



LaCapitale
Financial Security



Pillar Series

Advisor Guide

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Disability Insurance

La Capitale Financial Security is proud to offer this **individual disability insurance product** designed to help you create customized coverage that meets your clients' unique needs. With Disability insurance, you can use a base Accident Disability insurance policy to customize coverage and then use additional benefits to enhance the coverage.

The Disability insurance gives you access to our unique product characteristics such as:

- Mental and Nervous disorders included with Sickness Disability insurance
- No soft tissue limitations or exclusions
- No integration or coordination for the first six months of benefits. Subsequent integration and coordination of benefits up to the 36th month, with a guaranteed monthly benefit of \$1,200 (or the monthly benefit, if lower). After the 36th month, benefits are fully integrated and coordinated without guaranteed minimums.

Base Coverage

Accident only disability plan with optional benefits and elimination periods, providing coverage for total and partial disability.

Optional Coverages

- Sickness Disability
- Regular Occupation Extension
 - 5 years
 - To age 65
- Return of Premium
- Hospital Care for Accident and Sickness
- Accidental Death and Dismemberment
- Accidental Fracture
- Future Insurability Option
- Indexation Option

Medical Requirements – Disability Insurance

La Capitale reserves the right to impose additional requirements based on individual cases.

Accident Only Disability

Telephone interview or declarations of insurability

Accident and Sickness Disability

Issue Age	Monthly Benefit*				
	\$500 – \$2,000	\$2,001 – \$3,000	\$3,001 – \$4,000	\$4,001 – \$4,999	\$5,000 +
18 – 45	Telephone interview	Telephone interview + HIV urinalysis	Telephone interview + vital signs + HIV urinalysis	Telephone interview + vital signs + blood profile** + inspection report	Telephone interview + vital signs + blood profile** + inspection report
46 – 50	Telephone interview	Telephone interview + vital signs + HIV urinalysis	Telephone interview + vital signs + blood profile**	Telephone interview + vital signs + blood profile** + inspection report	Telephone interview + vital signs + blood profile** + inspection report + doctor's report
51 – 59	Telephone interview + vital signs + HIV urinalysis	Telephone interview + vital signs + blood profile**	Telephone interview + vital signs + blood profile**	Telephone interview + vital signs + blood profile** + inspection report	Telephone interview + vital signs + blood profile** + inspection report + doctor's report

* Sickness Disability Monthly benefit + Additional Sickness Disability Monthly benefit (if any) + 50% of the Future Insurability Option Maximum Amount (if any)

** Blood profile includes HIV urinalysis.

Telephone Interview

Telephone interview is available to persons applying for a Pillar Series product.

The telephone interview reduces the time required to complete an application but does not change age and amount requirements for Accident and Sickness products. For example, if a telephone interview is ordered, the age and amount requirements are still required; however, the nurse will not perform a full paramedical but will only collect the vital signs and HIV urinalysis or blood profile since all medical questions will be asked in the telephone interview.

Financial Underwriting

It is very important for the underwriter to establish an accurate income. Overinsurance could result in little incentive to return to work. As a result, we only consider annual earned income when evaluating eligible benefits. Annual earned income is all the payments received for services rendered as a result of active employment.

Definition of Annual Income – Disability Insurance

The total income that proposed insureds can earn from their occupation or profession, including salary, fees, bonuses or commissions, as declared on their government income tax filings, less allowable business expenses, before deduction of income tax.

If the proposed insured is a business owner or partner that holds at least a twenty percent (20%) stake in the business and he or she works actively in the business, annual income also includes any share of the business income attributable to them, before taxes, less any business expenses that are deductible for income tax purposes. Any loss incurred by the business will be deducted from a proposed insured's annual income.

Annual income does not include income that is not earned directly from the occupation or profession of the proposed insured such as pension income, interest and other investment income, rental income, capital gains, royalties, fees and support payments received and any other income that is not directly received for services provided.

Proof of Income Chart

Monthly Benefit	Salaried Employee*	Self-Employed Worker and Business Owner*
\$500 – \$2,999	No proof of income	No proof of income
\$3,000 – \$4,000	No proof of income	Proof of income required
\$4,001 +	Proof of income required	Proof of income required

* Underwriting may require proof of income for any insured amount.

Salaried Employee	Self-Employed Worker and Business Owner
Tax return for the last two years (provincial and federal for residents of Quebec)	T1 General income tax forms and business financial statements for the last two years OR T1 General income tax forms and the company's Statement of business activities for the last two years

Guaranteed Benefit

In order to offset potential fluctuations in income, proposed insureds can guarantee the amount of their benefits by qualifying at the time of underwriting. This will ensure payment of the guaranteed benefit without verification of their actual income at the time of their disability. Persons applying for this benefit must supply proof of income for the last two years for all occupation classes.

Maximum Monthly Benefit – Disability Insurance

The maximum monthly benefit amount for all Elimination Periods (EP), including any existing coverages and this application, is represented in column A.

If the insured is not covered by Employment Insurance (EI), the 120-day elimination period is not applicable.

If the insured is covered by Employment Insurance (EI) and is requesting benefits with an elimination period less than 120 days, the maximum monthly benefit amount is represented in Column B. A combination of amounts with EP ≤ 120 days can be used in cases with EI where a portion of the coverage requested has a 120-day EP. The total amount should never exceed the amount noted in Column A. The maximum monthly benefit amount for coverages with EI and an elimination period of 0, 14, 30 or 90 days is represented in Column B.

Note: 0-day Elimination Period is only available for Accident coverage.

20% Income Enhancement

For self-employed workers only, we will increase the proposed insured's net annual income by 20% in order to reflect cash flow and future growth of business.

Scenario

An insured with Employment Insurance (EI) coverage and a \$50,000 annual income:

The maximum monthly benefit amount for coverage with an Elimination Period of 0, 14, 30 or 90 days is \$1,500. The proposed insured can have benefits above this with a 120-day EP up to a maximum of \$2,800.

Examples:

- 1) \$1,500 with a 14-day EP and \$1,300 with a 120-day EP
- 2) \$1,000 with a 90-day EP and \$1,800 with a 120-day EP
- 3) \$2,800 with a 120-day EP

