



RBC Life Insurance Company

Occupation Schedule for Individual Disability Insurance (06/05)

The information in this manual provides general guidelines that reflect current underwriting practices as of the publication date. These guidelines will be appropriate for the majority of cases; however, each application will be individually evaluated based on all aspects of the case. The appropriate underwriting action will be determined at the discretion of the underwriter.

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SNOW REMOVAL SERVICES (10/99)	S4
SOCIAL SERVICE & COUNSELLING AGENCIES (03/05).....	S4
SPEECH PATHOLOGISTS OR THERAPISTS (06/95)	S4
STATIONARY ENGINEERS (03/05)	S4
STEAMFITTER (03/05)	S4
STEELWORKER – Structural (See Construction)	S4
STEEPLEJACKS (05/04)	S5
STENOGRAPHERS (See Secretaries)	S5
STEVEDORE (See Dock Workers)	S5
STEWARD (See Aviation)	S5
STOCKBROKERS (Also see Financial Services) (04/97)	S5
STOCKYARDS (See Manufacturing)	S5
STONE INDUSTRY (See Mining)	S5
STONESETTERS & MASONS (See Masons & Stonesetters)	S5
STREET CLEANING (See Sanitation Services)	S5
STUDENT (See Student Limits in Underwriting Guidelines)	S5
SURVEYORS (06/95)	S5
SWIMMING POOL SALES & SERVICE (See Sales – Direct).....	S5
TAILORS (06/95)	T1
TALENT AGENT (See Booking or Talent Agent).....	T1
TANNING SALONS (03/05)	T1
TAXICAB COMPANIES (03/05)	T1
TAXIDERMIST (06/95)	T1
TEACHERS – With a recognized teaching degree working in the regular school system (03/05)	T1
TECHNICIANS, TECHNOLOGISTS – with no special hazards (06/95)	T1
TELEPHONE ANSWERING SERVICES (03/05)	T1
TELEPHONE COMPANIES (See Public Utilities)	T2
TELEVISION (See Broadcasting).....	T2
TELEVISION CABLE COMPANIES (03/05)	T2
TELEVISION & RADIO REPAIRS (See Appliances, Radio & TV Repairs)	T2
TENNIS & RACQUET BALL CLUBS (03/05)	T2
TEXTILE MILL (See Manufacturing).....	T2
THEATRES, STAGE PRODUCTIONS (See Motion Pictures).....	T2
TILE SETTERS (06/95).....	T2
TINSMITHS (03/05)	T2

TITLE SEARCHERS (06/95)	T2
TOOL & DIE MAKERS (See Manufacturing)	T2
TRAILER PARK PROPRIETORS (05/04)	T2
TRANSLATORS/INTERPRETERS (06/95).....	T3
TRANSPORTATION AND TRUCKING INDUSTRY (03/05)	T3
TRAPPERS AND HUNTERS (10/99)	T3
TRAVEL AGENCIES (03/05)	T3
TREE FARMS (See Agriculture)	T3
TREE SURGEONS, TRIMMERS, SPRAYERS (06/95)	T3
TRUCKING (See Drivers or also see Transportation)	T3
ULTRASOUND TECHNICIANS (03/05)	U1
UNDERTAKERS (See Funeral Directors)	U1
UPHOLSTERERS (06/95).....	U1
VENDING MACHINE INDUSTRY (05/04)	V1
VETERINARIANS (06/95).....	V1
VETERINARIANS' ASSISTANTS (06/95).....	V1
VETERINARIAN TECHNICIANS (04/97)	V1
VIDEO ARCADES (See Arcades)	V1
VIDEO PRODUCTION INCLUDING VIDEO GAMES (See Motion Pictures, Videos).....	V1
WAITER OR WAITRESS (See Restaurant)	W1
WAREHOUSES (See Moving & Storage)	W1
WASTE DISPOSAL (See Sanitation Services)	W1
WATCHMEN/GUARDS (06/95)	W1
WATCH REPAIRS (See Jewellery & Watch Manufacture or Repairs).....	W1
WATER WELL DRILLERS (06/95)	W1
WATER WORKS (See Public Utilities).....	W1
WELDERS & CUTTERS (03/05).....	W1
WELFARE WORKERS (See Social Services)	W1
WILDLIFE REMOVAL (04/97)	W1
WINDOW CLEANERS (05/04).....	W1
WINDOW DRESSER OR TRIMMER (See Decorators)	W1
WINDOW INSTALLER (03/05)	W1
WINE & LIQUOR (See Sales, Retail Group 2)	W1
WOOD WORKING & REFINISHING INDUSTRY (03/05)	W2
WRITERS (See Authors, Journalists).....	W2
X-RAY INSPECTORS, REPAIRERS & TESTERS (03/05)	X1
X-RAY TECHNICIANS (03/05).....	X1

GENERAL

INTRODUCTION (10/99)

The occupation schedule provides an alphabetical list of occupations and industries for the purpose of determining the correct occupational class for applicants. If an occupation is not listed, and there is any doubt as to proper classification, a preliminary inquiry with a full description of the industry and the applicant's exact duties should be submitted in writing to the Living Benefits underwriting department.

The application must show clearly and concisely, the business in which the applicant is engaged, and the exact occupation and duties, preferably in the words that are used in the occupation schedule. Do not use general terms such as "salesperson", "executive", or "clerk" without further description, as not all persons in each of these occupations belong in the same class.

CLASSIFYING OCCUPATIONS (05/04)

Class 4A

This classification includes certain professionals and executives who, because of favourable experience, qualify for a preferential rate basis for disability coverage. These are indicated in the schedule as 4A.

Class 3A

This classification encompasses other professionals, and 100% office workers whose particular occupations exhibit a high degree of stability and responsibility. A number of occupations do not qualify for 3A consideration because the related industry has produced less favourable experience.

Class 2A

This classification contains supervisory positions of various operations, without manual work, and certain skilled and technical workers.

Class A

This classification includes skilled manual workers who have no unusual accident hazard.

Class B

This classification covers the most hazardous insurable work. Also in Class B are a number of occupations whose experience has not been favourable enough to classify at Class A rates.

Uninsurable occupations

In cases where an occupation is listed as "no" in these guidelines, this means coverage is not available for any disability product.

Critical illness coverage may be available to persons whose occupation is listed here as "no". The underwriter will often make an alternate offer to consider for critical illness, or you may wish to discuss this possibility with the underwriting department.

CRITERIA AND DEFINITIONS OF TERMS USED IN THE OCCUPATIONAL SCHEDULE (05/04)

Business Owner and Business Overhead Expense

Business Overhead Expense coverage (Plan 906) is not available unless a business owner has a regular place of business away from home. Also, Business Overhead Expense coverage (Plan 906) is not available to farmers, truck drivers or Class B risks.

The **duties** of a business owner will determine the appropriate occupational class. For example, the owner of a bakery which is shown as Class A would be considered at Class B instead if he/she had manual and driving duties 30% of the time.

Workers on contract

There is an increasing trend in government and private industry to hire people under contract, leaving them to pay their own benefits. These people, who are under full-time contracts with a single employer, do not qualify as self-employed.

Supervisor/supervision

This term indicates the occupation has supervisory and limited manual duties.

Supervision/supervisory duties only

This term indicates the occupation has only supervisory duties, **NO manual duties**.

Consultants

Persons who have recently become self-employed as a consultant can more easily be insured if full details accompany the application. Without these details, it may not be possible to insure such an individual as it is essential that we can verify that the employment situation and income are well established. Please refer to the Underwriting Guidelines for newly self-employed individuals for more information.

RULES FOR UPGRADING (03/05)

Applicants whose occupations are shown with an asterisk (*) in the schedule, are eligible to be upgraded by the following rules. Those occupations that are not shown with an asterisk are ineligible for upgrading.

1. Class 3A to 4A requires three years in present occupation and \$65,000 income for the past two calendar years.
2. Class 2A to 3A requires three years in present occupation and \$55,000 income for the past two calendar years.
3. Class A to 2A requires three years in present occupation and \$45,000 income for the past two calendar years.
4. Class B will not be upgraded.

Any eligible occupation can be upgraded by ONE class only, even if income is sufficient for the next level.

EXECUTIVE – GUIDELINES (03/05)

An Executive is primarily an owner or full-time employee with managerial, technical or administrative duties, employed by a well established firm whose occupation is not classified elsewhere in this guide.

Those not meeting the following criteria will be classed as Office Workers, Class 3A.

Executive – Class 4A

1. Working full-time for a business or institution, which is financially sound, well established, in existence for at least two years, likely to experience a stable future and is not in an industry listed as uninsurable.
2. Business location is other than personal residence.
3. Daily duties are office managerial, administrative, technical or supervisory, with no physical or manual duties.
4. Direct sales of the company's products and services are limited to less than 20% of duties.
5. The business has ten or more full-time year-round employees.
6. Minimum net annual earned income of \$65,000 for the past two calendar years.
7. Does not supervise employees with physical or manual duties.

DUAL OCCUPATIONS (06/95)

If an applicant has two or more occupations and incomes, we will classify at the lower occupation if the applicant works at that occupation more than an average of four hours per week.

If a person has more than one occupation and income, we are unable to insure only one of the two occupations and incomes. For example, a medical doctor who is also a university professor cannot be insured only for the private practice and the income from it. We take into consideration the duties and incomes of both occupations at underwriting. If one occupation has group coverage, we would program around it, or use a group offset.

At claim time if the insured is totally disabled in one occupation and can perform the duties of the second occupation, we would consider that person to be partially or residually disabled.

GUIDELINES FOR THOSE WORKING IN HOME (05/05)

We are seeing an increasing trend towards more people working in their homes. The following guidelines have been developed to assist you in determining the insurability of these individuals. Please note that these guidelines assume that the occupation of the applicant is an insurable occupation, as per our occupation schedule. If our occupation schedule indicates that the occupation in home is a “No”, then the following guidelines do not apply.

