3A	3A	1	3A
Sales (new and used)	2A	2A	2	2A
Garage (Owner/manager, no repair)	3A	3A	1	3A
Mechanic	2A	2A	2	2A
Service Writer	3A	3A	1	3A
Service Stations (Attendant, manager, proprietor)	2A	2A	2	2A
Body Repair and Painting	1A	1A	2	NE
New Car Wholesaler	3A	3A	1	3A
Used Car Dealership	1A	1A	2	NE
Used Car Wholesaler	2A	2A	2	2A
Auto Detailer (mobile)	2A	2A	2	2A
Auto Glass Installer	2A	2A	2	2A
Auto Parts Man/Manager (small parts)	3A	3A	1	3A
Auto Parts Man/Manager (large parts)	2A	2A	2	2A
Auto Transporter (over the road)	1A	1A	2	NE
Paintless Dent Remover	2A	2A	2	2A
Aviation				
Ticket Manager	4A	4A	1	4A
Mechanic	2A	2A	2	2A
Air Traffic Controller, Flight Attendant, Pilot	NE	NE	NE	NE
* <i>Special Occupation Employee</i>				

B

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

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Large Commercial	3A	3A	1	3A
Other	1A	1A	2	NE
Bulldozer Operator	2A	2A	2	2A
Burglar Alarm Installer	2A	2A	2	2A
Bus Driver	1A	1A	2	NE
Business Machine Repair	3A	3A	1	3A
Butcher (no slaughtering)	2A	2A	2	2A
Buyer				
Department Store	4A	4A	1	4A
Fur, Hides, Pelts	2A	2A	2	2A
Other	3A	3A	1	3A

* Special Occupation Employee

C

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

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Proprietor or Manager (supervisory duties only)	3A	3A	1	3A
Delivery	2A	2A	2	2A
Clergy	3A	3A	1	3A
Clerk (Unless otherwise classified)				
Office	4A	4A	1	4A
Sales	3A	3A	1	3A
Coach				
College/Professional	NE	NE	NE	NE
All Others	2A	2A	2	NE
Coin Dealer (not working in home)	3A	3A	1	3A
Collection Agency (See "Bill Collector")				
Comptroller	4A	4A	1	4A
Computer Industry				
Consultant	4A	4A	1	4A
Programmer, Systems Analyst, Security Specialist	4A	4A	1	4A
Computer Operator, Engineer	4A	4A	1	4A
Service and Repair	3A	3A	1	3A
Other Skilled Worker	3A	3A	1	3A
Concert/Event Promoter	3A	3A	1	3A
Concrete and Cement Finisher	1A	1A	2	NE
Construction (Building, Highway, General)				
Superintendent (supervisory duties only)	3A	3A	1	3A
Estimator, Timekeeper	3A	3A	1	3A
Foreman/Superintendent with on-site supervision	2A	2A	2	2A
Laborer	1A	1A	2	NE
Heavy Equipment Operator	2A	2A	2	2A
Other (see specific occupation)				
Consultant (Excluding Financial Consultant, Insurance Agent and those classified elsewhere)	4A	4A	1	4A
Contractor – Must meet all the following criteria:				
- 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	3A	3A	1	3A

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
managerial and do not involve manual labor or on-site supervision				
Contractor (all of the above AND on-site)	2A	2A	2	2A
Controller (Financial)	4A	4A	1	4A
Convenience Store Owner				
Owner (no store work)	3A	3A	1	3A
Other	1A	1A	2	NE
Cook (See "Restaurant")				
Cosmetologist	2A	2A	2	2A
Courier and Parcel Service Industry				
Office Worker	4A	4A	1	4A
Delivery (local)	2A	2A	2	2A
Other	NE	NE	NE	NE
Court Reporter	4A	4A	1	4A
Crane Operator	1A	1A	2	NE
Crop Duster	NE	NE	NE	NE
Curator (Library, Museum or Art Gallery)	4A	4A	1	4A
Custodian	1A	1A	2	NE
* Special Occupation Employee				

D

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Dairy Industry (See "Agriculture")				
Dance Teacher	2A	2A	2	2A
Day Care/Kindergarten or Nursery				
Office Duties Only	4A	4A	1	4A
Teacher or Attendant	3A	3A	1	3A
Day Care Worker (for adults)	2A	2A	2	2A
Day Trader (Stock Trader)	NE	NE	NE	NE
Dental				
Dentist	3A	NE	1	3A
Denturologist	3A	3A	1	3A
Hygienist	3A	3A	1	3A
Assistant	3A	3A	1	3A
Lab Worker, Technician	3A	3A	1	3A
Dermatologist	4A	NE	1	4A
Detective (Private or Undercover)	NE	NE	NE	NE
Diamond Cutter	2A	2A	2	2A
Dietitian				
No food preparation	4A	4A	1	4A
Food preparation	2A	2A	2	2A
Dishwasher (See "Restaurant")				
Disc Jockey	3A	3A	1	3A