Annual income	Maximum Monthly Benefit	
	All insureds	With EI
	Maximum on all EP Column A	Maximum on EP < 120 days Column B
\$12,000* to \$19,999	\$1,200	\$1,200
\$20,000 to \$20,999	\$1,300	\$1,200
\$21,000 to \$22,999	\$1,400	\$1,200
\$23,000 to \$24,999	\$1,500	\$1,200
\$25,000 to \$26,999	\$1,600	\$1,200
\$27,000 to \$28,999	\$1,700	\$1,200
\$29,000 to \$30,999	\$1,800	\$1,200
\$31,000 to \$32,999	\$1,900	\$1,200
\$33,000 to \$34,999	\$2,000	\$1,200
\$35,000 to \$36,999	\$2,100	\$1,200
\$37,000 to \$38,999	\$2,200	\$1,200
\$39,000 to \$41,999	\$2,300	\$1,200
\$42,000 to \$43,999	\$2,400	\$1,200
\$44,000 to \$45,999	\$2,500	\$1,200
\$46,000 to \$47,999	\$2,600	\$1,300
\$48,000 to \$49,999	\$2,700	\$1,400
\$50,000 to \$51,999	\$2,800	\$1,500
\$52,000 to \$53,999	\$2,900	\$1,600
\$54,000 to \$55,999	\$3,000	\$1,700
\$56,000 to \$57,999	\$3,000	\$1,800
\$58,000 to \$59,999	\$3,100	\$1,900
\$60,000 to \$61,999	\$3,200	\$2,000
\$62,000 to \$63,999	\$3,300	\$2,100
\$64,000 to \$65,999	\$3,400	\$2,200
\$66,000 to \$67,999	\$3,500	\$2,300
\$68,000 to \$69,999	\$3,600	\$2,400
\$70,000 to \$71,999	\$3,600	\$2,500
\$72,000 to \$73,999	\$3,700	\$2,600
\$74,000 to \$75,999	\$3,800	\$2,700
\$76,000 to \$77,999	\$3,900	\$2,800
\$78,000 to \$79,999	\$4,000	\$2,900
\$80,000 to \$81,999	\$4,100	\$3,000
\$82,000 to \$83,999	\$4,200	\$3,100
\$84,000 to \$85,999	\$4,300	\$3,200
\$86,000 to \$87,999	\$4,400	\$3,300
\$88,000 to \$89,999	\$4,500	\$3,400
\$90,000 to \$91,999	\$4,600	\$3,500
\$92,000 to \$95,999	\$4,700	\$3,600
\$96,000 to \$99,999	\$4,800	\$3,700
\$100,000 to \$103,999	\$4,900	\$3,800
\$104,000 to \$105,999	\$5,000	\$3,900
\$106,000 to \$109,999	\$5,100	\$4,000
\$110,000 to \$111,999	\$5,200	\$4,100
\$112,000 to \$115,999	\$5,300	\$4,200
\$116,000 to \$117,999	\$5,400	\$4,300
\$118,000 to \$121,999	\$5,500	\$4,400
\$122,000 to \$123,999	\$5,600	\$4,500
\$124,000 to \$125,999	\$5,700	\$4,600
\$126,000 to \$127,999	\$5,800	\$4,700
\$128,000 to \$129,999	\$5,900	\$4,800
\$130,000 and over	\$6,000	\$4,900

* Minimum annual income eligible

Income Splitting

Income splitting occurs when income generated by a proposed insured's business is diverted to a spouse in order to decrease the tax burden. Our goal is to protect proposed insureds against lost income as a result of a disability, and since they would lose this income if they were to become disabled, we may consider this as earned income to the proposed insured. The income must clearly exceed the value of the work performed by the spouse. Please provide full documentation including the spouse's specific duties and involvement in the business and the number of hours worked per week. We will require the spouse's T4.

Height and Weight Chart

MALE					
HEIGHT		WEIGHT*			
		STANDARD		MAXIMUM	
FT IN	CM	LB	KG	LB	KG
5'	152-153	92-185	42-84	221	100
5' 1"	154-156	94-190	43-86	230	104
5' 2"	157-158	96-195	44-88	236	107
5' 3"	159-161	99-200	45-91	245	111
5' 4"	162-163	102-206	46-93	254	115
5' 5"	164-166	104-213	47-97	261	118
5' 6"	167-168	107-220	49-100	270	122
5' 7"	169-171	110-227	50-103	277	126
5' 8"	172-173	113-234	51-106	286	130
5' 9"	174-176	116-242	53-110	293	133
5' 10"	177-179	119-250	54-113	303	137
5' 11"	180-181	122-258	55-117	310	141
6'	182-184	125-266	57-121	321	146
6' 1"	185-186	128-274	58-124	328	149
6' 2"	187-189	132-282	60-128	338	153
6' 3"	190-191	135-290	61-132	349	158
6' 4"	192-194	139-298	63-135	357	162
6' 5"	195-196	143-306	65-139	368	167
6' 6"	197-199	147-314	67-142	375	170
6' 7"	200-202	152-322	69-146	387	176
6' 8"	203	157-330	71-150	395	179

FEMALE					
HEIGHT		WEIGHT*			
		STANDARD		MAXIMUM	
FT IN	CM	LB	KG	LB	KG
4' 7"	139-140	77-154	35-70	187	85
4' 8"	141-143	78-157	35-71	193	88
4' 9"	144-146	79-160	36-73	201	91
4' 10"	147-148	80-164	36-74	207	94
4' 11"	149-151	82-168	37-76	215	98
5'	152-153	84-172	38-78	221	100
5' 1"	154-156	86-177	39-80	230	104
5' 2"	157-158	88-182	40-83	236	107
5' 3"	159-161	90-187	41-85	245	111
5' 4"	162-163	92-193	42-88	254	115
5' 5"	164-166	94-199	43-90	261	118
5' 6"	167-168	97-205	44-93	270	122
5' 7"	169-171	99-212	45-96	277	126
5' 8"	172-173	102-219	46-99	286	130
5' 9"	174-176	105-226	48-103	293	133
5' 10"	177-179	108-233	49-106	303	137
5' 11"	180-181	111-240	50-109	310	141
6'	182-184	115-248	52-112	321	146
6' 1"	185-186	119-256	54-116	328	149
6' 2"	187-189	124-264	56-120	338	153
6' 3"	190-191	130-272	59-123	349	158

We consider weights outside the STANDARD range up to and including the MAXIMUM by adding an extra premium.

* If there has been significant weight reduction within the year preceding the application date, half of the weight loss need to be added back in determining the risk.

Eligibility Criteria – Disability Insurance

EMPLOYMENT ELIGIBILITY		
NUMBER OF HOURS WORKED PER WEEK	NUMBER OF MONTHS WORKED PER YEAR	ELIGIBLE PRODUCTS
28 +	8 +	2 YEARS, 5 YEARS, AGE 65
24 - 27	8 +	MAX. 5 YEARS AND 90-DAY EP

Ratings

The maximum rating normally applied is a 100% load. In certain situations, we can make an exception and allow an additional rating so that an offer can be made, however, this will have to be examined on a case-by-case basis.. Exclusions are used as much as possible to avoid rating.

Bankruptcy

A client who has declared bankruptcy may be eligible after discharge.

Residency

To be eligible to the Pillar Series, the insured:

1. must have permanent status (Canadian citizen or permanent resident status); and
2. must have resided in Canada for a minimum of one year.

However, we will carefully examine each proposed insured who does not yet have permanent resident status. Such factors as intending to reside permanently in Canada, having other family members who are residents of Canada, owning property in Canada and having applied for permanent resident status will all be viewed favourably. We will require proposed insureds to have resided in Canada for two years and to provide proof of income for the last two years.

A maximum benefit period of two years with a maximum benefit amount of \$2,000/month is available for anyone who does not have permanent status (e.g. someone with a work permit).

Newly Self-Employed Workers

Anything less than 12 months will be handled on a case-by-case basis. We will look at all of the positive and negative factors such as experience in the field/industry, prior experience and income, age, etc. A cover letter accompanying the application or a full explanation provided on the application will be beneficial to assessing the risk.

To assist you with the cover letter or the full explanation, we have provided some positive and negative factors that may be applicable:

FAVOURABLE FACTORS	UNFAVOURABLE FACTORS
Prior experience in industry	New to industry and occupation
Stable income and employment history	Inconsistent employment history and inadequate income
Clean medical history	Medical concerns
Purchased existing profitable business, or can provide proof of secured contracts	No contracts available
Not a home based business	Working from home
Full-time annual employment	Seasonal

Compatibility Rules – Disability Insurance

			Base Policy – Accident Only Disability		
			2 Years	5 Years	Up to Age 70
Optional Coverages	Accident Disability	2 Years	X	X	X
		5 Years		X	X
		Up to Age 70			X
	Sickness Disability*	2 Years	X	X	X
		5 Years		X	X
		Up to Age 70			X
	Regular Occupation Extension (5 years)		X	X	X
	Regular Occupation Extension (up to age 65)**				X
	Future Insurability Option		X	X	X
	Indexation Option		X	X	X
	Accident Fracture		X	X	X
	Return of Premium		X	X	X
	Accidental Death or Dismemberment		X	X	X
	Accident Hospital		X	X	X
Sickness Hospital		X only with Accident Hospital	X only with Accident Hospital	X only with Accident Hospital	

* The sickness elimination period cannot be shorter than the accident one. The sickness monthly benefit cannot be higher than the accident one.