Select 4A professionals

Eligible Select 4A Professionals: accountants (CA, CMA, CGA only), actuaries, acupuncturists with M.D. degree, architects, chiropractors, professional engineers, lawyers, notaries (Quebec), optometrists, osteopaths, pharmacists, physicians and surgeons, dental specialists (excludes dentists in general dental practice), podiatrists and psychologists (with a Ph.D. only)
Working up to 100% of the time in home, in the absence of any other underwriting issues
Will be considered for: <ul style="list-style-type: none">> Any Plan> Benefit period to age 65> Any elimination period> Optional benefits, including Disability in Your Occupation, if desired

Other insurable occupational classes

Working up to 50% of the time in home, in the absence of any other underwriting issues
Will be considered for: <ul style="list-style-type: none">> Any Plan> Any benefit period requested, including to age 65> Any available elimination period> Optional benefits as requested

(Continued on next page)

GUIDELINES FOR THOSE WORKING IN HOME (02/05) (CONTINUED)

Working up to 75% of the time in home, in the absence of any other underwriting issues	
<p>Subject to meeting all of following criteria:</p> <ul style="list-style-type: none"> > Minimum net earned income \$25,000 before perks for each of the past 2 years > Minimum 2 years in current business > Proof of income for the past 2 years submitted for review. Interim income statements are not acceptable proof > Full details and copies of current contracts, client lists and all other information concerning their business submitted for review > Mandatory Personal History Interview (PHI) 	<p>Will be considered for:</p> <ul style="list-style-type: none"> > Any Plan > Any benefit period requested, including to age 65 > Minimum 90-day elimination period > No optional benefits
<p>Those that do not meet all of the above criteria will be considered for:</p> <ul style="list-style-type: none"> > A maximum benefit period of 2 or 5 years (depending on the merits of the case) under the Professional or Foundation Series OR a benefit to age 65 under a Bridge or Quantum policy > A minimum 90-day elimination period > No optional benefits 	

Working more than 75% of the time in home, in the absence of any other underwriting issues	
<p>Subject to meeting all of following criteria:</p> <ul style="list-style-type: none"> > Minimum net earned income \$25,000 before perks for each of the past 2 years > Minimum 2 years in current business > Proof of income for the past 2 years submitted for review. Interim income statements are not acceptable proof. 	<p>Will be considered for:</p> <ul style="list-style-type: none"> > Maximum 2 or 5* year benefit period (depending on the merits of the case) under the Professional or Foundation Series OR a benefit period to age 65 under a Bridge or Quantum policy > Minimum 90-day elimination period > No optional benefits
<p>* Individual consideration for a benefit period to age 65 (minimum 90 ep's and no optional benefits) will be given to the following individuals who, in addition to the above criteria, also:</p> <ul style="list-style-type: none"> > Have business premises that are separate from the living area of their residence > Have separate business and residence phone numbers > Have a separate business entrance that is sign-posted > Maintain a business that requires the coming and going of clients <p>Examples: psychologist, registered massage therapist, hairdresser/barber, mechanic</p>	
<p>Those that do not meet all of the above criteria will be considered for:</p> <ul style="list-style-type: none"> > Coverage under a Bridge contract only, with a benefit period to age 65 > Minimum 90-day elimination period > No optional benefits 	

If working in home and newly self-employed, please refer to the Guidelines for Newly Self-Employed Individuals for additional information.

SEASONAL EMPLOYMENT (04/04)

Applicants employed on a seasonal basis

Applicants employed on a seasonal basis may be insurable if they are employed full-time (at least 30 hours per week) for at least nine months each year. Any coverage offered will require a minimum elimination period of 90 days and will be subject to a stable pattern of insurable income. Benefits received from EI are not insurable income.

Applicants who work less than nine months per year due to seasonal lay-offs

Applicants who work less than nine months per year due to seasonal lay-offs are usually ineligible for disability coverage as are any persons collecting unemployment insurance benefits at the time of application.

Commercial fishermen

Individual whose primary occupation is commercial fishing and who have periods of seasonal employment, and collect Employment Insurance during the year may be considered on the following basis:

Minimum number of months worked per year	Minimum number of hours worked per week	Maximum number of months collecting EI	Product Available	Minimum EP required
9	30	3	The Foundation, The Bridge	90 days
8	30	4	The Foundation, The Bridge	120 days

The above table is a guideline for situations where the applicant does not work year-round. There may be situations where a longer EP is required, based on the circumstances of the overall case (medical history or other unfavourable factors).

Fishermen working less than 8 months of the year, or collecting EI at the time of application are not insurable.

Persons who work full-time on a year-round basis at more than one occupation

Persons who work full-time on a year-round basis at more than one occupation due to seasonal conditions would usually be considered for coverage as a “dual occupation” situation. Please refer to the “Dual occupations” section of the Occupation schedule for further details.

Note: The above details are guidelines only. Each situation will be considered individually and there may be situations where a minimum elimination period of 120 or 180 days will be required or where coverage cannot be offered at all. Financial and medical history and all other factors of the case will affect the ultimate decision.

GUIDELINES FOR NEWLY SELF-EMPLOYED INDIVIDUALS (02/04)

Underwriting and assessing employment stability and income for applicants who have recently become self-employed is particularly challenging. While we recognise their need to obtain quality disability insurance, it is difficult to determine how successful an individual will be in the early years of self-employment.

The following guidelines have been designed to assist you in determining the appropriate level of benefit for these situations. The more information that can be provided to us with the application, the more accurately we will be able to assess the risk.

Factors to consider for newly self-employed applicants:

Favourable Factors	Unfavourable Factors
<ul style="list-style-type: none"> > Prior experience and/or related occupation > Working on a contract basis with former employer > Secured current, long-term, renewable contract > In business at least 6 months > Professional or skilled occupation > Solid past employment and earnings > Has employees > Year-to-date business income operating at a profit and financial statements available > No history of financial problems > No medical concerns > Business established away from home > Full-time, year-round employment > Purchased an existing, profitable business 	<ul style="list-style-type: none"> > No prior experience and/or related occupation > No contracts or short-term contract only > EI funds exhausted leading to a self-employment situation > In business less than 6 months > Non-professional or non-skilled occupation > Sporadic employment and earnings history > No employees > Year-to-date business income operating at a loss > Past financial problems or bankruptcy > Medical concerns > Working from home > Severance and/or retirement package(s) from former employers(s) > Seasonal occupation

Each situation is evaluated on its own merits and some may not fall clearly into either of the above categories. The underwriting department can provide assistance in assessing any borderline or questionable situation, prior to submission of an application.

Newly self-employed individuals with prior industry experience:

If, in addition to prior industry experience, the newly self-employed applicant demonstrates:

- > Past employment stability, and
- > At least \$50,000 earned income in the last calendar year, supportable by financial documentation, and

- > Works at least 30 hours per week on a year-round basis in an insurable occupation, and
- > Favourable factors as indicated above

We may consider a limited amount of coverage until earnings from the new, self-employed situation can be verified. In these situations, amounts of coverage **up to** \$2,500 per month can be considered under a Professional Series or Foundation Series policy. We will reconsider the amount of coverage once the applicant is able to provide us with financial documentation for a full year that supports a higher amount of indemnity. Alternatively, we may consider a higher amount with a benefit period of 5 years or less, or for coverage under the Bridge Series or the Quantum policies. Longer elimination periods may also be necessary until the business is firmly established. Each case will be evaluated on its own merits.

Applicants who are employed under a long-term contract (minimum of 6 months), who have prior experience in the industry plus a stable pattern of employment and earnings may be considered for amounts in excess of the \$2,500 specified above. To consider such a situation, we require a copy of their contract or an employment letter outlining their compensation, hours and the length of the contract. As well, we will require complete details of any expenses that will be deducted for tax purposes. These situations will also be evaluated individually. Coverage may be reduced because of the large amount of personal expenses that can be deducted from gross earnings. We will consider additional amounts of coverage once a stable pattern of earnings has been established and the individual can provide proof of income for a full year.

Optional benefits are available subject to our regular underwriting rules.

Newly self-employed individuals without prior industry experience:

We will consider up to \$1,000 per month with any Elimination Period (EP) or Benefit Period (BP) under the Bridge Series policy for the following newly self-employed applicant:

- > Past stable employment history
- > Had \$12,000 earned income in the last calendar year, supported by proof of income
- > Works at least 20 hours per week on a year-round basis, in an insurable occupation

We will consider up to \$500 per month with any Elimination Period (EP) or Benefit Period (BP) under the Bridge Series policy for those who do not qualify for the above, provided they:

- > Had \$12,000 earned income in the last calendar year
- > Work at least 20 hours per week on a year-round basis

In both situations, optional benefits are available subject to our regular underwriting rules.

In situations where the applicant has an unstable employment history, prior income below our minimum insurable income or other unfavourable factors, coverage may be postponed until the applicant has been in business at least one full year and can provide complete financial documentation for their new self-employment situation.

If newly self-employed and working in home, please refer to the Guidelines For Those Working In Home for additional information.

SELF-EMPLOYMENT ASSISTANCE (SEA) PROGRAM (02/04)

We will consider for disability insurance some applicants who are currently participating in the SEA program.

To be eligible for coverage, the SEA participants must have been approved for full SEA benefits initially and they must still be eligible for SEA benefits at the time of application. This means that SEA has not discontinued benefits to the applicant prior to the application due to poor earnings or failure to provide the required income verification to SEA. "Full" SEA benefits means that SEA approved benefits for the remaining duration of time, up to a total of 52 weeks, or the maximum benefits available when the applicant was initially approved for the SEA program. The underwriter may require verification that these conditions are met.

We will consider \$500 per month coverage under the Bridge series regardless of income in the last twelve months. We will consider \$1,000 per month coverage under the Bridge series with proof of prior earned income of at least \$12,000 in the last calendar year.

These offers are available with any Elimination Period (EP) or Benefit Period (BP) and optional benefits are available subject to our regular underwriting rules.

Otherwise, our normal underwriting rules apply. All questions on the application must be answered fully and accurately. The producer should note in the Remarks section of the application that the applicant is a qualifying SEA participant.

An applicant who can provide proof of income that justifies a higher indemnity may be considered subject to our normal underwriting rules and issue and participation limits.

Note: All policy definitions and limitations apply. It is important that a low-earning policyholder understand that he/she may receive reduced or no benefits at claim time under the Integration of Benefits section of the Bridge contract.

We reserve the right to discontinue this offer of coverage to SEA applicants at any time.

MILITARY (05/04)

Generally, members of the regular armed forces or those expecting to enter the service cannot be considered for disability insurance. In addition to the risks which may be inherent in the duties as a member of the military, there is the additional difficulty that a dual occupation ("major/dentist") represents at time of claim.