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Dispatcher (Other than taxi cab)	3A	3A	1	3A
Diver	NE	NE	NE	NE
Dock Worker	NE	NE	NE	NE
Dog Catcher	NE	NE	NE	NE
Domestic Servant	NE	NE	NE	NE
Draftsman	4A	4A	1	4A
Driving Instructor	2A	2A	2	2A
Druggist (See "Pharmacist")				
Dry Cleaning (See "Cleaning Industry")				
Dry Wall Installer	2A	2A	2	2A
Dyer (See "Cleaning Industry")				
* Special Occupation Employee				

E

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

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Exterminator	1A	1A	2	NE

* *Special Occupation Employee*

F

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Farmer (See "Agriculture")				
Farrier (Horse Shoer)	1A	1A	2	NE
Fast Food Employee				
Owner, Manager	3A	3A	1	3A
Manager (no ownership)	2A	2A	2	2A
Other	1A	1A	2	NE
Fencing Instructor	NE	NE	NE	NE
Fiberglass Worker	1A	1A	2	NE
Financial Planner	4A	4A	1	4A
Firefighter (Not forestry service)	1A*	1A*	2*	NE
First Mate (Cruise ship)	NE	NE	NE	NE
Fishing (see "Food Industry")				
Flight Service Specialist	NE	NE	NE	NE
Floor Finisher	1A	1A	2	NE
Floral Industry				
Sales or Arranging	3A	3A	1	3A
Delivery	2A	2A	2	2A
Greenhouse Employee	2A	2A	2	2A
Food Industry				
Fishing Industry				
Supervisor or Superintendent	3A	3A	1	3A
Skilled Worker	2A	2A	2	2A
Fish Farms (Shrimp, Catfish, Oyster) (See "Agriculture")				
Fisherman	NE	NE	NE	NE
Food Processing Industry				
Manager, Superintendent (Supervisory duties only)	3A	3A	1	3A
Foreman, Packer, Machine Operator, Inspector	2A	2A	2	2A
Other	1A	1A	2	NE
Meat Industry (Packing and Slaughter House)				
Office duties only	4A	4A	1	4A
Foreman, Worker <u>not</u> around live animals or dressing operations	2A	2A	2	2
Other (Meat Industry)	NE	NE	NE	NE
Food Truck Owner (<i>Must have 2 years' taxes</i>)	2A	2A	2	2A

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Food Vendor	1A	1A	2	NE
Forest Ranger	1A*	1A*	2*	NE
Fork Lift Operator	2A	2A	2	2A
Funeral Director (No embalming)	3A	3A	1	3A
Funeral Director (Embalming)	2A	2A	2	2A
Furniture Finisher and Repair	2A	2A	2	2A
Furniture Mover	1A	1A	2	NE

* *Special Occupation Employee*

G

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Gambling				
Poker Player/Consultant	NE	NE	NE	NE
Game Warden	1A*	1A*	2*	NE
Garbage Collector (Owner, desk duties only)	3A	3A	1	3A
Gardener	2A	2A	2	2A
Gas Industry (See "Oil and Natural Gas" or "Utility Industries")				
Geologist				
Office and Consulting	4A	4A	1	4A
Field Supervision	2A	2A	2	2A
Off Shore	NE	NE	NE	NE
Other	1A	1A	2	NE
Glass Blower	2A	2A	2	2A
Glazier	2A	2A	2	2A
Golf Course				
Proprietor/Manager	3A	3A	1	3A
Greenskeeper	1A	1A	2	NE
Professional (Teaching or resident)	1A	1A	2	NE
Government and Legal Services (See <i>Special Occupations</i> section for limitations)				
Attorney	4A*	4A*	1*	4A*
Assessor	4A*	4A*	1*	4A*
Bailiff (Court duties only)	4A*	4A*	1*	4A*
Bailiff (Carrying a weapon)	2A*	2A*	2*	2A*
CIA (non-field, desk duties only) (Refer to appropriate occupation class for duties performed)				
CIA Agent	NE	NE	NE	NE
Coroner	4A*	4A*	1*	4A*
Court Reporter/Stenographer	4A*	4A*	1*	4A*
Customs Inspector				
Office Duties	4A*	4A*	1*	4A*