** Applies to disability insurance, depending on what was chosen by the client.

Hospital Care and Safe Driver

Underwriting Requirements

These products provide simplified underwriting. The application and the telephone interview or the appropriate Declaration of Insurability form are the only requirements, unless we believe that the proposed insured has withheld information that might have led us to decline the application. We do reserve the right to request additional information.

Occupation Guidelines

Workers in an insurable occupation included in the Disability Insurance Occupational Guide, as well as retirees, students and homemakers, are eligible for the Hospital Care and Safe Driver products.

Homemakers, students and retirees are eligible up to a maximum benefit of \$600 per month.

Financial Underwriting

For the six-month Safe Driver Accident Disability rider, we will consider 70% of net income for self-employed workers or business owners and 70% of gross income for salaried employees.

Claims

Notice of Claim

- La Capitale Financial Security desires prompt notification of any claim.
- The contract states that notice is required within 30 days of a loss and proof of claim within 90 days.
- In no event will La Capitale Financial Security be required to consider a claim more than one year old.
- When notice is received through an office or advisor, La Capitale Financial Security should be promptly advised.

Claim Forms

La Capitale Financial Security sends the forms within 24 hours following the request.

These forms are provided as an added service to the client to facilitate submission of proof. Any cost associated with the submission of proof is the responsibility of the client, except in the case of information requested directly by La Capitale.

Faxed or scanned claim reports do allow La Capitale Financial Security to begin examining the file; however, the original form is required.

Ongoing proof is required for longer disabilities on a monthly basis. We may decide to relax form requirements on a case-by-case basis.

Proof of Income at Time of Claim

- No proof of income is required for the first \$1,200 of monthly benefits.
- Proof of income is required for amounts in excess of \$1,200.
- No proof is required for the first six months of total disability.

IMPORTANT: For contestable claims, we may request proof of income at any point during the claim and for any monthly benefit amount.

Appendix 1 – Occupation Classification

The Occupation Guide (see pages 12-23 of Advisor Guide) provides a comprehensive list of occupations. If you are unable to locate an occupation, the following descriptions are helpful in determining classification.

Class 4A: Professionals and business executives who have a high degree of stability. White collar workers who primarily have administrative/consultative functions.

Class 3A: White collar workers who perform office and administrative duties only within the surroundings and circumstances associated with the average business office. There would be no manual duties.

Class 2A: Technical and skilled specialized workers. Duties may include sales, supervision and providing services. Supervisor must not include personal participation in the actual work being supervised.

Class A: Skilled manual workers in lighter trades that do not involve any hazards such as chemicals, explosives, machinery/heavy equipment. Some unskilled workers may be considered in favourable working conditions and in stable industries.

Class B: Occupations requiring heavy physical labour. Will include unskilled or manual labourers, occupations with significant accident risk or occupations with light duties but where job stability may be an issue.

Class IC: The underwriter will consider these cases on an individual basis. For illustration purposes, we recommend a Class B classification; subject, however, to full underwriting. The proposed insured may receive a more favourable offer. Some individuals, unfortunately, may be uninsurable.

Class X: Uninsurable

Occupational Class is guaranteed at time of contract issuance, which means that if the insured changes occupation to one classified as more hazardous after issue, neither the premium nor the benefits will be affected by the change in occupation.

Home Based Workers

All persons who work from home 50% or more of the time are required to complete a cover letter. In addition to these persons, any occupation within the occupation guide that indicates "in home" must also complete a cover letter even if the time at home is less than 50%.

The cover letter must include the following information:

- Length of time business has been in operation
- Whether there is a separate entrance
- Income
- Nature of business and number of employees working
- Website (if applicable) and business phone number

The proposed insureds are eligible for the Pillar Series products with no restrictions if all of the following requirements are met:

1. Business sign
2. Separate entrance
3. Visible customer traffic

Otherwise, a maximum five-year benefit with a minimum 90-day Elimination Period is available if the following requirement is met:

- Stable business that has been in operation for a minimum of two years.

Occupation Class Upgrade

In order to be eligible for an occupational class upgrade, the proposed insured must satisfy the conditions specified in the following table:

Initial occupational class	Minimum of experience	Minimum annual income for the last two years	Home based worker	Available class upgrade
B	Three years with the same company AND five years of related experience	\$35,000	work outside the home 50% of the time	A
A		\$35,000		2A
2A		\$35,000		3A
3A		\$60,000		4A

Daycare centre workers, drivers, fishermen, farm owners and forest industry workers are not eligible for reclassification.

Appendix 2 – Occupation Guide

OCCUPATION LIST Class

A	
Accountant	
Certified (CGA, CCA, CPA).....	4A
Not Certified	3A
Actor, Actress	X
Actuary	
Certified (FSA, FCIA, ASA).....	4A
Not Certified	3A
Acupuncturist	3A
Adjuster (see Insurance Industry)	
Advertising Agency	3A
Agricultural Implements (see Manufacturing, Retail/Wholesale)	
Agriculture (see Farming)	
Air Conditioning (see Heating)	
Ambulance Service	
Supervision only	2A
Paramedic, Driver	B
Amusement, Sports	
Golf, Curling, Driving Range, Fitness Center, Racquet, Squash	
Tennis or Curling Club	
Manager, office duties only	3A
Resident Pro, full-time	A
Greenskeeper	B
Bowling, Billiards, Pool Hall	
Manager, Cashier	A
Other	IC
Racing, Horse, Dog	
Racetrack Manager	3A
Starter, Judge, Steward, Pari-mutuel Clerk.....	A
Trainer.....	X
Other.....	IC
Riding Academy	
Owner	2A
Manager, no riding	2A
Other.....	IC
Amusement Park, Arcade	
All employees	X
Professional Athlete, Referee, Umpire.....	X
Animal Care	
Veterinarian's Assistant, Technician	A
Manager, Office Duties	A
Groomer	A
Animal Trainer	A
Antique Dealer	
Administration and sales duties only	3A
Buyer, Refinisher.....	A
Appliance, Radio, TV Repairs	A
Appraiser, Assessor	2A
Architect	4A
Architectural Draftsman	4A
Armed Forces Personnel	X
Art Gallery – Dealer	2A
Artificial Inseminator	A
Artificial Limbs – Admin, Maker, Repairer	A
Artist, Commercial, Designer, Illustrator	
In office away from home	2A
Other	IC
Asphalt Refining	
Foreman	A
Labourer	B
Athlete, Professional	X
Attorney	4A

Auctioneer	
Not livestock.....	2A
Livestock.....	A
Audiologist	3A
Auditor	3A
Author	X
Automobile and Other Motor Vehicles	
Vehicle Dealership or Leasing	
Manager, office duties only	3A
Salesperson.....	2A
Auto, Truck Rental Agency	2A
Garage, Service Station, Body/Paint Shop	
Manager, not doing repairs	A
Parts Manager, Stock Clerk.....	A
Mechanic	A
Shop Worker	B
Attendant, Washer.....	B
Gas Bar, Car Park, Car Wash	
Manager, Cashier	A
Attendant.....	X
Auto Parts, Sales	
New	2A
Used	2A
Aviation	
Electronic Technician.....	2A
Mechanic	A
Air Traffic Controller	X
Commercial Pilot or Crew	X
Crop Dusting	X
Flying Instructor	X
Other, not flying	IC
Operations (see Transportation)	