We will consider coverage on medical residents and doctors in the military provided a group/association offset amendment is included on any Professional Series or Foundation Series coverage issued. This is necessary because the residents/doctors will have group benefits while in the military. The offset amendment will guard against overinsurance while the insured is in the military and covered by group coverage. Group/association offset amendments are not required on Bridge Series or Quantum policies due to contract provisions regarding the integration of group benefits.

Members of the reserves are usually insurable unless their service presents unusual hazards or there is a possibility of being called to active duty in the foreseeable future. Full details should be provided to underwriting either with the application or before an application is taken, if there is any doubt about the insurability of a specific applicant.

We will underwrite an application within the 90 days preceding discharge from the military if the applicant has a specific insurable employment situation to commence upon discharge.

OCCUPATION SCHEDULE (A-D)

ACCOUNTANTS (06/95)

C.A.; C.G.A.; C.M.A	4A
Others*	3A

ACTORS/ACTRESSES (05/04)

Actors/Actresses	No
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ACTUARIES (06/95)

F.S.A.; A.S.A.; F.C.I.A	4A
Others*	3A

ACUPUNCTURISTS (06/95)

M.D.s	4A
Others*	2A

ADJUSTERS (SEE INSURANCE ADJUSTERS)

ADULT THEATRE WORKERS (SEE ENTERTAINERS)

ADVERTISING AGENCIES (03/05)

Agency Owners; Managers	(See Executive)
Consultants*; Account executives*; Salespeople*; Graphic artists; Layout people	3A

AEROBICS INSTRUCTOR (10/99)

Aerobics Instructor	B
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AGENT (SEE INSURANCE INDUSTRY)

AGRICULTURE (ALSO SEE FARMS) (03/05)

Nurseries; Greenhouses; Feed lots; Hatcheries; Fish Farms

Owners* – supervising only; Agronomists*; Buyers* 2A

Working owners*; Supervisors* A

Other workers – full-time, year-round B

Others No

AIR CONDITIONING & HEATING INSTALLERS (06/95)

Air conditioning & heating installers* A

AIRCRAFT AND HELICOPTER PILOT (SEE AVIATION)

AIR HAMMER/DRILL OPERATORS (06/95)

Air hammer/Drill operators B

AIRPORT WORKERS (SEE AVIATION)

AIR TRAFFIC CONTROLLER (SEE AVIATION)

ALARM SYSTEMS – SALES & SERVICE (SEE FIRE ALARMS)

ALUMINUM SIDING (03/05)

Owners* (no manual duties); Sales Managers* – sales
& supervision only; Salespeople* – no delivering
or servicing 2A

Installers A

AMBULANCE SERVICE (03/05)

Owners* – 100% office duties, no driving 2A

Other owners* – supervising & dispatching only;
Dispatchers* – no driving 2A

Drivers; Paramedics B

AMUSEMENT PARK OWNERS & EMPLOYEES (05/04)

Amusement park owners and employees No

AMUSEMENTS & SPORTS (SEE SPECIFIC ACTIVITY, I.E. GOLF COURSES)

ANIMATORS (See Motion Pictures, Videos)

ANTIQUE DEALERS – WITH A FULL-TIME REGULAR PLACE OF BUSINESS AWAY FROM HOME (03/05)

Dealers* – no restoring, truck driving or delivering	2A
Restoring*	A
Truck driving or delivering	B

APPLIANCE, RADIO & TV REPAIRS (03/05)

Owners*; Repairers* – bench work only	A
Other owners or repairers doing pick-ups and deliveries	B

APPRAISERS (SEE REAL ESTATE APPRAISALS)

AQUACULTURE (SEE FISH FARMING)

AQUATICS COACH (03/05)

Aquatics/Swimming Coach* – employed full time, year round	A
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ARCADE OWNERS AND WORKERS (05/04)

Arcade owners and other workers	No
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ARCHITECTS (06/95)

Architects	4A
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ARMED FORCES MEMBERS (06/95)

Armed forces members	No
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ART GALLERIES – COMMERCIAL (SEE SALES – RETAIL – GROUP 1)

ARTIFICIAL INSEMINATORS (06/95)

Artificial Inseminators*	A
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ARTISTS, SCULPTORS (05/04)

Artists; Sculptors No

**ARTS & CRAFTS INDUSTRY – POTTERY; CERAMICS; STAINED GLASS; WEAVING;
NEEDLECRAFT (03/05)**

Owners* – Instructors* & artisans*

With a regular place of business away from home A

In home No

ATHLETES (06/95)

Athletes No

ATTORNEYS (06/95)

Attorneys 4A

AUCTIONEERS (06/95)

Auctioneers* 2A

AUDIOLOGISTS (SEE HEARING AID SALES)

AUDITORS (03/05)

Auditors* 3A

AUTHORS, JOURNALISTS, REPORTERS, WRITERS & COMPOSERS (03/05)

Authors, Journalists (freelance), Reporters (freelance),
Writers & Composers No

Newspaper reporters* (employees only) 2A

AUTOMATED CASH DISPENSERS (ATM'S/ABM'S) (11/02)

Owners*, Dealers* – 100% office duties only A

Other owners; Other dealers B

Repairmen, service or repairs B

AUTOMOBILE PARTS DEALERS (06/95)

New parts	(See Sales – Retail, Group 1)
Used parts	(See Scrap Metal)

AUTOMOBILE, OTHER EQUIPMENT & MOTORIZED EQUIPMENT SALES (SEE SALES – RETAIL, GROUP 1 OR 2)

AUTOMOBILE SERVICE AND REPAIRS (03/05)

Includes body shops, muffler and transmission shops, service stations and gas bars

Owners*, Managers*; Stock clerks*; Cashiers*; Licensed mechanics*	A
Other workers	B
Car Wash, Car cleaning & Revitalizing	
Owners*; Managers* – supervisory duties only, no manual duties	A
Other owners & employees	No

AVIATION (03/05)

Commercial airlines & airports

Air traffic controllers; Pilots; Crew members; Flight attendants; Stewards	No
Operations	(See Transportation)

Private airlines & airports

Owners* – office & supervision only	2A
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Pilots (Helicopter & fixed wing) & Instructors – No fire bombing,
crop dusting or other hazardous flying. **Maximum five year
benefit period allowed**

2A

Mechanics* – no flight testing	A
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Others	No
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Operations	(See Transportation)
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BAILIFFS (03/05)

Bailiffs* 2A

BAKERIES (03/05)

Owners*; Managers*; Bakers*; Sales clerks* – no deliveries A

Other Owners; Other workers; Drivers B

BANKS & TRUST COMPANIES (03/05)

Officers 4A

Managers*; Tellers*; Other office staff* 3A

Guards B

**BANQUET HALL, CONVENTION CENTRE, RECREATION CENTRE, LEGION HALL,
COMMUNITY CENTRE (03/05)**

Manager* with office duties only, no bartending or janitorial duties 2A

BARBERS (03/05)

Barbers* A

BARS, NIGHT CLUBS, CABARETS OR LOUNGES (06/95)

Bars, night clubs, cabarets or lounges No

BARTENDERS (06/95)

Bartenders No

BEAUTY PARLOUR OPERATOR OR BEAUTICIAN (SEE PERSONAL SERVICES)

BEE KEEPERS (03/05)

Bee Keepers* A

BILLIARD PARLOURS (06/95)

Billiard parlours No

BIOLOGIST (06/95)

Biologist 4A

BLACKSMITHS & FARRIERS (06/95)

Blacksmiths & farriers B

BOOKING OR TALENT AGENT (03/05)

Not working from home* 2A

From home* A

BOOKKEEPERS (03/05)

With a regular place of business away from home* 3A

In home (no upgrade) 3A (see Guidelines for Those Working in Home)

BOWLING ALLEYS (03/05)

Owners* – office & supervision only 2A

Other owners*; Cashiers* A

Other workers No

BREAD TRUCK DRIVERS/SALES (06/95)

Bread truck drivers/Sales B

BRICKLAYERS (06/95)

Bricklayers A

BROADCASTING – RADIO & TELEVISION (03/05)

Announcers*; Producers*; Directors*; Researchers*; Editors*;
Script writers* 3A

Camera operators*; Lighting technicians*; Supervisors*;
Other technicians* 2A

(Continued on next page)

BROADCASTING – RADIO & TELEVISION (03/05) (CONTINUED)

Choreographers*; Wardrobe & makeup personnel*; Assistant camera operators*; Assistant lighting & sound technicians*; Assistant designers*; Set decorators* & dressers*	A
Actors/Actresses; Entertainers	No
Others	Individual consideration

BUFFER, POLISHER OR GRINDER (10/99)

Buffer, Polisher or Grinder	B
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BUILDING MOVING OR DEMOLITION (05/04)

Owners* – office and supervision only, no manual duties	A
Other owners & other workers (not handling explosives)	No
Handling explosives	No

BUILDING POWER WASH CLEANING & RESTORATION (03/05)

Owners* – 100% office duties	3A
Other owners*, office & supervisory duties only, no manual duties	2A
Others	Classify by trade
Labourers; Sandblasters	No

BUILDING SERVICES – APARTMENTS; CONDOMINIUMS; COMMERCIAL PROPERTIES (03/05)

Property managers* – 100% office duties, no supervision	3A
Other property managers*; Superintendents* – no janitorial or maintenance duties, no manual duties	A
Janitors; Maintenance workers	No

BULLDOZER OPERATORS (06/95)

Bulldozer operators	B
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BUS DRIVERS (06/95)

Bus drivers	B
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BUS LINES (SEE TRANSPORTATION)

BUSINESS CONSULTANTS (SEE CONSULTANTS)

BUSINESS MACHINES & SUPPLIES (03/05)

Dealers*; Salespeople* – no service or repairs, no deliveries	3A
Sales & Service* or Repairs*, no deliveries	2A
Delivering	B

BUTCHERS (03/05)

Butchers* – no slaughtering	A
Butchers – slaughtering	B

BUYERS (03/05)

Buyers* – merchandise, office duties only	3A
Buyers* – produce or livestock	2A
Buyers* – fur, hide or pelt	A

CABINETMAKERS (03/05)

Cabinetmakers* A

CABLE TV SALES & SERVICE (SEE TELEVISION CABLE COMPANIES)

CAMERA PERSON (SEE MOTION PICTURES, VIDEOS OR RECORDING STUDIOS & THEATRE)

CAMPGROUND PROPRIETORS & WORKERS (05/04)