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Other	1A*	1A*	2*	NE
FBI (non-field, desk duties only) <i>(Refer to appropriate occupation class for duties performed.)</i>				
FBI Agent (working in field)	NE	NE	NE	NE
FBI Agent (classify as Detective)	NE	NE	NE	NE
FBI-Air Marshall	NE	NE	NE	NE
FBI-ATF (Bureau of Alcohol, Tobacco, Firearms & Explosives)	NE	NE	NE	NE
Firefighter				
Chief, Marshal and Superintendent (not actively fighting fires)	2A*	2A*	2*	2A*
Firefighter (including Paramedic)	1A*	1A*	2*	NE
Garbage Collector	NE	NE	NE	NE
Government Official (Elected or Appointed)	NE	NE	NE	NE
Health Official				
Office duties only	4A*	4A*	1*	4A*
Field duties	3A*	3A*	1*	3A*
Immigration Official or Inspector				
Office duties only	4A*	4A*	1*	4A*
Other	1A*	1A*	2*	NE
Inspector				
Building	3A*	3A*	1*	3A*
Construction	2A*	2A*	2*	2A*
Elevator	2A*	2A*	2*	2A*
Structural Metal	NE	NE	NE	NE
Internal Revenue Worker (Office duties only, not seasonal)	4A*	4A*	1*	4A*
Judge	4A*	4A*	1*	4A*
Lawyer	4A*	4A*	1*	4A*
Legal Secretary	4A*	4A*	1*	4A*
Military (All personnel)	NE	NE	NE	NE
Paralegal Assistant	4A*	4A*	1*	4A*
Park Ranger	1A*	1A*	2*	2A*
Police and Other Law Enforcement Officers				
Border Patrolman, Chief, Lieutenant, Sergeant	1A*	1A*	2*	NE
Desk Duties Only	2A*	2A*	2*	2A*
Making Arrests	1A*	1A*	2*	NE
Detective, Police Officer	1A*	1A*	2*	NE
Detective (working under cover)	NE	NE	NE	NE
Pardon, Parole, Probation and Truant Officer	2A*	2A*	2*	2A*
Postal Worker				

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Carrier	2A*	2A*	2*	2A*
Counter Clerk	2A*	2A*	2*	2A*
Officer or Supervisory	3A*	3A*	1*	3A*
Other	2A*	2A*	2*	2A*
Postmaster	4A*	4A*	1*	4A*
Prisons and Other Penal Institutions				
Warden, Superintendent and Chaplain	2A*	2A*	2*	2A*
Guard, Jailer, Keeper	1A*	1A*	2*	NE
Public Administrator (Not elected or appointed)	4A*	4A*	1*	4A*
Street Cleaner				
Mechanical Operation	1A*	1A*	2*	NE
Manual Operation	1A*	1A*	2*	NE
Toll Collector	2A*	2A*	2*	2A*
Traffic Manager	4A*	4A*	1*	4A*
Truant Officer	2A*	2A*	2*	2A*
TSA (carrying a weapon)	1A	1A	2*	NE
TSA (not carrying a weapon)	2A	2A	2*	2A
Warden – Game and Fish, Fire	2A*	2A*	2*	2A*
Warden – Prison	2A*	2A*	2*	2A*
Welfare Counselor and Welfare Worker				
Office Duties Only	4A*	4A*	1*	4A*
Investigating and Making Reports	3A*	3A*	1*	3A*
Graphic Artist or Graphic Designer	3A	3A	1	3A
Greenhouse Worker (See “Nurseries”)				
Grocery Worker				
Manager, Cashier and Checker	3A	3A	1	3A
Stock Clerk, Butcher	2A	2A	2	2A
Guard				
Armored Car, Bank	1A	1A	2	NE
Guard/Watchman	1A	1A	2	NE
Hotel, Store	1A	1A	2	NE
Industrial Plant (no explosives)	1A	1A	2	NE
Mine	1A	1A	2	NE
Railroads	1A*	1A*	2	NE
Guide (Hunting and fishing)	NE	NE	NE	NE
Gunsmith	2A	2A	2	2A
Gutter Installer	1A	1A	2	NE
* Special Occupation Employee				

H

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Hairdresser	2A	2A	2	2A

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

I

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Ice Skating Instructor	1A	1A	2	NE
Importer or Exporter	2A	2A	2	2A
Inspector				
Building	3A	3A	1	3A
Elevator	2A	2A	2	2A
Home	2A	2A	2	2A
Structural Steel	NE	NE	NE	NE
Insulation Installer				

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Spraying	NE	NE	NE	NE
Others	1A	1A	2	NE
Insurance Industry				
Adjuster	3A	3A	1	3A
Agent or Broker	4A	4A	1	4A
Inspector	3A	3A	1	3A
Investigator	1A	1A	2	NE
Private Investigator	NE	NE	NE	NE
Interior Decorator				
Consulting, Office Duties, Sales	4A	4A	1	4A
Designer	3A	3A	1	3A
Internet Sales (Ebay, etc.)	NE	NE	NE	NE

* *Special Occupation Employee*

J

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Janitor	1A	1A	2	NE
Jeweler				
Office or Sales Only	4A	4A	1	4A
Handwork	3A	3A	1	3A
Jockey	NE	NE	NE	NE
Judge (With law degree)	4A*	4A*	1	4A
Junk Dealer	1A	1A	2	NE

* *Special Occupation Employee*

K

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Karate Instruction				
Owner only, no instructing	1A	1A	2	NE
Instructor	NE	NE	NE	NE
Kennel Worker	2A	2A	2	2A