B	
Bacteriologist	
Consultant, office work	4A
Laboratory.....	2A
Bailiff, not making arrests	2A
Bakery	
Manager, counter sales,	2A
Baker.....	A
Delivery person.....	B
Banking	
Executive or officer	4A
Manager, Senior Bookkeeper	3A
Teller, Clerk	3A
Messenger, unarmed	A
Guard, Armed Messenger	X
Armored Truck Driver	X
Bar, Nightclub (see Restaurant)	
Barber (see Hairdresser)	
Bartender (see Restaurant)	
Beautician	
Owner, Manager, not in home	A
Manicurist.....	B
Other, not in home.....	B
In home.....	IC
Biologist, Biochemist	
Office Work	4A
Laboratory Work	2A
Blacksmith, Farrier	B
Boat Sales, Service	A
Body Shop (see Automobile)	
Booking Agent	2A

Bookkeeper	
In office away from home	3A
In home	IC
Bottling	B
Bricklayer, Mason	A
Broadcasting (see Radio, TV)	
Broker	
Commodity, Insurance, Investment, Securities	3A
Customs, Mortgage	3A
Real Estate	2A
Pawnbroker	X
Buffer, Polisher, Grinder	B
Building Services	
Manager, Superintendent	2A
Maintenance worker	A
Janitor, Cleaner	B
Window Cleaner, Sandblaster	B
Building Mover, Wrecker	
Owner	3A
Foreman, Superintendent	A
Worker on site	B
Yard Worker	B
Bus, Coach Line	
Corporate officer (see Executive)	
Manager, office duties	3A
Driver	A
Other (see Transportation)	
Business Consultant	
In office away from home	3A
In home	IC
Business Machines	
Administration and sales duties only	3A
Service, maintenance	A
Butcher, Meat Cutter	
In retail store	A
In packing house	B
Buyer	
Merchandise, office & travel	3A
Farm produce, grain, poultry, tobacco, in field	2A
Fur, hide, pelt, livestock	A

C

Cabinetmaker	A
Carpenter	A
Carpet, Rug	
Factory (see Manufacturing)	
Cleaner, layer, mender	B
Cashier, food market, etc	A
Casino worker	X
Caterer (see Restaurant)	
Cement Industry (see Manufacturing)	
Cement, Concrete Finisher	B
Cemetery	
Manager, office duties	3A
Skilled Worker (see specific trade)	
Ceramic, Pottery	
Sales	3A
Potter, Glazer, Baker	B
Cheesemaker	B
Chef	
First Class establishment	A
Other (see Cook or Restaurant)	
Chemist	
Office Work	4A
Laboratory Work	2A
Child Care Worker (see Day Care Providers)	
Chimney Cleaner	X
Chiropractor	4A
Cinema (see Film Industry)	

Civil Engineer	4A
Cleaning & Dyeing Industry	
Corporate Officer (see Executive)	
Manager, office duties	2A
Counter duties	A
Presser, Cleaner, Dyer	B
Cleaning Services	
Commercial	B
Residential	X
Clerk (see office worker)	
Clock or Watch, Maker, Repairer	2A
Coach, Sports	IC
Coach Line (see Bus, Coach Line)	
Collection Agency	
Office, Supervision only	3A
Manager, Superintendent	2A
Commodity Broker	3A
Computer Industry	
Programmer, Analyst	3A
System Consultant, Designer	3A
Clerk, Operator	2A
Selling	2A
Technician	2A
Construction Industry	
Bricklayer	A
Carpenter	A
Cement Finisher	B
Craneman	A
Demolition	X
Derrick Operator	B
Door Installer	A
Electrician	
Employee	A
Owner	2A
Elevator Installer	B
Fence Erector	B
Floor Layer	B
Foreman	2A
Furnace Installer	B
General Renovation	
Employee	B
Self employed with manual task	A
Self employed without manual task	2A
Glazier	A
Handling Explosives	X
Heavy Equipment Operator	B
Installer or Taper	B
Insulator	B
Marine Industry	
Diver	X
Other	CI
Mason	A
Painter	A
Paper Hanger	B
Pipefitter	
Employee	A
Owner	2A
Plasterer	A
Plumber	
Employee	A
Owner	2A
Power Shovel Operator	A
Roofer	B
Sander	B
Sheet Metal Worker	A
Structural Steel	
Erector	B
Worker	B
Stucco Worker	B
Superintendent	2A

Construction Industry (cont.)	
Surveyor	2A
Tile Layer	B
Timekeeper, on site	A
Tinsmith	B
Tunnel	X
Welder	
Ground or Platform	A
Structural work	A
Window Installer	A
Contractor (application needs to indicate specific duties)	
Working Contractor (see specific trades)	
Convenience Store	
Owner, Manager	A
Other	A
Cook (see Restaurant)	
Copywriter	3A
Cosmetologist	
Owner, Manager, not in home	A
Other, not in home	B
In home	IC
Courier, Parcel Service	
Administration and sales duties only	2A
Manager, dispatcher	2A
Driver	A
Bicycle courier	X
Courts (see Judiciary)	
Court Reporter	3A
Crane Operator	A
Credit Agency	
Manager, office duties	3A
Inspector	2A
Collector	X
Crematory (see Cemetery)	
Curator, Museum, Art Gallery	3A

D

Dairy Industry	
Administration and sales duties only	3A
Superintendent, Inspector	2A
Retail Outlet	A
Cheese Maker	B
Cold Room worker	B
Dance	
Teacher, not in home	A
In home	IC
Dancer, professional	X
Daycare, outside the home	
Administration and supervision only	3A
Provider with daycare degree	A
Provider without daycare degree	B
Daycare, licensed, at home	
Provider with daycare degree	A
Provider without daycare degree	B
Daycare, unlicensed, at home	
Provider with daycare degree	A*
Provider without daycare degree	B*
Decorator, Interior	2A
Delivery	
Light delivery/courier	A
Driver (no loading or unloading)	B
Driver (heavy loading or unloading)	X
Dental Professions	
Dentist	4A
Hygienist	3A
Assistant	2A

* For Pillar Series, a maximum 2-year benefit period and a minimum 90-day elimination period are applicable. Those limitations are not applicable for Simplified Accident Insurance.

Dental Professions (cont.)	
Denturist	3A
Dental Technician	2A
Designer, Industrial	
Office Only	3A
Other	2A
Detective (Police Detective)	B
Diamond Cutter, Polisher	2A
Die Maker	A
Dietician	
Administration	3A
Kitchen Work	2A
Disc Jockey	X
Dishwasher	X
Diving Attendant	X
Dock Worker	
Superintendent	2A
Checker	A
Craneman	A
Driving Instructor	A
Foreman, superintending only	A
Hoistman, Gearman	B
Longshoreman, Stevedore	X
Other	X
Driving Instructor	A
Driver	
Ambulance	B
Armoured car	X
City Bus	A
Delivery (see Delivery)	
Garbage collector (Limited)	B
Limo	B
Logging truck	B
Racing vehicle	X
School bus	A
Taxi	X
Tow truck	B
Transport truck	B

E

Economist	4A
Editor, office duties only	3A
Education	
Professor, post-secondary	3A
School Board Official	3A
School Principal	3A
School Teacher, with BA, BED	2A
Academic subjects	2A
Physical education	A
Electrical Industry	
Electrical Engineer	4A
Electrician	
Owner	2A
Employee	A
Power House, Substations	
Superintendent	2A
Switchboard Operator	A
Foreman	A
Stationary Engineer	A
Other skilled worker	B
Power Line Erection	
Foreman, Inspector	A
Maintenance	B
Overhead Lines	B
Conduits and Tunnels	
Foreman, Inspector	A
Other	X