Campground proprietors & workers No

CANTORS (03/05)

Cantors* 2A

CARNIVAL OR CIRCUS (10/99)

Owners, employees or performers No

CARPENTERS (03/05)

Carpenters* A

CARPET & RUG CLEANING, REPAIRING & INSTALLING (06/95)

Owners* – office and sales duties only 2A

Owners* – office & supervision only A

Other owners; Cleaners; Repairers; Installers B

CASHIER (SEE SALES)

CATERING SERVICES (SEE RESTAURANTS)

CEMENT & CONCRETE WORKERS & FINISHERS (06/95)

Cement & concrete workers & finishers A

CHAUFFEURS (06/95)

Chauffeurs B

CHEFS OR COOKS (SEE RESTAURANTS)

CHEMISTS (03/05)

Chemists with PhD	4A
Other chemists*	2A

CHILDCARE WORKERS (SEE DAY CARE CENTRES)

CHIMNEY SWEEPS (06/95)

Chimney sweeps	B
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CHIROPODISTS (06/95)

Chiropodists	4A
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CHIROPRACTORS (06/95)

Chiropractors	3A
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CINEMA (SEE MOTION PICTURES, VIDEOS, OR RECORDING STUDIOS & THEATRE)

CIRCUS (SEE CARNIVAL OR CIRCUS)

CLAIM ADJUSTERS (SEE INSURANCE ADJUSTERS)

CLEANERS & LAUNDRIES (SEE DRY CLEANERS)

CLEANING PERSONS (05/04)

Cleaning persons	No
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CLERGY (03/05)

Clergy*	3A
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CLERK (03/05)

Clerk* - office duties only	3A
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CLOCK OR WATCH REPAIRS (SEE JEWELLERY & WATCH MANUFACTURE OR REPAIRS)

COLLECTION AGENCY (03/05)

Owners*; Managers* – office only	2A
Collectors*	A

COMMERCIAL ARTISTS, GRAPHIC DESIGNERS (ALSO SEE SIGNS & BILLBOARDS OR SEE ADVERTISING AGENCIES) (03/05)

With a regular place of business away from home	3A
In home	3A (see Guidelines for Those Working in Home)

COMMERCIAL PHOTOGRAPHERS (SEE PHOTOGRAPHERS)

COMPOSERS (SEE AUTHORS, JOURNALISTS)

COMPUTER INDUSTRY (03/05)

Executives; Consultants; Designers; Analysts; Programmers	4A
Technicians* – servicing or setting up	2A
Retail sales	(See Sales – retail group 1)

CONSTRUCTION (ALSO SEE SPECIFIC TRADE) (03/05)

Contractors* – 100% office duties only	3A
Contractors* – office & supervision only, no manual duties	2A
Working contractors	Classify as per trade
Estimators*; Timekeepers*; Inspectors*; Superintendents* – no manual duties	2A
Supervisors*	A
Other workers – non-hazardous, if not listed elsewhere	B
Other workers – hazardous duties	No
Iron or Structural Steel Worker	No

CONSULTANTS, BUSINESS (FOR COMPUTER CONSULTANT – SEE COMPUTER INDUSTRY) (03/05)

Self-employed* – office & consulting only with a regular place of business away from home

3A

Others* – office & consulting only

3A (see Guidelines for Those Working in Home)

COOK OR CHEF (SEE RESTAURANTS)

CORPORATE EXECUTIVES (IF BUSINESS OR INDUSTRY IS NOT CLASSIFIED ELSEWHERE IN THIS GUIDE, SEE EXECUTIVE – GUIDELINES IN GENERAL SECTION)

COSMETOLOGISTS, ESTHETICIANS (SEE PERSONAL SERVICES)

COURIER SERVICES (03/05)

Owners* – 100% office duties

3A

Other Owners*; Workers* – not driving

A

Drivers

B

Bicycle Couriers

No

COURT REPORTERS (03/05)

Court reporters*

3A

CRANE OPERATORS (06/95)

Crane operators

A

CURATORS OF PUBLIC ART GALLERIES & MUSEUMS (06/95)

Curators of public art galleries & museums

4A

CURLING RINK (SEE SKATING RINKS)

CUSTOMS BROKERS (06/95)

Customs brokers*

3A

CUSTOMS & IMMIGRATION SERVICES (SEE GOVERNMENT SERVICES)

DAIRIES (SEE MANUFACTURING)

DANCE TEACHERS (03/05)

With a regular place of business away from home*	A
In home	No

DAY CARE CENTRES, NURSERY SCHOOLS – LICENSED (03/05)

Teachers* with E.C.E. degree (not in home)	2A
Other teachers* or child care workers* (not in home)	A
Cook	B
In home	No

DECORATORS (03/05)

Interior decorators*; Window and display decorators*	A
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DELIVERY PERSON (SEE DRIVERS)

DEMOLITION (SEE BUILDING MOVING OR DEMOLITION)

DENTAL HYGIENISTS & ASSISTANTS (11/03)

Dental hygienists & assistants	B
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DENTAL LABORATORIES (03/05)

Owners*; Managers*; Technicians*	3A
Other workers*	2A

DENTAL THERAPISTS – LICENSED (06/95)

Dental therapists – Licensed*	3A
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DENTISTS (05/05)

Dentists (in general dental practice)	3A
Dental Specialists (including periodontists, oral & maxillofacial surgeons, prosthodontists, pediatric dentists (pedodontists), specialists in oral medicine and pathology, dental health specialists and orthodontists)	4A

DENTURE THERAPISTS (06/95)

Denture therapists* 3A

DENTURISTS (06/95)

Denturists* 3A

DENTUROLOGISTS (10/99)

Denturologists* 3A

DESIGNERS (03/05)

Industrial; Interior; Fashion – with a university degree in design,
office work only, with a regular place of business away from home* 3A

In home (no upgrade) 3A (see Guidelines for Those
Working in Home)

Set designers (See Motion Pictures)

DETECTIVES, PRIVATE (06/95)

Detectives, private B

DIAMOND CUTTERS & POLISHERS (03/05)

Diamond cutters* & polishers* A

DIETICIANS – WITH A UNIVERSITY DEGREE (03/05)

Office & consulting only* 3A

Supervisory duties* 2A

Handling food* A

DISC JOCKEY (05/04)

Disc jockey – (not working in bars, clubs, cabarets or lounges) No

Disc jockey (any other) No

DIVERS, SCUBA & OTHER (05/04)

Divers, scuba & other No

DOCK WORKERS (03/05)

Superintendents*; Wharf masters* – no manual duties	2A
Supervisors*; Checkers*; Overseers* – no manual duties	A
Guards; Heavy equipment operators	B
Longshoremen; Stevedores	No

DOMESTIC SERVANTS (05/04)

Domestic servants	No
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DRAFTSMEN (06/95)

Office work only*	3A
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DRAPERY SEWERS (SEE SEAMSTRESSES)

DRESSMAKERS (06/95)

Dressmakers*	A
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DRIVERS (05/04)

Hazardous materials include caustic chemicals, explosives, nuclear waste, or any materials requiring special handling that is potentially harmful.

Truck drivers; Delivery vehicles; Couriers; Bus drivers; Taxi drivers; Tow truck drivers; Armoured truck drivers; Fork lift drivers; Garbage truck drivers (non-hazardous, residential only)	B
Truck drivers hauling hazardous materials; Garbage truck drivers picking up hazardous materials; Garbage truck helpers	No

DRIVING SCHOOLS (03/05)

Owners* – office and supervision only	2A
Owners* – teaching; Teachers*	A

DRUGGISTS (SEE PHARMACISTS)

**DRUG STORES (FOR EMPLOYEES OTHER THAN PHARMACISTS,
SEE SALES-RETAIL GROUP 1)**

DRY CLEANERS & LAUNDRIES (04/97)

Owners* – office only	2A
Owners* – office & supervision only	A
Owners – working; Other workers; Drivers	B

DRY WALL INSTALLERS & TAPERS (03/05)

Drywall installers* & tapers*	A
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OCCUPATION SCHEDULE (E-H)

ECONOMISTS (03/05)

Office & consulting only with M.B.A. or equivalent, with a regular place of business away from home	4A
Others*	3A

EDITOR (SEE PRINTING, PUBLISHING, NEWSPAPER INDUSTRY)

EDUCATION (SEE TEACHERS)

ELECTRICAL INDUSTRY (SEE PUBLIC UTILITIES)

ELECTRICIANS (03/05)

Journeyman* or Masters*	2A
Others*	A

ELECTROLOGISTS (SEE PERSONAL SERVICES)

ELECTRONIC TECHNICIANS (06/95)

Working on computers, control panels, etc.*	2A
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ELECTROPLATERS (03/05)

Electroplaters*	A
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ELEVATOR INSTALLERS & REPAIRERS (06/95)

Elevator installers & repairers	B
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EMPLOYMENT AGENCIES (03/05)

Owners*; Managers*; Consultants*	3A
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ENDODONTISTS (05/05)

Endodontists	4A
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ENGINEERING TECHNICIANS (06/95)

Engineering technicians* 2A

ENGINEERS – PROFESSIONAL (03/05)

Office, consulting & non-hazardous field & plant 4A

Oil fields & mining, with field duties* 3A

ENTERTAINERS (06/95)

Entertainers No

ESTHETICIANS (SEE PERSONAL SERVICES)

ESTIMATORS (03/05)

Office & consulting only* 3A

Construction estimators* 2A

EXECUTIVE (IF BUSINESS OR INDUSTRY IS NOT CLASSIFIED ELSEWHERE IN THIS GUIDE, SEE EXECUTIVE – GUIDELINES IN GENERAL SECTION)

EXPLOSIVES MANUFACTURE, STORAGE OR HANDLING (05/04)

Explosives manufacturer, storage or handling No

EXPORTERS & IMPORTERS (SEE SALES – WHOLESALE)

EXTERMINATORS (06/95)

Owners* A

Other workers B

FARM IMPLEMENT DEALERS (SEE SALES – RETAIL GROUP 1)

FARMS, RANCHES, ORCHARDS, VINEYARDS (03/05)

Owners* – owning at least 25% of the operation	2A
Other owners*; Supervisors*	A
Workers – full-time, year-round	B
Others	No

FARRIERS (06/95)

Farriers	B
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FAST FOOD OPERATIONS – (SEE RESTAURANTS)

FINANCIAL SERVICES (10/99)