* *Special Occupation Employee*

L

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Laboratory Worker				
Supervisor, Registered Medical Technologist	3A	3A	1	3A

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Technician and Others	3A	3A	1	3A
Landscaper	2A	2A	2	2A
Lather	2A	2A	2	2A
Laundry (See "Cleaning Industry")				
Lawyer	4A	4A	1	4A
Lecturer	3A	3A	1	3A
Lens Grinder	2A	2A	2	2A
Librarian	4A	4A	1	4A
Limousine Driver	1A	1A	2	NE
Liquor Industry				
Brewery, Distillery, Winery				
Manager (Office duties only)	4A	4A	1	4A
Chemist, Inspector, Supervisor, Blender	2A	2A	2	2A
Collector, Distiller, Yeast Maker	2A	2A	2	2A
Other	1A	1A	2	NE
Retail Package Store (no bar)				
Clerk, Manager, Proprietor	3A	3A	1	3A
Other	1A	1A	2	NE
Wholesale Distributor				
Supervisor, Manager (Office duties only)	4A	4A	1	4A
Sales (No delivery)	3A	3A	1	3A
Other	1A	1A	2	NE
Liquor Truck Driver	1A	1A	2	NE
Lithographer	3A	3A	1	3A
Livestock Yards				
Buyer, Inspector, Supervisor	2A	2A	2	2A
Other	1A	1A	2	NE
Lobbyist	4A	4A	1	4A
Locksmith	3A	3A	1	3A
Longshoreman	NE	NE	NE	NE
Lumber Industry				
Logging (1,000 and 2-year Benefit Period limit)				
Inspector, Scaler, Surveyor, Tallyman	1A	1A	2	NE
Others	NE	NE	NE	NE
Mills				
Foreman, Grader, Inspector, Maker, Scaler	2A	2A	2	2A
Saw Filer, Stationary Engineer (no machinery)	1A	1A	2	NE
Tallyman	1A	1A	2	NE
Other	NE	NE	NE	NE
Yards				
Foreman, Inspector, Sealer, Tallyman	1A	1A	2	NE

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Other	NE	NE	NE	NE
Luthier (making stringed instruments)	2A	2A	2	2A

* *Special Occupation Employee*

M

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Machine Operator	2A	2A	2	2A
Machine Shops				
Machinist, Machine Operator, Skilled Worker	2A	2A	2	2A
Other	1A	1A	2	NE
Maid (hotel/motel)	1A	1A	2	NE
Manicurist	2A	2A	2	2A
Manufacturing Industry				
Manager (Office duties only), Mfg. Representative	4A	4A	1	4A
Superintendent (Supervisory duties only)	3A	3A	1	3A
Other (see specific occupation)				
Marine Industry (returning home nightly)				
Captain	2A	2A	2	2A
Harbor Pilot (max. 10-year Benefit Period)	2A	2A	2	2A
Ship's Pilot (max. 10-year Benefit Period)	2A	2A	2	2A
Riverboat Captain	NE	NE	NE	NE
Lobster Fisherman (2 years of tax returns required, 90-day Elimination Period, max. 2-year Benefit Period)	1A	1A	2	NE
Mary Kay Cosmetic Sales (2 years of tax returns required)	3A	3A	1	3A
Mason (Brick or stone)	2A	2A	2	2A
Massage Therapist (Licensed)				
Affiliated with medical facility, not self-employed	2A	2A	2	2A
Self-employed (2 years of tax returns required)	1A	1A	2	NE
Employee of non-medical facility	1A	1A	2	NE
Mechanic (See specific industry)				
Medical Services				
Acupuncturist	2A	NE	2	2A
Allergist	4A	NE	1	4A
Anesthesiologist, Anesthetist	3A	NE	1	3A
Audiologist	4A	4A	1	4A
Certified Nursing Assistant	2A	2A	2	2A
Chiropodist	3A	NE	1	3A
Chiropractor	1A	NE	2	NE