Electrolysis (hair removing)	
Owner, Manager, Other, not in home.....	A
In home.....	IC
Electronic Data Processing (see Computer Industry)	
Electronic Technician	2A
Electroplater	A
Elevator Installer, Repairer	B
Embalmer	A
Employment Agency – all staff	2A
Engineer (professional)	4A
Engraver	A
Entertainment Industry	
Cinema, Radio, TV, Theatre, Recording	
Corporate Officer (see Executive)	
Station, Studio Manager	3A
Announcer, Newscaster	3A
Impressario, Booking Agent.....	2A
Theatre Manager	2A
Stage Manager.....	2A
Film, Sound Editor.....	2A
Cameraman (studio), Cutter	A
Projectionist	A
Studio musician	A
Stagehand.....	B
Performer, Scriptwriter	X
Other	IC
Escort Service.....	X
Esthetician, Beautician	
Owner, Manager, not in home	A
Other, not in home	B
In home.....	IC
Executive, Corporate Officer (minimum 25 employees & 3 years in current position)	
Administration and occasional sales.....	3A
Inspection and field supervision	2A
Explosives Manufacture, Storage	
Plant worker	B
Office worker	A
Foreman, Superintendent.....	B
Blaster, Handler	X
Export/Import Industry	
Admin and Sales.....	3A
Clerk	2A
Exterminator (Vermin control)	
Supervising only	A
Fumigator.....	B

F

Farm Implements	
Sales (see Automobile)	
Other (see Manufacturing)	
Farming, Ranching	
Well established farm, hatchery, orchard, ranch	
Owner, supervision and administration work only.....	3A
Owner	2A
Farm manager, full-time	A
Farm worker	B
Farrier, Blacksmith	B
Fast Food Outlet	
Manager, no food preparation	A
Cook	B
Mobile Canteen	A
Other	X
Felt worker	B
Film Industry	
Studio Executive	3A
Director, Producer	3A
Film Editor	3A

Film Industry (cont.)	
Scriptwriter.....	2A
Sound Engineer	2A
Cameraman	A
Film Processor, Cutter	A
Projectionist	A
Stagehand.....	B
Actor, Actress, Performer	X
Dresser, Make-up Artist.....	X
Financial Services	
Financial Planner	4A
Tax Expert	4A
Accountant	
Certified (CGA, CCA, CPA).....	4A
Not Certified	3A
Actuary	
Certified (FSA, FCIA, ASA)	4A
Not Certified	3A
Internal Auditor, controller	3A
Fire Fighting and Protection	
City Fire Department	
Chief, supervising only.....	2A
Marshall, Superintendent.....	A
Other firefighters	B
Volunteer Firefighter (rate for regular occupation).....	IC
Ranger, Warden, no flying	A
Fisheries	
Fisherman	
Inshore (less than 48 hours away, within 200 mile limit)	B
Other, grand banks, sealers and whalers.....	X
Fish Hatchery	
Manager, Superintendent.....	A
Other.....	B
Fish Processing, Packing	
Manager, office duties	2A
Foreman.....	A
Other.....	B
Fish Market	B
Fitness	
Owner, supervision and administration work only	2A
Private coach, Instructor	B
Floor Finisher, Sander	B
Florist, Wholesale or Retail	
Admin and Sales	2A
In Greenhouse	A
Other	B
Food Processing (see Manufacturing)	
Forestry	
Forestry Engineer	
Consulting, office only	3A
Field duties	2A
Ranger, Warden, no flying	A
Other (see Logging)	
Foster Care in Home	IC
Foundry (see Manufacturing)	
Funeral Home Employees	
Admin and Sales	2A
Embalmer	A
Other	B
Fur Industry	
Designer	2A
Buyer	A
Cutter, Confectioner	A
Furrier.....	A
Furnace Installer, Repairer	B
Furniture	
Cabinet Maker	A
Repairer, Refinisher	A
Factory.....	B
Merchant (see Retail/Wholesale)	

G

Gambling Industry, All workers.....	X
Game Warden	B
Garage (see Automobile)	
Garbage Collection, Disposal (see Sanitation)	
Gardener	
Owner only	2A
Labourer	B
Garment Industry (see Manufacturing, Retail/Wholesale)	
Gas Industry	
Gas Plant, Gas Works	
Manager, Superintendent.....	2A
Foreman.....	A
Other skilled worker	B
Distribution System	
Manager.....	2A
Meter Inspector, Reader.....	A
Installer & Repairer.....	B
Conduit, Tunnel worker	X
Gem Cutter, Polisher	A
Geologist	3A
Consulting and office duties.....	3A
Field duties.....	2A
Geology Technician	2A
Glass Industry	
Glass works (see Manufacturing)	
Glass Blower	B
Glazier	A
Goldsmith	A
Golf Club (see Amusement)	
Government Agencies, Services	
Official in all departments or ministries, Office duties only	3A
Assessor, Inspector, Health Official, field duties	3A
Social and Welfare Worker, field duties	2A
Customs, immigration officer, fish and game warden.....	A
Grain Elevator, Mill	
Foreman, Manager, Weigher	2A
Skilled Process worker	A
Other	B
Graphic Artist	
In office away from home	3A
In home.....	IC
Greenhouse	
Manager, Superintendent	A
Foreman	B
Other	X
Grinder, Buffer, Polisher.....	B
Grocery Store (see Retail/Wholesale)	
Guard, Security	
Unarmed	B
Armed.....	X
Prison (see Law Enforcement)	
Gunsmith.....	A

H

Hairdresser, Hairstylist	
Owner, Manager, not in home (Includes Chair Rental)	A
Other, not in home	A
In home.....	IC
Hardware Store (see Retail/Wholesale)	
Harbor Master (see Marine Industry)	
Health Services (see Hospital or specific occupation)	
Health Spa	
Administration and sales duties only	A
Masseur, Masseuse, Massage Therapist	
RMT – registered	2A
Not registered but member of a recognized organization.....	IC
Not registered and not a member of a recognized organization	X

Hearing Aid Technician.....	3A
Heating, Air Conditioning	
Administration and sales duties only	2A
Repairer	A
Installer.....	B
Heavy Equipment Operator	B
Horse Breeding, Training	B
Horse Racing (see Amusement)	
Horticulture (see Farming)	
Hospital, Sanitarium	
Doctor.....	4A
Administrator.....	3A
Clerk, admitting, accounts	3A
Dietician	
Not preparing food	3A
Preparing food	2A
Laboratory	
Technician	2A
Assistant	A
Nursing	
Registered Nurse (RN)	
Office duties only.....	3A
General hospital duties.....	2A
Psychiatric	A
Practical Nurse (LPN)	
General hospital duties.....	A
Psychiatric	X
Nurse's Aid, Assistant, Orderly	
General hospital duties.....	B
Psychiatric	X
Ambulance Driver, Paramedic (see Driver)	
Attendant, Personal Care Attendant, Hospital Porter	B
Hotel, Motel, Innkeeping	
3 star establishment or better	
Manager, office duties	3A
Desk Clerk.....	2A
Concierge.....	A
Other.....	B
Other, sale of alcohol not principal business	
Manager, office duties	2A
Desk Clerk.....	A
Other.....	B
Food Services (see restaurant)	
Household Appliances, Service and Repairs.....	A
Housewife, Housekeeper.....	X