Corporate executives whose job duties do not include sales or trading of stocks, bonds or other activities listed below.	(See Executive)
Stockbrokers, financial advisors, financial consultants, investment advisors/salespeople, mutual fund advisors/salespeople, financial planners, portfolio managers, money traders, investment brokers, any individual whose job duties include sales and trading of stocks, bonds and other financial vehicles.	3A
Floor Traders	B

FIRE ALARMS & EXTINGUISHERS – SALES & SERVICE (03/05)

Owners*; Salespeople* – office & sales only	3A
Owners* – supervising installations; Sales* & service people*	2A
Owners* doing installations; Installers*	A

FIRE FIGHTING & PREVENTION (03/05)

Municipal & industrial

Fire chiefs* – supervising only	2A
Marshals* & Superintendents* – maximum 10 year benefit period	A
Firefighters – maximum 10 year benefit period	B

(Continued on next page)

FIRE FIGHTING & PREVENTION (03/05) (CONTINUED)**Government services**

Rangers* & wardens* – maximum 10 year benefit period.	A
Firefighters	No

FISH FARMING/AQUACULTURE (03/05)

Owners* – owning at least 25% of the operation	2A
Other owners*; Supervisors*	A
Workers – full-time, year-round	B
Others	No

FISH & GAME WARDENS (03/05)

Fish & game wardens*	A
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FISH PACKING OR CANNING (SEE MANUFACTURING)

FISHERMEN (06/95)

Fishermen*	A
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FISHING & HUNTING GUIDES (05/04)

Fishing & hunting guides	No
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FITNESS CENTRES, HEALTH SPAS, REDUCING SALONS & MARTIAL ARTS (05/04)

Owners* – office & supervision only	2A
Other owners; Instructors; Personal trainers	B
Attendants	No

FLEA MARKET OWNERS OR DEALERS (06/95)

Flea Market Owners or Dealers	No
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FLOOR FINISHERS & SANDERS (06/95)

Installers (wood, ceramic or tile)	A
Floor finishers & sanders	B

FLORISTS (SEE SALES – RETAIL GROUP 1)

FOREST RANGERS (03/05)

Forest rangers* A

FORESTRY TECHNICIANS (03/05)

Forester with Registered Professional Forester Designation (RPF)* 2A

Forestry technicians* A

FORK LIFT DRIVERS (10/99)

Fork lift drivers B

FOSTER PARENTS (06/95)

Foster parents No

FUNERAL HOMES (03/05)

Owners*; Directors* 2A

Embalmers*; Assistants* A

FUR INDUSTRY (SEE SALES)

FURNACE & AIR CONDITIONING SERVICE & REPAIR (03/05)

Owners*; Service & repairers* A

FURNITURE MOVERS (SEE MOVING & STORAGE & WAREHOUSES)

FURNITURE REPAIRS (03/05)

Furniture repairs* A

GAMBLING CASINOS (05/04)

Gambling casinos – Any Occupation No

GAME WARDEN (03/05)

Game warden* A

GAMING INDUSTRY (06/05)

Gaming industry and all gaming related industries No

GARBAGE & WASTE DISPOSAL (SEE SANITATION)**GARDENERS (06/95)**

Gardeners B

GAS INDUSTRY (SEE OIL & NATURAL GAS, OR ALSO SEE PUBLIC UTILITIES)**GEOLOGISTS (03/05)**

Office & consulting & non-hazardous field duties 4A

Oil fields & mining with field duties* 3A

GEOLOGY TECHNICIANS (06/95)

Geology technicians* 2A

GLAZIERS (03/05)

Glaziers* A

GOLF COURSES & DRIVING RANGES (03/05)

Owners* – office & supervision only 2A

Other owners*; Managers*; Golf pros* – working full-time, year round A

Greenskeepers working full-time, year-round B

GOVERNMENT SERVICES (03/05)

Court officials* & clerks*; Customs & Immigration officials*;
Health & Welfare officials*; Revenue Canada &
other tax officials* – 100% office duties 3A

(Continued on next page)

GOVERNMENT SERVICES (03/05) (CONTINUED)

Assessors*; Inspectors*; Social & welfare workers* with office duties only	2A
Social & welfare workers* investigating & making reports	A
Customs & Immigration officers; toll collectors	B

GRAIN ELEVATOR (SEE MANUFACTURING)

GRAPHIC ARTIST / DESIGNER (SEE ADVERTISING AGENCIES OR ALSO SEE COMMERCIAL ARTISTS)

GREENHOUSE OPERATOR (SEE AGRICULTURE)

GRINDERS, BUFFERS, POLISHERS (06/95)

Grinders, Buffers, Polishers	B
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GUARDS, WATCHMEN (06/95)

Guards, Watchmen	B
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GUIDE (03/05)

Guide* - museum or public building	2A
Others	No

GUNSMITH (03/05)

Gunsmith*	A
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HAIRDRESSERS, HAIRSTYLISTS (SEE PERSONAL SERVICES)

HAIRDRESSING ATTENDANTS (05/04)

Hairdressing attendants No

HEALTH SPAS (SEE FITNESS CENTRES)

HEARING AIDS – SALES & SERVICE (03/05)

Owners*; Audiologists* & Salespeople* 3A

Service people* 2A

HEATING & AIR CONDITIONING INSTALLERS (06/95)

Heating & air conditioning installers* A

HEAVY EQUIPMENT OPERATOR (04/97)

Heavy equipment operator B

HERBOLOGISTS (SEE PHYTOTHERAPISTS)

HOME CARE ATTENDANTS (05/04)

Home Care Attendants No

HOMEMAKERS (10/99)

Homemakers No

HORSE RACING INDUSTRY – ANY OCCUPATION (06/95)

Horse racing industry – any occupation No

**HORTICULTURAL & LANDSCAPE SERVICES
(SEE LANDSCAPE & HORTICULTURAL SERVICES)**

HOSPITALS & SANITARIUMS (03/05)

Hospital Administrators* or Managers * 3A

(Continued on next page)

HOSPITALS & SANITARIUMS (03/05) (CONTINUED)

Nursing directors; Nursing instructors; Nurse practitioners; Registered nurses; Pharmacy assistants	2A
R.N.A.s & L.P.N.s; R.P.N.s	A
Attendants; Orderlies; Nurses' aids; Chefs & cooks; Paramedics	B
Kitchen & laundry workers; Janitorial & housekeeping staff	No

HOTELS & MOTELS – OPEN YEAR–ROUND (03/05)

Owners*; Managers* – office duties only	2A
Other owners*; Managers* – supervising only; Desk clerks*	A
Housekeeper; Doorkeeper; Bellhop; Janitors	No
Restaurant Staff	(See Restaurants)

HOUSECLEANING & MAID SERVICES (SEE JANITORIAL MAINTENANCE)

HOUSEKEEPERS (05/04)

Housekeepers	No
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HUNTERS (SEE TRAPPERS & HUNTERS)

HUNTING & FISHING GUIDES (05/04)

Hunting & Fishing Guides	No
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OCCUPATION SCHEDULE (I-L)

IMMIGRATION SERVICES (SEE GOVERNMENT SERVICES)

IMPORTERS (SEE SALES – WHOLESALE)

INCOME TAX SERVICES (03/05)

Owners*; Office workers* 3A

INHALATION THERAPISTS (03/05)

Inhalation therapists* 2A

INSPECTORS (03/05)

Inspectors* – Banks; Other financial institutions; Schools; 3A

Inspectors* – Building; Insurance; Safety 2A

Inspectors* – Aircraft (ground), caissons, livestock,
lumber, mines, oil wells, telegrapher, telephone (line work) A

INSULATION INSTALLERS (06/95)

Insulation installers A

INSURANCE ADJUSTERS (03/05)

Owners*; Adjusters* – other than fire & marine 3A

Other owners*; Adjusters* – fire & marine 2A

INSURANCE INDUSTRY (05/04)

RBC sales managers 4A

Other branch managers with no sales duties*; RBC Sales Consultants*;
RBC Prestige producers*; RBC Dominion Security Insurance Advisors*;
RBC Insurance Career Representatives; Industry sales partners*;
MGA (owners)* 3A

Other brokers*; MGA producers*, Agents* 2A

INTERIOR DECORATORS (SEE DECORATORS)

INTERPRETERS/TRANSLATORS (06/95)

Interpreters*/Translators*

3A

IRON OR STEEL STRUCTURAL WORKER (SEE CONSTRUCTION)

JAILOR OR JAIL GUARD (SEE POLICE & LAW ENFORCEMENT OFFICERS)

JANITORIAL, MAINTENANCE, HOUSECLEANING & MAID SERVICES (05/04)

Owners* – office duties only	A
Owners – office & supervision only	B
Others	No

JEWELLERY & WATCH MANUFACTURE OR REPAIRS (03/05)

Owners* – office and sales only	3A
Other owners*; Salespeople*; Handworkers*	2A
Machine workers*	A

JOURNALISTS (SEE AUTHORS)

JUDO CENTRES (SEE FITNESS CENTRES)

JUNK DEALERS (SEE SCRAP METAL DEALERS)

KARATE CENTRES (SEE FITNESS CENTRES)

KENNELS (SEE PET GROOMING & KENNELS)

KINESIOLOGISTS (03/05)

Kinesiologists* with university degree	3A
Others*	2A

LABORATORIES – MEDICAL & OTHER NON-HAZARDOUS LABS (03/05)

Owners* – office & supervision only	3A
Other owners*; Lab technicians*	2A
Other workers*	A

LABOUR UNIONS (03/05)

Executive	(See Executive)
Business agents or organizers & other officials	
Skilled trades*	2A
Unskilled trades*	A

LANDSCAPE ARCHITECTS (06/95)

Professional, office & consulting only	4A
Others with office duties only*	3A
On site supervision with no manual duties*	2A

LANDSCAPE & HORTICULTURAL SERVICES (06/95)

Owners* – office & supervision only, no manual duties	2A
Owners* – working, no snow-clearing duties	A
Other workers & owners doing snow-clearing	B

LASER THERAPISTS (05/04)

Laser therapists	No
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LAUNDRIES (SEE DRY CLEANERS)

LAWYERS (06/95)

Lawyers	4A
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LECTURERS (03/05)

Lecturer* – full time	2A
Lecturer* – part time, 20 hours per week or more	2A – Bridge Series Only

LIBRARIANS (03/05)