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Dental Hygienist	3A	3A	1	3A
Dental Lab Worker	3A	3A	1	3A
Dentist	3A	NE	1	3A
Dermatologist	4A	NE	1	4A
Endocrinologist	4A	NE	1	4A
Geneticist	4A	NE	1	4A
Hematologist	4A	NE	1	4A
Hypnotherapist	2A	NE	2	2A
Lab Technician, Lab Worker	3A	3A	1	3A
Midwife (Licensed)	2A	2A	2	2A
Myotherapist	2A	2A	2	2A
Nurse, RN, LPN (hospital or surgical)	3A	3A	1	3A
Nurse, RN, LPN, Clinic (not in hospital or surgical setting)	4A	4A	1	4A
Nurse Practitioner	4A	4A	1	4A
Occupational Therapist (Registered)	3A	3A	1	3A
Ophthalmologist	4A	NE	1	4A
Optician	4A	NE	1	4A
Optometrist	4A	NE	1	4A
Orthodontist	4A	NE	1	4A
Osteopath	3A	NE	1	3A
Paramedical Examiner	3A	3A	1	3A
Pathologist	4A	NE	1	4A
Pharmacist (Registered)	4A	4A	1	4A
Phlebotomist	3A	3A	1	3A
Physical Therapist	3A	3A	1	3A
Physician, Family Practice	4A	NE	1	4A
Physician, General Practitioner	4A	NE	1	4A
Physician Assistant	4A	4A	1	4A
Podiatrist	3A	NE	1	3A
Private Nurse	NE	NE	NE	NE
Psychiatrist	4A	NE	1	4A
Psychologist (Ph.D.)	4A	NE	1	4A
Pulmonologist	4A	NE	1	4A
Radiologist	4A	NE	1	4A
Registered Medical Technologist	3A	3A	1	3A
Respiratory Therapist	3A	3A	1	3A
Rheumatologist	4A	NE	1	4A
Speech Pathologist	4A	4A	1	4A
Technician, Lab Worker	3A	3A	1	3A
Transcriptionist	4A	4A	1	4A
X-Ray Technician	3A	3A	1	3A
Hospitals, Sanitariums				
Administrator, Manager, Superintendent (Office duties only)	4A	4A	1	4A
Dietician (No food preparation)	4A	4A	1	4A

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Emergency Medical Technician	1A	1A	2	NE
Guard	1A	1A	2	NE
Attendant, Cook, Laundry Worker	1A	1A	2	NE
Orderly, Nurse's Aid	1A	1A	2	NE
Merchant Marines	NE	NE	NE	NE
Metallurgist				
Office duties only	4A	4A	1	4A
Underground	NE	NE	NE	NE
Others	2A	2A	2	2A
Meter Installation and Repair	2A	2A	2	2A
Meteorologist	4A	4A	1	4A
Meter Reader	3A	3A	1	3A
Millwright	2A	2A	2	2A
Mineralogist				
Office duties only	4A	4A	1	4A
Underground	NE	NE	NE	NE
Other	2A	2A	2	2A
Mining Industry				
Office duties only	4A	4A	1	4A
Above Ground: Manager, Superintendent	3A	3A	1	3A
Above Ground: Foreman	2A	2A	2	2A
Above Ground: Others	1A	1A	2	NE
Below Ground	NE	NE	NE	NE
Minister	3A	3A	1	3A
Missionary	NE	NE	NE	NE
Model	NE	NE	NE	NE
Molder	2A	2A	2	2A
Monument Industry				
Dealer	3A	3A	1	3A
Setter	2A	2A	2	2A
Engraver	1A	1A	2	NE
Mortician				
Embalming	2A	2A	2	2A
No Embalming	3A	3A	1	3A
Motels (See "Hotel/Motel")				
Motion Picture Industry				
Agent, Director, Editor, Producer, Stage Manager	3A	3A	1	3A
Process Worker, Projectionist	3A	3A	1	3A
Camera Operator	2A	2A	2	2A
Makeup, Property Person, Stage Hand	2A	2A	2	2A
Motorcycles				
Dealer, Sales (desk duties only)	3A	3A	1	3A
Mechanic	2A	2A	2	2A
Music Conductor	3A	3A	1	3A
Music Teacher	3A	3A	1	3A

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Musical Instrument Repair	2A	2A	1	2A
Musician	NE	NE	NE	NE
Musician – Symphony (2 years of tax returns required)	2A	2A	1	2A
<i>* Special Occupation Employee</i>				

N

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Nanny (not returning to own home each night)	NE	NE	NE	NE
Nanny (returning to own home each night)	1A	1A	2	NE
Naturopath	2A	2A	2	2A
Newspaper Industry				
Editor	4A	4A	1	4A
Photographer (no aerial), Reporter	3A	3A	1	3A
Stuffer/Mailer	2A	2A	2	2A
War Correspondent, Foreign Correspondent	NE	NE	NE	NE
Newspaper Delivery	1A	1A	2	NE
Nuclear Facilities				
Handling or exposed to hazardous materials	NE	NE	NE	NE
Other (See specific occupation)				
Nurse Practitioner	4A	4A	1	4A
Nurseries				
Manager/Supervisor (No manual duties)	3A	3A	1	3A
Sales, Foreman	2A	2A	2	2A
Laborer	1A	1A	2	NE
<i>* Special Occupation Employee</i>				

O

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Ocularist (Makes glass eyes)	2A	2A	2	2A
Office Clerk	4A	4A	1	4A
Office Machine Repair	3A	3A	1	3A
Oil and Natural Gas Industries				
Foreman, Gauger, Inspector, Pumpman	2A	2A	2	2A
Pipeline Pumper, Walker	2A	2A	2	2A
Offshore and other duties	NE	NE	NE	NE
Ophthalmologist	4A	NE	1	4A
Optician	4A	NE	1	4A