I

Import/Export	
Administration and sales duties only	3A
Clerk	2A
Income Tax Services Employees	3A
Industrial Engineer (see Engineer)	
Inspector	
Bank	3A
Credit, Mercantile	2A
Building, Safety.....	2A
Scales, Weights	2A
Aircraft, Hull	B
Bridge, Structural works	X
Insulation	
Administration and sales duties only	2A
Installer.....	B
Shop worker.....	B
Insurance Industry	
Agent, Broker	3A
Financial Planner	4A
Adjuster	
Office duties only	3A
Field duties	2A
Inspector.....	2A

Interior Decorator	2A
Interpreter	2A
Iron, Steel worker	
In foundry (see Manufacturing)	
Erection, Rigger, etc	IC
Bridge, Structural works	IC

J

Jail Guard	X
Janitor	B
Jewellery – Merchant, Designer and Repairer	2A
Jobber (see Manufacturer's Agent)	
Jockey	X
Journalist	2A
Judiciary	
Judge	4A
Court Registrar	3A
Recorder	3A
Bailiff	2A
Judo, Ju-jitsu Instructor	X
Junk Dealer	
Manager, office and sales	A
Yard Worker	X

K

Karate Instructor	X
Kennel	
Manager, supervisory duties	A
Other	B

L

Labor Union	
Executive Office Only	3A
Representative	2A
Organiser	A
Laborer, unskilled worker	B
Landscape Architect	
Office	4A
Field	A
Landscaper (With or without snow removal)	
Owner, office duties and supervision only	A
Owner, field duties	A
Employee	B
Laundry (see Cleaning & Dyeing)	
Law Enforcement	
Court Official	
Judge	4A
Court Reporter	3A
Chief Clerk, office only	2A
Bailiff, Process Server	2A
Police	
Chief, office only	2A
Officer, office duties	2A
Probation Officer	2A
Courtroom duties only	A
Detective, Other Officer making arrests	B
Prison, Penitentiary	
Warden	2A
Guard	X
Lawyer	4A
Lens Grinder, Polisher	A
Lighthouse Keeper	
Onshore	B
Offshore	X
Limousine Industry	
Owner/Manager, office duties only	2A
Owner – some driving duties	IC
Dispatcher	A
Driver	B

Liquor Industry

Brewery, Distillery, Winery	
Administration and sales duties only	3A
Superintendent, Chemist, Inspector, Brewmaster	2A
Foreman, Shipping Clerk, Stationary Engineer	A
Other skilled worker	B
Distribution	
Manager, office only	3A
Superintendent	2A
Representative	2A
Driver and others	B
Retail	
Store Owner, Manager	2A
Other	X
Drinking Establishment (see Restaurant)	

Livestock

Auctioneer	A
Breeder (see Farming)	

Locksmith

2A

Logging

Proprietor, Employee, Contractor, not in woods	3A
Logging Truck Driver	B
Camp Crew	X
Labour	X
Log Driver, River Driver, Logger	X
Rigger, High Rigger, Climber	X

Logging Industry

Proprietor, official, contractor not in woods	3A
Truck driver hauling logs	B
Boomman, boomstick borer, raftsmen, river driver, faller	X
Camp crew	X
Labour	X
Rigger, Topman	X

Longshoreman

X

Lumber Industry

Mill	
Manager, Superintendent	2A
Foreman, Grader, Inspector	A
Machine Setter, Marker, Wood Cutter, Scaler, Stationary Engineer, Saw Filer Tallyman, Block Setter, Boomer, Dogger, Carriage Rider, Loader, Log Setter, Sawyer, Yardman	B
Other	X
Yard	
Foreman, Grader, Inspector	A
Loader, Piler	B
Other	X

M

Machine Shop

Machinist, millwright, operator, skilled worker	A
Grinder, buffer, polisher	B

Mail (see Postal Service)

3A

Management Consultant

3A

Manicurist

Owner, Manager, not in home	B
Other, not in home	B
In house	IC

Manufacturer's Agent

Selling only, not carrying samples or delivering	3A
Carrying samples, making deliveries	2A
Door-to-door selling	B

IC

Alcoholic products (see Liquor Industry)

Manufacturing (see also specific industry)

Corporate Officer (see Executive)	3A
Manager, Superintendent	3A

IC

Marine Construction (see Construction Trades)

Marine Industry	
Harbor master	2A
Marinas	
Manager, full-time	2A
Mechanic	A
Boat Sales, Service.....	A
Shipping, Lakes and Ocean	
Corporate officer (see Executive)	
Manager, office duties	2A
Deck officer, Purser, steward, radio/radar operator	
Passenger liner	A
Cargo, ferry boat	A
Dredge, tugboat, lightship	B
Chief engineer	A
Pilot, harbor or river	A
Other crew	B
Lighthouse keeper	
Onshore	B
Offshore	X
Terminal Worker (see Transportation)	
Diver	X
Martial Arts (All)	X
Mason: Brick, Stone,	A
Masseur, Masseuse, Massage Therapist	
RMT – registered.....	2A
Not registered but member of a recognized organization	IC
Not registered and not a member of a recognized organization	X
Meat Packing	
Plant Manager	
Office duties only	3A
Supervision.....	A
Butcher, Cutter	B
Inspector	2A
Mechanic	A
Mechanical Engineer	4A
Medical Services	
Acupuncturist, not MD.....	3A
Audiologist	3A
Chiropodist.....	3A
Dentist	4A
Naturopath	2A
Homeopath.....	2A
Nursing	
Registered Nurse (RN)	
Office duties only	3A
General hospital duties.....	2A
Psychiatric	A
Practical Nurse (LPN)	
General hospital duties.....	A
Psychiatric	X
Nurse's Aid, Assistant, Orderly	
General hospital duties.....	B
Psychiatric	X
Optometrist	4A
Orderly	
General hospital duties	A
Psychiatric.....	X
Osteopath	4A
Physician.....	4A
Podiatrist.....	3A
Psychiatrist.....	4A
Psychologist	4A
Surgeon	4A
Therapist	
Physical, Kinesitherapist, Speech, Hearing, Hypnosis	3A
Inhalation, Occupational, Homeopath, Laser	3A
Massage (see masseuse)	
Merchant (see Retail/Wholesale)	
Metallurgist	
Mining, who does not go underground	2A
Mining, who goes underground.....	X
Other	3A
Meter Inspector, Reader	A
Military Personnel	X
Miller (see Grain Elevator, Mill)	
Millwright	A
Mining, Quarrying, Ore Dressing	
Surface Mining	
Assayer, Chemist, Engineer, Mine Manager/Superintendent, Inspector, Safety Engineer	
Office duties only.....	3A
Field duties	2A
Underground Mining	
Assayer, Chemist, Engineer, Mine Manager/Superintendent, Inspector, Safety Engineer, 90% surface work	2A
Other.....	X
Ore Dressing	
Manager, superintendent	2A
Foreman.....	A
Skilled worker	B
Clerk, Foreman, Weigher	A
Skilled worker, not handling explosives	B
Other	X
Minister (clergy)	3A
Model, artists, fashion	X
Monument Industry	
Administration and sales duties only	2A
Engraver	A
Mortgage Broker	3A
Mortuary	
Administration and sales duties only	2A
Embalming.....	A
Other	B
Motel (see Hotel)	
Motion Picture Industry (see Film Industry)	
Motor Freight, Moving, Storage	
Owner	3A
Administration and sales duties only	2A
Dispatcher, Clerk.....	A
Foreman, supervising only	A
Warehouse superintendent.....	A
Warehouse worker	B
Driver (only driving – no loading or unloading).....	B
Crater, handler, packer	X
Motorcycle Sales, Service (see Automobile)	
Movie Theater	
Manager, office duties	2A
Projectionist	2A
Other	B
Moving	
Furniture (see Motor Freight)	
Building (see Building Mover)	
Museum	
Curator	3A
Guide, Watchman	2A
Music, Voice Teacher	
In school, with diploma.....	2A
In home.....	X
Musical Instruments	
Maker, repairer	2A
Piano Tuner	2A
Musician	
Conductor, symphony.....	2A
Radio, TV studio, symphony orchestra, full-time	A