Librarians* 3A

LIFEGUARD (05/04)

Lifeguard No

LIQUOR & WINE (SEE SALES, RETAIL – GROUP 2)**LITHOGRAPHERS (SEE PRINTING & PUBLISHING)****LOCKSMITHS (06/95)**

Locksmiths* 2A

LONGSHOREMAN (SEE DOCK WORKERS)**LONG-TERM CARE FACILITIES (SEE NURSING HOMES)****LUMBER INDUSTRY (03/05)****Logging**

Contractors* – office only 2A

Contractors* – office & supervision only A

Working contractors; skilled workers; other workers with non-hazardous duties – not living in camps, not seasonal B

Working contractors; Skilled workers living in camps – **minimum 120-day EP, maximum 10 yr. BP, no AD&D.** Must be working at least eight months of the year. Skilled workers who are also owners of their equipment (such as a skidder or forwarder) may be considered for a 90-day EP, maximum 10 yr. BP, no AD&D. B

Blasters; High-climbers; Rafters; Rivermen; Lumber jacks; Chainsaw operators; Boomers No

Lumber mills

Owners* – office only 2A

(Continued on next page)

LUMBER INDUSTRY (03/05) (CONTINUED)

Owners*; Managers* – office & supervising only, no manual duties	A
Foremen; Skilled workers; Saw filers; Other workers with non-hazardous duties, not seasonal	B
Block setters; Carriage riders; Log setters; Sawyers; Boomers; Slipmen; Doggers; Loaders; Yardmen	No

OCCUPATION SCHEDULE (M-O)

MACHINE SHOPS (SEE MANUFACTURING)

MAGICIANS (10/99)

Magicians No

MAID SERVICES (SEE JANITORIAL)

MAIL AND POST OFFICE EMPLOYEES (SEE POSTAL SERVICE EMPLOYEES)

MAINTENANCE (SEE JANITORIAL)

MANICURISTS (05/04)

Manicurists No

MANUFACTURERS REPRESENTATIVES OR AGENTS (SEE SALES – WHOLESALE)

MANUFACTURING (03/05)

Owners*; Managers* – 100% office duties (See Executive)

Other Owners*; Managers*; Superintendents* –
supervision only, no manual duties 2A

Supervisors*; Skilled workers*; Tool & Die Makers*;
Butchers* – not slaughtering A

Other workers B

MARINE INDUSTRY (03/05)

Marinas

Owners*; Managers* – supervising only, no manual duties A

Other owners; Other workers No

Shipping

Ocean & great lakes shipping captain*; Chief officers*;
Stewards*; Engineers*; Masters*; Mates*; Pursers*;
Quartermasters*; Radio operators* A

Others No

MARTIAL ARTS (SEE FITNESS CENTRES)

MASONS & STONESETTERS (06/95)

Masons & Stonesetters A

MASSAGE THERAPISTS (10/99)

Massage therapists* – Registered Massage Therapists only 2A

Not Registered No

MAXILLOFACIAL SURGEONS (05/05)

Maxillofacial Surgeons 4A

MAYOR (04/97)

Classify by occupation & duties prior to being elected (details of any pension benefits as well as income information prior to election to mayor may also be required)

MEAT PACKING (SEE MANUFACTURING)

MECHANICS (03/05)

Aircraft & licensed mechanics* A

Others B

MEDICAL DOCTORS (SEE PHYSICIANS & SURGEONS)

MEDICAL SERVICES (SEE HOSPITALS AND SPECIFIC OCCUPATIONS)

MERCHANTS, SALES REPRESENTATIVES OR SALES CLERKS (SEE SALES)

METALLURGISTS (10/99)

Metallurgists*, other than mining 3A

Mining (See Mining, Ore Dressing & Concentrating, & Quarrying)

METEOROLOGISTS (06/95)

Meteorologists* 3A

METER READERS (03/05)

Meter Readers* A

MIDWIVES (04/97)

Midwives working full-time with R.N. or equivalent designation 2A

Others No

MINING, ORE DRESSING & CONCENTRATING, & QUARRYING (03/05)

Above ground workers

Owners*; Executives*; Managers* – 100% office only (See Executive)

Other Owners*; Superintendents*; Managers* – office & supervisory duties only; Assayers*; Metallurgists* 2A

Foremen*; Clerks*; Weighers* A

Heavy equipment operators; Truck drivers & other workers B

Underground workers No

NOTE: Certain professional or skilled workers with minimal underground duties may qualify with an exclusion; refer full details to U/W for opinion regarding eligibility and class.

MINISTERS (SEE CLERGY)

MODELS (05/04)

Models No

MONUMENT INDUSTRY (06/95)

Dealers* – no engraving or installing 2A

Engravers & installers B

MORTGAGE BROKERS (06/95)

Mortgage brokers* 3A

MOTELS (SEE HOTELS)

MOTION PICTURES, VIDEOS, VIDEO GAME PRODUCTION, RECORDING STUDIOS & THEATRE (03/05)

Directors*; Producers*; Editors*	3A
Consultants*; Assistant directors*; Assistant producers*; Assistant editors*; Cinematographers*; Camera operators*; Lighting technicians*; Sound technicians*; Script writers*; Costume designers*; Set designers*; Managers*; Supervisors*; Animators*; Researchers*	2A
Choreographers*; Wardrobe & Makeup personnel*; Assistant camera operators*; Assistant Lighting & Sound technicians*; Assistant Designers*; Set Decorators* & Dressers*	A
Actors; Entertainers	No

MOTORCYCLE SALES & SERVICE (SEE SALES-RETAIL GROUP 1 OR 2 AND ALSO SEE AUTOMOBILE SERVICES)

MOVIE THEATRES (03/05)

Owners* – office duties only	3A
Owners* – office & supervision only; Projectionists*	2A
Other workers	No

MOVING & STORAGE & WAREHOUSES (03/05)

Owners* – office & sales duties only	3A
Owners* – office & supervision; Salespeople*	2A
Supervisors* – supervising only	A
Other owners; Checkers; Watchmen; Drivers; Craters; Packers	B

MUSIC TEACHERS (03/05)

With a regular place of business away from home*	2A
In home (no upgrades)	2A (see Guidelines for Those Working in Home)

MUSIC THERAPIST (03/05)

Music therapist* - with a university degree	2A
Others* - not in home	A
Others - in home	No

MUSICIANS (05/04)

Musicians	No
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NATURAL GAS INDUSTRY (SEE OIL & NATURAL GAS PRODUCTION OR ALSO SEE PUBLIC UTILITIES)

NATUROPATHS (05/04)

Naturopaths who have the ND designation from a recognised school such as the Canadian College of Naturopathic Medicine A – Bridge Series Only
See note below

These Naturopaths will be offered ‘starting in practice’ limits of \$1000/month (within 3 months of starting practice) and those who graduated from CCNM can get a 10% discount (maximum discount available under Bridge). The student initiative is not available.

Note: Other recognised schools include National College of Naturopathic Medicine (Portland, Oregon), Bastyr University (Seattle, Washington), Southwest College of Naturopathic Medicine (Tempe, Arizona) & University of Bridgeport College of Naturopathic Medicine (Bridgeport, CT).

Naturopaths – all others No

NEWSPAPER DELIVERY (04/97)

Working full-time hours with insurable income B

NEWSPAPER INDUSTRY (SEE PRINTING & PUBLISHING)

NIGHTCLUBS (SEE BARS, NIGHTCLUBS)

NOTARIES (QUEBEC) (06/95)

Notaries (Quebec) 4A

NOTARIES PUBLIC (SEE PARALEGAL SERVICES)

NUCLEAR (03/05)

Physicists 4A

Pipeline inspectors* A

NURSERIES (SEE AGRICULTURE)

NURSERY SCHOOLS (SEE DAY CARE CENTRES)

NURSES (05/04)

R.N.s; Nurse practitioners	2A
R.N.A.s; L.P.N.s, R.P.N.s	A
In-home visiting or private-duty	Classify by professional designation (R.N., R.N.A., R.P.N.)

NURSING HOMES, LONG-TERM CARE FACILITIES, REHABILITATION FACILITIES, PRIVATE SANITARIUMS & RETIREMENT HOMES (03/05)

Business not located in a personal residence

Owners* - 100% office duties only	(See Executive)
Other Owners* - supervision only, no manual duties	2A
Other Owners*; Managers*; Supervisors*	A
R.N.s; R.N.A.s; L.P.N.s; R.P.N.s; Other workers	(See Hospitals)

OCCUPATIONAL THERAPISTS (06/95)

Occupational therapists* 2A

OCULIST (10/99)

Oculist* 3A

OFFICE MACHINE SALES & SERVICE (SEE BUSINESS MACHINES)

OFFICE WORKERS (03/05)

Office workers* 3A

OFFSHORE OIL PRODUCTION (SEE OIL & NATURAL GAS PRODUCTION, DRILLING & EXPLORATION)

OIL & NATURAL GAS PRODUCTION, DRILLING & EXPLORATION (03/05)

Owners*; Managers* – 100% office duties only;
Self-employed: Consultants*, Drilling Contractors* and
Landpersons* – 100% office duties only 3A

Managers* – 100% office & supervision only; Superintendents* –
100% office & supervision only; Geologists* with field duties 3A

Other Owners*; Consultants* – on site supervision,
checking/reading equipment, making reports, no manual duties;
Geophysical technicians*; Landpersons with field duties*, no manual
duties; Drilling contractors* with field duties, no manual duties 2A

Supervisors*; Oil well & pipeline servicemen* & pumpers*;
Wireline operators*; Foremen*; Tool pushers*; Gaugers*; Inspectors*;
Drillers*; Cranemen*; Oil scouts*; Testers*; Equipment maintenance*;
Gas plant operators* A

Seismic crews, not handling explosives; heavy equipment operators;
pipeline construction; derrick rig and tank builders; casers; casing pullers;
driller's helpers; floor men; roughnecks; roustabouts, well cleaners
and pullers; other workers with non-hazardous duties B

Explosives handlers; other workers with hazardous duties No

OPTICIANS (06/95)

Opticians* 3A

OPTOMETRISTS (06/95)

Optometrists 4A

ORAL SURGEONS (05/05)

Oral Surgeons 4A

ORNAMENTAL IRON WORKERS (03/05)

Ornamental iron workers* A

ORTHODONTISTS (02/05)

Orthodontists 4A

ORTHOTISTS (06/95)