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Optometrist	4A	NE	1	4A
Orchestra Leader (3 years of tax returns required)	3A	3A	1	3A
Orthodontist	4A	NE	1	4A
<i>* Special Occupation Employee</i>				

P

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Painter				
Building, House, Sign	1A	1A	2	NE
Electrostatic	2A	2A	2	2A
Paperhanger (No painting)	2A	2A	2	2A
Paper/Pulp Industry				
Foreman, Superintendent	3A	3A	1	3A
Others	1A	1A	2	NE
Paralegal	4A	4A	1	4A
Parking Attendant	2A	2A	2	2A
Park Ranger	1A*	1A*	2*	NE
Pawn Broker	1A	1A	2	NE
Personnel Manager or Director	4A	4A	1	4A
Personal Services				
Barber, Beautician, Cosmetologist, Hairdresser	2A	2A	2	2A
Manicurist, Electrolycist	2A	2A	2	2A
Personal Trainer (2 years of tax returns required)	2A	2A	2	2A
Pet Groomer	2A	2A	2	2A
Pet Sitter/Walker	1A	1A	2	NE
Pharmacist (Registered)	4A	4A	1	4A
Phlebotomist	3A	3A	1	3A
Photoengraver	3A	3A	1	3A
Photographer				
Studio	4A	4A	1	4A
Commercial Newspaper	3A	3A	1	3A
Aerial, War, Stunt, Freelance	NE	NE	NE	NE
Photoprocessor	2A	2A	2	2A
Piano Tuner	3A	3A	1	3A
Picture Framer	2A	2A	2	2A
Pile Driver	1A	1A	2	NE
Pilot	NE	NE	NE	NE
Pipe Fitter	2A	2A	2	2A
Plasterer	2A	2A	2	2A
Plumber	2A	2A	2	2A

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Podiatrist	3A	NE	1	3A
Polisher	1A	1A	2	NE
Pool Cleaner	1A	1A	2	NE
Pottery Maker	1A	1A	2	NE
Priest	3A	3A	1	3A
Printing and Publishing Industry				
Editor, Office Worker, Proofreader, Copywriter	3A	3A	1	3A
Other	2A	2A	2	2A
Private Investigator	NE	NE	NE	NE
Process Server	NE	NE	NE	NE
Professional Referee	NE	NE	NE	NE
Property Manager (no maintenance duties)	3A	3A	1	3A
Purchasing Agent	4A	4A	1	4A
* <i>Special Occupation Employee</i>				

Q

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Quarry Industry (See " Mining ")				
* <i>Special Occupation Employee</i>				

R

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Rabbi	3A	3A	1	3A
Radio/Television Industry				
Broadcasting Program Director	4A	4A	1	4A
Production Manager (studio duties only)	4A	4A	1	4A
Engineer (master control only)	4A	4A	1	4A
Announcer, Disc Jockey, Newscaster	3A	3A	1	3A
Camera Operator, Other Engineer	3A	3A	1	3A
Repairman (not antenna), Other	1A	1A	2	NE
Radio/Television Sales and Service				
Dealer or Sales (no outside work)	4A	4A	1	4A
Repairing (no outside work)	2A	2A	2	2A
Repairing or Installing (outside, no antenna work)	1A	1A	2	NE
On-air Sales Person	NE	NE	NE	NE
Railroad (See <i>Special Occupations</i> section for limitations)				
Agent				

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Office duties only	4A*	4A*	1*	4A*
Other	3A*	3A*	1*	3A*
Announcer, Informational Personnel	4A*	4A*	1*	4A*
Baggage Handler	1A*	1A*	2*	NE
Brakeman, Flagman	1A*	1A*	2*	NE
Car Barn (Urban rail transit)				
Inspector	2A*	2A*	2*	2A*
Skilled Worker	1A*	1A*	2*	NE
Laborer	1A*	1A*	2*	NE
Conductor (Passenger trains only)	3A*	3A*	1*	3A*
Dispatcher	2A*	2A*	2*	2A*
Engineer (Locomotive), Railroad or Urban Transit	1A*	1A*	2*	NE
Firefighter	1A*	1A*	2*	NE
Freight Loader	1A*	1A*	2*	NE
Guard	1A*	1A*	2*	NE
Manager (Office duties only)	4A*	4A*	1*	4A*
Mechanic	2A*	2A*	2*	2A*
Messenger	2A*	2A*	2*	2A*
Porter	1A*	1A*	2*	NE
Repairman (Signal, power line and track)	1A*	1A*	2*	NE
Shipping and Receiving Clerk (handling freight)	1A*	1A*	2*	NE
Shipping and Receiving Clerk (no freight handling)	2A*	2A*	2*	2A*
Steward	2A*	2A*	2*	2A*
Switchman or Flagman (in tower)	2A*	2A*	2*	2A*
Switchman or Flagman (other)	1A*	1A*	2*	NE
Ticket Clerk	4A*	4A*	1*	4A*
Track Worker	1A*	1A*	2*	NE
Yardmaster (Supervisory duties only)	2A*	2A*	2*	2A*
Yard Foreman	1A*	1A*	2*	NE
Yard Worker	1A*	1A*	2*	NE
Rancher (See "Agriculture")				
Real Estate				
Agent, Broker	4A	4A	1	4A
Developer	NE	NE	NE	NE
Receiving and Shipping Clerk	2A	2A	2	2A
Receptionist	4A	4A	1	4A
Repossessor/Bill Collector				
No Repossessing	2A	2A	2	2A
Repossessing	NE	NE	NE	NE
Restaurant (Principally Food Sales)				
Cashier, Host/Hostess, Manager	3A	3A	1	3A
Chef, Cook, Wait Person	2A	2A	2	2A
Bartender, Bus Boy, Check Room	1A	1A	2	NE