N

Nanny	X
Natural Gas (see Gas Industry)	
Naturopath	2A
Naval Construction (see Shipyard)	
Navigation (see Marine Industry)	
Newspaper Industry	
Publisher, Editor-in-Chief	
Daily paper in urban area.....	3A
Other.....	3A
Editor, news, sports, etc.....	3A
Manager, advertising, business, circulation	3A
Clerk, Photographer, Proofreader	2A
Reporter, salaried.....	2A
Agent, Distributor.....	B
Print Plant	B
Correspondent.....	X
Street Vendor, Newsstand Operator	X
Night Club (see Restaurant)	
Notary	4A
Nuclear Energy	
Office (see specific occupation)	
Plant, Laboratory worker	
Exposed to radiation	X
Other (see specific occupation)	
Nun	IC
Nursery, Garden Centre	
Manager	2A
Office Employee.....	A
Sales Clerk.....	B
Nursery School (see Day Care)	
Nursing	
Registered Nurse (RN)	
Office duties only	3A
General hospital duties	2A
Psychiatric.....	A
Practical Nurse (LPN)	
General hospital duties	A
Psychiatric.....	X
Nurse's Aid, Assistant, Orderly	
General hospital duties	B
Psychiatric.....	X
Nursing Home (see Hospital)	

O

Occupational Therapist	3A
Office Worker	
Manager, Supervisor	3A
Secretary, Stenographer, Typist, Word Processor	3A
Clerk, Unskilled worker.....	2A
Office Equipment, Supplies	
Sales	2A
Repairer.....	A
Oil, Natural Gas Industry	
Corporate Officer (see Executive)	
Manager, Superintendent, office duties only.....	3A
Geologist, Petroleum Engineer	
Consulting, office only	3A
Field duties.....	2A
Refinery (see Manufacturing)	
Distribution (see Gas Industry)	
On Shore Field Operations.....	IC
Pipeline Worker	
Foreman, Inspector	A
Maintenance, Repair worker	B
Off Shore Operations, All workers.....	X
Optician	
Dispensing	4A
Shop work, grinding, polishing	A

Optometrist	4A
Oral Surgeon	4A
Orderly	
General hospital duties.....	B
Psychiatric	X
Ornamental Iron	
Shop worker.....	B
Installer.....	B
Orthodontist	4A
Orthotics	
Consulting, office, sales.....	3A
Fitter.....	2A
Repairer	A

P

Packing House (see Stockyard)	
Paint Industry (see Manufacturing)	
Painter	
Building, Shop	A
Artist	X
Bridge, flagpole, stack or steeple	X
Paper Mill (see Manufacturing)	
Paralegal Agent	3A
Paramedical Service	
Examiner (not MD)	A
Other (see Office)	
Parking Garage	
Owner.....	2A
Manager, Cashier.....	B
Attendant, Other	X
Parks, National, State, Provincial	
Superintendent, office duties only	3A
Administration worker	2A
Other, maintenance, etc	B
Paving	
Contractor (see Contractor)	
Equipment Operator.....	B
Pawnbroker	X
Pediatrician	4A
Penitentiary (see Law Enforcement)	
Personnel Recruiter	
Consulting, office, sales.....	3A
Clerk.....	2A
Pest Control	
Administration and sales duties only	A
Exterminator, Fumigator	B
Pet Supplies	
Grooming Studio, Kennel	
Manager, office duties	A
Other.....	B
Pet shop owner	3A
Petroleum Industry (see Oil, Natural Gas)	
Pharmacist	4A
Photography	
Photographer	
Commercial	2A
Newspaper, salaried	2A
Other.....	IC
Film Processor.....	A
Physical Education Teacher	A
Physical Therapist, Physiotherapist	3A
Physician, Surgeon	4A
Physicist	4A
Piano Tuner	2A
Pickling, Preserving	A
Picture Framer	A
Pile Driver Operator	B
Pilot (see Aviation, Marine Ind)	

Pipeline (see Oil, Natural Gas)	
Plumber	
Owner.....	2A
Employee	A
Pool Hall (see Amusement)	
Postal Service	
Counter Clerk	A
Driver, Rural Delivery.....	B
Pottery	
Store (see Retail/Wholesale)	
Potter, Glazer, Baker.....	B
Poultry and Eggs	
Buyer.....	2A
Handler, grader.....	B
Cold room worker.....	B
Dealer, merchant (see Retail/Wholesale)	
Producer (see Farming)	
Power Shovel Operator	A
Priest	IC

Q

Quality Control	
Office duties.....	2A
Plant or field duties.....	B
Quarrying (see Mining)	

R

Rabbi	IC
Radio & TV Broadcasting	
Administration	
Station Executive.....	3A
Program, Studio Director	3A
Clerk.....	2A
Studio	
Announcer.....	3A
Producer, Director	3A
Production Assistant.....	2A
Property Man	2A
Cameraman.....	A
Stagehand.....	B
Actor, Actress, Entertainer	X
Control Room	
Transmission Engineer.....	2A
Maintenance Engineer.....	A
Transmission	
Supervisor, office duties only.....	2A
Operator, Maintenance worker, no antenna work.....	A
Antenna Erector, Repairer	X
Radio, TV Sales and Services	
Dealer	2A
Repairer.....	A
Railroad	
Corporate officer (see Executive)	
Manager, office duties.....	3A
Police, Detective	B
Train Conductor	
Passenger.....	A
Freight.....	B
Engineer, Fireman	B
Other	X
Maintenance, Track worker	
Superintendent	A
Other.....	B
Station worker (see Transportation)	
Ranching (see Farming)	
Real Estate	
Agency Manager.....	2A
Appraiser	2A
Agent, Broker	2A

Receiving, Shipping Clerk	
In office.....	A
In warehouse.....	B
Receptionist	3A
Recording Industry (see Entertainment)	
Recreational Vehicle Sales, Service (see Automobile)	
Refinery (see Manufacturing)	
Rental Equipment	
Administration and sales duties only	2A
Supervision, floor sales	A
Reporter	
Court	3A
Newspaper, salaried.....	2A
Research & Development Consultant	
Consulting, office, sales.....	3A
Plant, field duties	3A
Restaurant, Night Clubs, Cafes, and Lunch Rooms	
Liquor sales secondary	
Manager (office and supervisory duties only).....	2A
Chef	A
Cook	B
Kitchen help.....	B
Server, waiter/waitress, bartender	B*
Other.....	IC
Drinking establishment Bar, Cabaret, Cocktail lounge, Nightclub, Pub, Tap room, Tavern, etc.	
All workers	X
Retail Sales	A
Roofer	B

S

Safety Engineer	
Consulting, office only	4A
Occasional on-site visit	3A
On-site or plant duties.....	2A
Sail Maker	A
Sailor, Seafarer (see Marine Industry)	
Sales (see Specific Industry)	
Sand, Gravel Pit (see Mining)	
Sandblaster	B
Sanitarium (see Hospital)	
Sanitation, Waste Disposal	
Foreman, Superintendent	A
Garbage Collector, Driver.....	B
Incinerator Plant	
Skilled workers	B
Other.....	B
Street Cleaner	B
Septic Tank	
Installer	B
Cleaner	X
Saw Mill (see Lumber Industry)	
School (see Education)	
Scrap Metal, Junk Dealer	
Manager, office and sales.....	A
Other workers.....	X
Sculptor, Sculptress	X
Seamstress	
Owner, Manager, not in home	A
Other, not in home	A
In home.....	IC
Secretary, Stenographer	3A
Servant, Domestic	X
Service or Repair	
Appliances, business machines	
Bench work only	A
Pick up and delivery	B
Furnace, burner, etc	B

* A maximum 2-year benefit period is applicable.