Orthotists* 3A

OSTEOPATHS (06/95)

Osteopaths 4A

OCCUPATION SCHEDULE (P-S)

PACKING HOUSE OR STOCKYARD (SEE MANUFACTURING)

PAINTERS, COMMERCIAL (06/95)

Commercial painters A

PAINTERS & SCULPTORS (04/05)

Painters & Sculptors No

PAPERHANGERS (06/95)

Paperhangers A

PAPER, PLYWOOD OR PULP MILL (SEE LUMBER INDUSTRY)

PARALEGAL SERVICES (06/95)

Paralegal services* 3A

PARKING LOTS (03/05)

Owners*; Managers* – 100% office duties only 2A

Other owners*; Managers* – supervision only A

Attendants No

PARKS (SEE GARDENERS OR ALSO SEE LANDSCAPE & HORTICULTURAL SERVICES)

PAWNBROKERS (06/95)

Pawnbrokers* A

PEDIATRICIANS (10/99)

Pediatricians 4A

PEDODONTISTS (05/05)

Pedodontists 4A

PERIODONTISTS (05/05)

Periodontists 4A

PERSONAL ENTERTAINERS (10/99)

Personal entertainers No

PERSONAL SERVICES (03/05)

Cosmetologists*; Estheticians*; Electrologists*; Hairdressers*;
Hairstylists* – with a regular place of business away from home A

In home (no upgrade) A (see Guidelines for Those
Working in Home)

Manicurist No

PERSONNEL SUPPORT WORKERS (SEE HOME CARE ATTENDANTS)

PERSONAL TRAINERS (10/99)

Personal trainers B

PERSONNEL AGENCIES (SEE EMPLOYMENT AGENCIES)

PET GROOMING & KENNELS & ANIMAL SITTING SERVICES (05/04)

Owners* A

Other workers No

PHARMACIES (SEE PHARMACISTS OR ALSO SEE SALES – RETAIL GROUP 1)

PHARMACISTS (06/95)

Pharmacists 4A

PHOTOGRAPHERS – COMMERCIAL (06/95)

Commercial Photographers* 3A

Freelance Photographers No

PHYSICAL EDUCATION INSTRUCTOR (SEE TEACHERS)

PHYSICAL THERAPISTS (10/99)

Physical therapists* 2A

PHYSICIANS & SURGEONS (06/95)

Physicians & Surgeons 4A

PHYSICISTS (04/97)

Physicists (including nuclear), office and/or field duties 4A

PHYSIOTHERAPISTS (06/95)

Physiotherapists* 2A

PHYTOTHERAPISTS (HERBOLOGIST) (10/99)

Phytotherapists (Herbologist) 2A

PIANO TUNERS (06/95)

Piano tuners* 2A

PICTURE FRAMERS (03/05)

Picture framers* A

PIPEFITTERS (03/05)

Pipefitters* A

**PIPELINE CONSTRUCTION (SEE OIL & NATURAL GAS PRODUCTION,
DRILLING & EXPLORATION)**

PLASTERERS (03/05)

Plasterers* A

PLUMBERS (03/05)

Journeyman* or Masters* 2A

Others* A

PODIATRISTS (06/95)

Podiatrists 4A

POLICE & LAW ENFORCEMENT OFFICERS (03/05)

Police chiefs* and Officers* with office and court duties only;
Prison wardens*; Parole & probation officers* 2A

Officers* – not making arrests – **maximum 10 year
benefit period allowed** A

Detectives; Other officers; Jail guards – **maximum 10 year
benefit period allowed** B

POLISHERS (SEE BUFFER, POLISHER, GRINDER)

POOL HALLS (06/95)

Owners; Employees No

POSTAL SERVICE EMPLOYEES (05/04)

Postal franchise owner (see Sales, Retail – Group 1)

Postal service employees No

Postal workers – on contract (Classify by duties)

PRINTING, PUBLISHING, NEWSPAPER INDUSTRY (03/05)

Owners*; Publishers*; Editors* – 100% office duties only 3A

Other Owners*; Supervisors* – supervising only; Blueprint makers*;
Photostatters*; Hand book binders*; Engravers*; Etchers*; Finishers*;
Photographers* (employees only); Proofers*; Strippers*; Compositors*;
Electrotypers*; Jobbers*; Linotypes*; Typesetters*; Proof readers*;
Lithographic artists*; Reporters* (employees only) 2A

Machine book binders*; Maintenance mechanics*; Press operators*;
Printers*; Stone hands*; Type foundry workers*;
Other skilled workers* A

PRISON GUARDS (SEE POLICE & LAW ENFORCEMENT)

PRIVATE INVESTIGATORS (10/99)

Private investigators B

PROBATION OFFICER (SEE POLICE AND LAW ENFORCEMENT OFFICERS)

PRODUCERS & DIRECTORS (SEE BROADCASTING OR ALSO SEE MOTION PICTURES)

PROPERTY MANAGEMENT (SEE BUILDING SERVICES)

PROSPECTORS – MINE OR MINERALS (05/04)

Prospectors – Mine or minerals (above or below ground) No

PROSTHETISTS (06/95)

Prosthetists* 3A

PROSTHODONTISTS (05/05)

Prosthodontists 4A

PSYCHIATRISTS (06/95)

Psychiatrists 4A

PSYCHOLOGISTS (03/05)

With PhD 4A

With masters degree* 3A

Others (See Social Services)

PUBLIC UTILITIES – HYDRO, TELEPHONE, NATURAL GAS, WATER & SEWAGE TREATMENT PLANTS (ALSO SEE SANITATION SERVICES) (03/05)

Owners*; Executives*; Managers*; Power house & plant & exchange managers* – 100% office duties only 3A

Other Owners*; Managers*; Superintendents* – supervision only, no manual duties; Switchboard operators*; Electronic technicians* – inside duties only 2A

Other owners*; Supervisors*; Meter readers* & installers*; Stationary engineers*; Telephone installers* & repairers*; Dispatchers*; Other skilled workers* A

(Continued on next page)

**PUBLIC UTILITIES – HYDRO, TELEPHONE, NATURAL GAS, WATER & SEWAGE
TREATMENT PLANTS (ALSO SEE SANITATION SERVICES) (03/05) (CONTINUED)**

Power line & telephone line construction & maintenance;
Heavy equipment operators; Truck drivers; Other workers B

PUBLICITY AGENTS (03/05)

Publicity agents* 3A

PUBLISHER / PUBLISHING (SEE PRINTING)

QUARRYING (SEE MINING)

RABBIS (03/05)

Rabbis* 3A

RACE TRACKS (CARS OR HORSES – ANY OCCUPATION) (06/95)

Race tracks (cars or horses – any occupation) No

RADIO (SEE BROADCASTING)**RADIO & T.V. REPAIRS (SEE APPLIANCE, RADIO & T.V. REPAIRS)****RADIO OR T.V. SALES AND SERVICES (SEE SALES)****RAILROADS (SEE TRANSPORTATION)****REAL ESTATE APPRAISALS (03/05)**

Owners*; Appraisers* 2A

REAL ESTATE RENTAL (SEE REAL ESTATE SALES)**REAL ESTATE SALES & DEVELOPMENT (RESIDENTIAL & COMMERCIAL) (03/05)**

Owners*; Brokers*; Sales representatives*;
Time-share sales representatives* 2A

RECORDING STUDIOS, VIDEO & AUDIO (SEE MOTION PICTURES)**RECYCLING/SHREDDING (03/05)**

Owner – Office duties only, no supervision 3A

Owners*; Managers* – office & supervision only, no manual duties A

Other owners & workers No

REDUCING SALONS (SEE FITNESS CENTRES)**REFRIGERATION MECHANICS & SERVICEMEN (06/95)**

Refrigeration mechanics* & servicemen* A

REHABILITATION FACILITIES (SEE NURSING HOMES)

REPORTERS (SEE AUTHORS)

RESIDENTIAL CUSTODIAL CARE WORKERS (SEE SOCIAL SERVICES)

RESORTS & LODGES (SEE HOTELS)

RESTAURANTS (03/05)**Best quality, liquor sales secondary**

Owners*; Managers* – office & supervision only 2A

Other owners*; Managers*; Chefs* A

Bartenders No

Waiters/Waitresses No

Other workers No

Other restaurants, franchises, fast foods & delis

Owners*; Managers* – supervision only A

Other owners; Managers; Chefs B

Other workers No

Bars, nightclubs, cabarets, lounges No

Catering services

Owners*; Office & supervision only A

Other owners; Drivers/Salespeople B

Other workers No

RETIREMENT HOMES (SEE NURSING HOMES)

RIDING SCHOOLS (06/95)

Owners* – office & supervision only A

Other owners, instructors B

ROOFERS (06/95)

Roofers

B

ROOMING HOUSE PROPRIETORS (06/95)

Rooming house proprietors

No

SALES (03/05) – Only applies to otherwise insurable industries or businesses

RETAIL – Group 1

New goods only, excluding supermarkets, meat & grocery stores, variety & convenience stores

Owners*; Managers* – 100% office duties only 3A

Other owners*; Managers* – supervision only, no manual duties 2A

Salespeople* with sales duties, no manual duties 2A

Other salespeople* with manual duties such as unloading stock or stocking racks or shelves A

RETAIL – Group 2

Supermarkets, meat & grocery stores, variety & convenience stores, used cars & other used motorized equipment

Owners*; Managers* – office and supervisory duties only, no manual duties 2A

Other owners*; Managers* with manual duties; Cashiers*; Butchers* (no slaughtering) & salespeople* A

Butchers (slaughtering) B

In home convenience/food/grocery stores No

RETAIL – Group 3

Used furniture & appliances; Used clothing No

Flea markets No

SERVICEMEN (See Appliance Repairs)

WHOLESALE

Importers* & Exporters*; Manufacturers representatives*; Travelling salespeople* – selling from samples only, no delivering 3A

DIRECT SALES & SERVICE

Water conditioners; Water services; Alarm systems; Swimming pools; Aluminum siding; Eavestroughs; Vacuum cleaners; Satellite dishes;

Owners* (no manual duties); Sales managers* – sales & supervision only; Salespeople* – no delivering or servicing 2A

Other Owners*; Other Managers*; Sales & Service people* A

DRIVER/SALESPEOPLE

Milk; Bread; Soft drink; Potato chips; Tools; Safety shoes B

TELEPHONE SOLICITING, DOOR TO DOOR SALES, HOUSE PARTY SALES & COSMETIC SALES No

SAND BLASTERS (05/04)