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Attendant				
Dishwasher, Kitchen Worker, Fast Food Worker	1A	1A	2	NE
Restaurant (Principally Liquor Sales – See “Bars”)				
Roofer	1A	1A	2	NE
Roustabout (Not offshore, inland work only)	1A	1A	2	NE
* Special Occupation Employee				

S

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Sales (Not listed elsewhere, wholesale and retail)				
Sales Manager (office duties only)	4A	4A	1	4A
Traveling Salesperson	4A	4A	1	4A
In-Home (Mary Kay, Pampered Chef, Tupperware, etc.) (2 years of tax returns required)	3A	3A	1	3A
Delivery Route Sales (Local)	2A	2A	2	2A
Door to Door Sales	NE	NE	NE	NE
On-Air Sales Person	NE	NE	NE	NE
Sandblaster	1A	1A	2	NE
Sanitation Services (Not municipal)				
Manager/Operator (No manual duties)	3A	3A	1	3A
Foreman (Supervisory duties only)	2A	2A	2	2A
Mechanic	2A	2A	2	2A
Driver Only	2A	2A	2	2A
Other	1A	1A	2	NE
Scrap Metal Dealer (Office duties only)	2A	2A	2	2A
Scrap Metal Dealer (Some handling)	1A	1A	2	NE
Other	NE	NE	NE	NE
Sculptor	NE	NE	NE	NE
Seamstress	2A	2A	2	2A
Secretary/Stenographer	4A	4A	1	4A
Security System Installer	2A	2A	2	2A
Septic Tank Cleaner	1A	1A	2	NE
Servant	NE	NE	NE	NE
Service Station (See “Automobile Industry”)				
Sheet Metal Worker				
Cornice, Drain, Gutter or Spout Setter	2A	2A	2	2A
Furnace Installer or Setter, Tinner or Tinsmith	2A	2A	2	2A
Other	1A	1A	2	NE

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Ship/Boat Builder	1A	1A	2	NE
Shipping/Receiving Clerk	2A	2A	2	2A
Shoe Shiner (minimum 2 years in business)	2A	2A	2	2A
Sign Language Interpreter	4A	4A	1	4A
Signs/Billboards				
Billboard Poster	1A	1A	2	NE
Others	NE	NE	NE	NE
Sky Marshall	NE	NE	NE	NE
Slaughterhouses (See "Meat Industry")				
Social Service Worker (Non-governmental employee)				
Office duties only	4A	4A	1	4A
Other	3A	3A	1	3A
Speaker (Motivational, 3 years of tax returns required)	3A	3A	1	3A
Sports Agent (Tax returns for 2 full years in the business)	4A	4A	1	4A
Sports Broadcaster/Analyst	3A	3A	1	3A
Sprinkler Installer	2A	2A	2	2A
Stationary Engineer	2A	2A	2	2A
Steamfitter	2A	2A	2	2A
Steel Industry				
Manufacturing				
Superintendent	3A	3A	1	3A
Blacksmith, Coremaker, Die and Job Setter	2A	2A	2	2A
Cold Finisher, Foreman, Heat Treater	2A	2A	2	2A
Molder, Machinist, Plater, Roller, Solder	2A	2A	2	2A
Laborer, Unskilled Worker, Other	NE	NE	NE	NE
Structural Iron and Steel Worker	NE	NE	NE	NE
Steeplejack	NE	NE	NE	NE
Stenographer	4A	4A	1	4A
Stevedore (On dock crane operator)	NE	NE	NE	NE
Stock/Bond Trader	NE	NE	NE	NE
Stockbroker (See "Broker")				
Stonecutter	2A	2A	2	2A
Storage (See "Warehouseman")				
Student	NE	NE	NE	NE
Surveyor	3A	3A	1	3A
SWAT Team Member	NE	NE	NE	NE
* Special Occupation Employee				