Service Station	
Manager, not doing repairs	A
Mechanic	A
Attendant	X
Sewing Machine	
Dealer	A
Service and Repairs	A
Sheriff (see Police)	
Shipping, Receiving Clerk (see Receiving, Shipping Clerk)	
Shipyards, Ship Building	
Corporate Officer (see Executive)	
Manager, office duties	3A
Engineer	2A
Superintendent	A
Worker (see Construction)	
Shoemaker, Repairer	B
Siding Installer	B
Signs, Billboards	
Layout Specialist	2A
Glassbender, Bill Poster	A
Erector, Repairer	B
Silversmith	A
Singer	X
Skating Rink (see Amusement)	
Skiing Instructor	IC
Skin Diver, Professional	X
Slaughter House (see Stockyard)	
Social, Welfare Worker	
Office duties only	3A
Field duties	2A
Sports (see Amusement)	
Sprinkler Systems	
Administration and sales duties only	2A
Installation	B
Installer, Repairer	B
Stationary Engineer	
Non-hazardous industry	A
Other (see specific industry)	
Steamfitter	B
Steel Worker, Structural (see Construction Industry)	
Stenographer	
Court Reporter	3A
Office worker	2A
Steward, Stewardess, Airline	X
Stock Clerk	A
Stock Farm, Ranch (see Farming)	
Stockbroker	3A
Stockyard	
Administration and sales duties only	3A
Superintendent	2A
Grader, Inspector	
Not in stockyard	2A
In stockyard	A
Butcher, Meat Cutter	B
Other	IC
Stone Industry	
Quarrying (see Mining)	
Mason	A
Sandblaster	B
Storage	
Administration and sales duties only	2A
Warehouse superintendent	A
Warehouse worker	B
Street Cleaning	
Superintendent	B
Street Cleaner	B
Student	X
Surgeon	4A

Surveying

Geographic, Topographic	
Land Surveyor	
Urban – open field area	3A
Forest	A
Aerial	X
Assistant (Rod, Chain)	A
Helper	X
Market, Public Opinion	
Administration and sales duties only	3A
Phone Interviewer	A
Office	A
In home	IC
Field Interviewer	A
Swimming Pool	
Sales	2A
Installation, Service	B

T

Tailor	A
Talent Agent	3A
Tanner	B
Tavern, all workers	X
Taxicab Industry	
Manager, office duties only	2A
Dispatcher	A
Driver	X
Taxidermist	A
Teacher	
Elementary or High School, with BA, BEd or equivalent	
Academic Subjects	2A
Music, Voice	2A
Physical Education, Dance	A
Cooking, Driving, Shop	A
Music, Voice, Dance, in home	X
Technician, Technologist	
Non-hazardous industry	2A
Other	IC
Telephone, Telegraph	
Corporate Officer (see Executive)	
Manager, office duties	3A
Switchboard Operator	2A
Installation, Repairs	
Foreman	2A
Repairer	A
Installer	B
Telephone Answering Service	
Not in home, Supervisor, office duties	2A
Other	IC
Television	
Broadcasting (see Radio & TV)	
Dealer (see Retail/Wholesale)	
Repairer	A
Cable Installer	B
Textile Industry	
Mill (see Manufacturing)	
Sales (see Manufacturer's Agent)	
Theatre, Playhouse	
Manager, office duties	3A
Producer, Director	3A
Impressario, Booking Agent	2A
Production Assistant	2A
Stage Manager	2A
Light, Sound Technician	2A
Cameraman	A
Cashier, Ticket Seller	A
Stagehand	B
Actor, Actress, Performer	X
Usher, Other	X

Therapist	
Physical, Kinesitherapist, Speech, Hearing, Hypnosis	3A
Inhalation, Occupational, Laser	2A
Massage (see Masseur)	
Timekeeper	
Office duties	2A
Field duties.....	A
Toll Collector	A
Tool and Die Maker	A
Tool Dresser, Maker	A
Tool Room Clerk	B
Tow Truck Industry	
Owner/Manager, office duties only	2A
Owner – some driving duties	B
Dispatcher.....	A
Driver.....	B
Toxicologist	3A
Translator	
In office away from home	3A
In home.....	IC
Transportation,	
Air, Bus, Rail, Ship, Stations, Terminals	
Corporate Officer (see Executive)	
Manager, office duties	3A
Superintendent	2A
Ticket Agent, Inspector, Stationary Engineer	A
Telegrapher	A
Baggage Agent	B
Baggage Handler, Porter	B
(See also specific industry)	
Travel Industry	
Travel Agent	2A
Tour Director, Guide	X
Tree Surgeon, Trimmer, Sprayer	B
Trucking (see Motor Freight and Drivers)	
Typist	2A

U

Ultrasound Technician	2A
Undertaker (see Mortuary)	
Upholsterer	A
Urban Planner	3A

V

Vacuum Cleaner	
Dealer	2A
Door-to-door sales	A
Central Vac Installer	B
Valet Service	
Counter duties only	A
Presser, Cleaner, Dyer	B
Variety Store	
Owner, manager	A
Other	X
Vending Machines	
Sales	A
Service and Repairs	B
Veterinarian	
Urban practice, small animals	3A
Rural practice, farm animals	2A
Assistant	A
Video Arcade, owner or worker	X
Video Equipment, Rentals (see Retail/Wholesale)	
Video Production (see Radio & TV)	
Violin Maker	2A

W

Waiter, Waitress	B*
Warehouse	
Administration and sales duties only	2A
Warehouse superintendent.....	A
Freight and Cargo Handler.....	B
Waste Disposal	
Collection and Incineration	
Foreman, Superintendent.....	A
Skilled worker	B
Collector, Driver.....	B
Septic Tank, Sewage	
Installing (see Contractor)	B
Cleaning, all workers	X
Watch or Clock	
Maker, Repairer	2A
Water Wells	
Drilling (see Contractor)	
Drillers	B
Using explosives	X
Waterworks	
Plant Superintendent.....	3A
Foreman, Pump Attendant,	A
Meter Installer, Reader	A
Weather Observer	
Office duties	3A
Field duties.....	A
Weigher, Truck Station	A
Welder, Cutter	A
Welfare Agency	
Office duties only	3A
Field duties.....	2A
Wig Maker	2A
Window Cleaner	
2 floors and less	B
Greater than 2 floors	X
Winery (see Liquor Industry)	
Wire Fence Erector	B
Wire Mill (see Manufacturing)	
Wood Finishing (see Manufacturing)	
Word Processor	
In office away from home	3A
At home	IC
Wrecking, Demolition	
Foreman, Superintendent	2A
Other, on site or in yard	X
Wrestler	X
Writer, freelance	X

X

X-Rays	
Technician.....	2A
Service and Repairs	A
Xerography, Photocopy	
Manager, counter duties	2A
Xerographer	A

Z

Zoological Garden, Park	
Director, Administrator	3A
Skilled Worker (see specific trade)	
Zoologist	
Consulting and office	3A
Field duties.....	2A

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