T

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Tailor	2A	2A	2	2A
Talent Agent (2 years of tax returns required)	3A	3A	1	3A
Tattoo Artist (at well-established business)	1A	1A	2	NE
Tavern (See "Bars")				
Tax Consultant	4A	4A	1	4A
Taxicab Companies				
Dispatcher	3A	2A	1	3A
Other	1A	1A	2	NE
Taxidermist	2A	2A	2	2A
Teacher (See <i>Special Occupations</i> section for limitations)				
Full College Professor (Tenured)	4A*	4A*	1*	4A*
College Guidance Counselor	4A*	4A*	1*	4A*
Superintendent, Assistant Superintendent	4A*	4A*	1*	4A*
Principal, Assistant Principal (Not teaching)	4A*	4A*	1*	4A*
Academic or Commercial Subject Teacher	4A*	4A*	1*	4A*
Guidance Counselor	4A*	4A*	1*	4A*
Physical Education, Manual Arts	3A*	3A*	1*	3A*
Industrial Arts, Non-Classroom Teacher	3A*	3A*	1*	3A*
Telephone				
Operator	4A	4A	1	4A
Inside Installer, Foreman, Dispatcher, Repairman	3A	3A	1	3A
Outside Foreman, Inspector, Truck Driver	2A	2A	2	2A
Cable Splicer, Placer, Lineman, Outside Repairman	1A	1A	2	NE
Television (See "Radio/Television")				
Tennis Professional (Teaching or Resident)	1A	1A	2	NE
Textile Worker	2A	2A	2	2A
Tile Layer	1A	1A	2	NE
Tire Retreader	1A	2A	2	NE
Toll Collector	2A	2A	2	2A
Tool and Die Maker	2A	2A	2	2A
Tour Manager – touring musical bands	NE	NE	NE	NE
Tow Truck Driver (Not over the road)	2A	2A	2	2A
Toxicologist	4A	4A	1	4A
Transcriptionist	4A	4A	1	4A
Translator	4A	4A	1	4A
Travel Agent	4A	4A	1	4A
Tree Surgeon, Sprayer or Trimmer	1A	1A	2	NE
Trucking Industry				
Dispatcher	3A	3A	1	3A
Mechanic	2A	2A	2	2A

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Truck Driver, local or long haul (either one must return home every night)	2A	2A	2	2A
Truck Driver, long haul (not returning home every night), furniture mover, liquor, gasoline or hazardous material	1A	1A	2	2A
Tug Boat Captain (returns each night)	1A	1A	2	NE
Typesetter	3A	3A	1	3A
<i>* Special Occupation Employee</i>				

U

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Underwater Search/Rescue Trainer	NE	NE	NE	NE
Upholsterer	2A	2A	2	2A
Utility Industries (Non-municipal) (See also "Telephone")				
Office Worker	4A	4A	1	4A
Plant Superintendent	4A	4A	1	4A
Power Plant Superintendent	3A	3A	1	3A
Meter Reader	3A	3A	1	3A
Dynamo, Generator and Turbine Operator	2A	2A	2	2A
Meter Installer, Power Station Employee	2A	2A	2	2A
Purifying Plant Employee, Pumpman	2A	2A	2	2A
Power Line Construction and Maintenance	NE	NE	NE	NE
Other	NE	NE	NE	NE
<i>* Special Occupation Employee</i>				

V

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Vending Machine Collector, Filler or Service Person	2A	2A	2	2A
Veterinarian, Large Animal	2A	2A	2	2A
Veterinarian, Small Animal	3A	3A	1	3A
Veterinarian Tech, Large Animal	2A	2A	2	2A
Veterinarian Tech, Small Animal	3A	3A	1	3A
Videographer (edits video tape)	3A	3A	1	3A
Vinyl Siding Installer	2A	2A	2	2A
<i>* Special Occupation Employee</i>				

W

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

* Special Occupation Employee

X

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
X-Ray Technician	3A	3A	1	3A

* Special Occupation Employee

Z

	OCCUPATION CLASS			
	Century+ DI/GBDI	Century+ DI-CA	Simplified DI	BOE
Zookeeper (small pet/small animals)	1A	1A	2	NE
Zookeeper (large animals)	NE	NE	NE	NE

* Special Occupation Employee

About Assurity

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employee benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

Revisions to this Guide

Date	Section	Update
07/01/2018	Century+ DI	Clarified criteria for Business Owner Upgrade
07/01/2018	Graded Benefit DI	Clarified criteria for Business Owner Upgrade
07/01/2018	Business Overhead Expense DI	Clarified criteria for Business Owner Upgrade
06/18/2018	Century+ DI	Clarified coordination of existing coverage for government employees.
06/18/2018	Graded Benefit DI	Clarified coordination of existing coverage for government employees.
03/01/2018	Century+ DI	Updated Special Occupations
03/01/2018	Graded Benefit DI	Updated Special Occupations