Sand blasters No

SANITARIUMS (SEE NURSING HOMES)

SANITATION SERVICES (03/05)**Waste & garbage collection & disposal incinerator plants**

Owners*; Managers* – 100% office duties 2A

Owners*; Managers* – office & supervision only, no manual duties A

Other owners; Other managers; Garbage truck drivers
(residential, non-hazardous waste only) & septic tank drivers B

Other drivers & other workers No

SAW FILERS (SEE LUMBER INDUSTRY)

SCIENTISTS (10/99)

Scientists 4A

SCRAP METAL, JUNKYARD DEALERS, USED AUTO PARTS (03/05)

Owners*; Managers* – 100% office duties 2A

Owners*; Managers* – office & supervision only, no manual duties A

Other owners & workers No

SCULPTORS, ARTISTS (04/05)

Sculptors; Artists No

SEAMSTRESSES, DRAPERY SEWERS (06/95)

Seamstresses*; Drapery sewers* A

SECRETARIES, STENOGRAPHIC SERVICES (03/05)

Owners*; Secretaries*; Stenographers* – with a regular place of
business away from home 3A

Owners; Secretaries; Stenographers – in home (no upgrade) 3A (see Guidelines for Those
Working in Home)

SECURITY AGENCIES (03/05)

Owners*; Managers* – 100% office duties only	2A
Owners*; Managers* – office & supervision only	A
Other owners & managers; Security guards	B

SERVANTS (SEE DOMESTIC SERVANTS)

SERVICE STATIONS (SEE AUTOMOBILE SERVICE)

SHEET METAL WORKERS (03/05)

Sheet metal workers*	A
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SHIPPING & FORWARDING BROKERS (04/97)

Shipping & forwarding brokers* – office duties only	3A
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SHOE REPAIR SHOPS (03/05)

Owners*; Skilled workers*	A
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SHOESHINE PARLOURS (05/04)

Shoeshine parlours	No
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SIGN & BILLBOARDS – SALES & SERVICE (03/05)

Owners*; Salesmen* – 100% office & sales duties only	3A
Owners*; Managers* – sales & supervision only; Sign painters* & silk screeners* – in shop only	2A
Sign painters; Erectors – outside duties	B

SKATING INSTRUCTORS (03/05)

Skating instructors*	A
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SKATING RINKS – ICE OR ROLLER (03/05)

Owners* – office & supervision only	2A
Other owners*; Cashiers*	A
Ice makers	B
Other workers	No

SKI INSTRUCTORS (05/04)

Ski instructors	No
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SKI RESORTS (SEE HOTELS)

SNOW REMOVAL SERVICES (10/99)

Snowplough operators	B
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SOCIAL SERVICES & COUNSELLING AGENCIES (03/05)

With a regular place of business away from home

Counsellors*; Social workers* – 100% office duties	2A
Others* – investigating & making reports	A

In home

Counsellors*; Social workers*	A (see Guidelines for Those Working in Home)
Residential custodial care workers, home care attendants	No

SPEECH PATHOLOGISTS OR THERAPISTS (06/95)

Speech pathologists or therapists*	3A
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STATIONARY ENGINEERS (03/05)

Stationary engineers*	A
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STEAMFITTER (03/05)

Steamfitter*	A
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STEELWORKERS – STRUCTURAL (SEE CONSTRUCTION)

.....
STEEPLEJACKS (05/04)

Steeplejacks

No

.....
STENOGRAPHERS (SEE SECRETARIES)

.....
STEVEDORES (SEE DOCK WORKERS)

.....
STEWARDS (SEE AVIATION)

.....
STOCKBROKERS (ALSO SEE FINANCIAL SERVICES) (04/97)

Stockbrokers, investment advisors/sales,
mutual fund advisors/sales, financial planners

3A

Floor Traders

B

.....
STOCKYARDS (SEE MANUFACTURING)

.....
STONE INDUSTRY (SEE MINING)

.....
STONESETTERS & MASONS (SEE MASONS & STONE SETTERS)

.....
STREET CLEANING (SEE SANITATION SERVICES)

.....
STUDENTS (SEE STUDENT LIMITS IN UNDERWRITING GUIDELINES)

.....
SURVEYORS (06/95)

Surveyors*

3A

.....
SWIMMING POOL SALES & SERVICE (SEE SALES – DIRECT)

OCCUPATION SCHEDULE (T – Z)

TAILORS (06/95)

Tailors* A

TALENT AGENT (SEE BOOKING OR TALENT AGENT)

TANNING SALONS (03/05)

Owners*; Employees* A

TAXICAB COMPANIES (03/05)

Owners*; Dispatchers* – no driving duties A

Owners – driving; Taxi drivers B

TAXIDERMIST (06/95)

Taxidermist* 2A

TEACHERS – WITH A RECOGNIZED TEACHING DEGREE WORKING IN THE REGULAR SCHOOL SYSTEM (03/05)

University professors; Principals & superintendents 4A

Teachers* of academic or commercial subjects; Asst. principals*;
Department heads*; Guidance teachers*; Music teachers*;
Special education teachers* 3A

Manual arts*; Vocational or trade school teachers*;
Physical education teachers*; School sports* 2A

TECHNICIANS, TECHNOLOGISTS – WITH NO SPECIAL HAZARDS (06/95)

Technicians*, technologists* – with no special hazards 2A

TELEPHONE ANSWERING SERVICES (03/05)

With a regular place of business away from home

Owners* – 100% office duties, no phone answering 3A

Other owners*; Other workers* 2A

In home No

TELEPHONE COMPANIES (SEE PUBLIC UTILITIES)

TELEVISION (SEE BROADCASTING)

TELEVISION CABLE COMPANIES (03/05)

Owners*; Managers* – 100% office duties	3A
Other Owners*; Managers*; Salespeople* – no manual duties	2A
Installers*; Service people* – inside duties only	A
Linemen; Installers; Service people – outside duties	B

TELEVISION & RADIO REPAIRS (SEE APPLIANCES, RADIO & T.V. REPAIRS)

TENNIS & RACQUET BALL CLUBS (03/05)

Owners* – office & supervision only	2A
Other owners*; Club pros*; Instructors*	A
Other workers	No

TEXTILE MILL (SEE MANUFACTURING)

THEATRES, STAGE PRODUCTIONS (SEE MOTION PICTURES)

TILE SETTERS (06/95)

Tile setters	A
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TINSMITHS (03/05)

Tinsmiths*	A
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TITLE SEARCHERS (06/95)

Title searchers*	3A
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TOOL & DIE MAKERS (SEE MANUFACTURING)

TRAILER PARK PROPRIETORS (05/04)

Trailer park proprietors & employees	No
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TRANSLATORS/INTERPRETERS (06/95)

Translators* & Interpreters* 3A

TRANSPORTATION AND TRUCKING INDUSTRY (03/05)

Owners*; Executives* – 100% office duties only 3A

Managers* – with 100% office duties; Station masters* & agents*;
Ticket agents*; Freight solicitors* 3A

Managers*; Superintendents* – supervision only, no manual duties;
Dispatchers* – office only 2A

Supervisors*; Repairers*; Inspectors*; Freight checkers*; Weighers*;
Train engineers*; Brakers*; Conductors*; Yardmasters*;
Baggage agents*; Telegraphers* A

Baggage handlers; Detectives; Guards; Signal maintainers;
Watchmen; Firers; Porters B

TRAPPERS AND HUNTERS (10/99)

Trappers and hunters No

TRAVEL AGENCIES (03/05)

Owners*; Travel agents* 2A

TREE FARMS (SEE AGRICULTURE)

TREE SURGEONS, TRIMMERS, SPRAYERS (06/95)

Owners* – office & supervision only, no manual duties A

Other owners & workers B

TRUCKING (SEE DRIVERS OR ALSO SEE TRANSPORTATION)

ULTRASOUND TECHNICIANS (03/05)

Ultrasound technicians*

2A

UNDERTAKERS (SEE FUNERAL DIRECTORS)

UPHOLSTERERS (06/95)

Upholsterers*

A

VENDING MACHINE INDUSTRY (05/04)

Owners* - 100% office duties	2A
Other owners* - office & supervision only	A
Repairman (mechanic)	B
Routeman	No
Other workers	No

VETERINARIANS (06/95)

Veterinarians	3A
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VETERINARIANS' ASSISTANTS (06/95)

Veterinarians' assistants	A
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VETERINARIAN TECHNICIANS (04/97)

Veterinarian technicians	2A
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VIDEO ARCADES (SEE ARCADES)

**VIDEO PRODUCTION INCLUDING VIDEO GAMES
(SEE MOTION PICTURES, VIDEOS)**

.....
WAITER OR WAITRESS (SEE RESTAURANT)
.....

.....
WAREHOUSES (SEE MOVING & STORAGE)
.....

.....
WASTE DISPOSAL (SEE SANITATION SERVICES)
.....

.....
WATCHMEN/GUARDS (06/95)

Watchmen, guards B

.....
WATCH REPAIRS (SEE JEWELLERY & WATCH MANUFACTURE OR REPAIRS)
.....

.....
WATER WELL DRILLERS (06/95)

Water well drillers* A

.....
WATER WORKS (SEE PUBLIC UTILITIES)
.....

.....
WELDERS & CUTTERS (03/05)

Welders* & cutters* A

.....
WELFARE WORKERS (SEE SOCIAL SERVICES)
.....

.....
WILDLIFE REMOVAL (04/97)

Capture and removal of live animals or wildlife B

.....
WINDOW CLEANERS (05/04)

Window cleaners No

.....
WINDOW DRESSER OR TRIMMER (SEE DECORATORS)
.....

.....
WINDOW INSTALLER (03/05)

Window installer* A

.....
WINE & LIQUOR (SEE SALES, RETAIL – GROUP 2)
.....

WOOD WORKING & REFINISHING INDUSTRY (03/05)

Cabinetmakers*	A
Sanders; Painters; Varnishers; Finishers	B

WRITERS (SEE AUTHORS, JOURNALISTS)

.....

X-RAY INSPECTORS, REPAIRERS & TESTERS (03/05)

X-ray inspectors*; Repairers*; Testers* A

.....

X-RAY TECHNICIANS (03/05)

X-ray technicians* 2A

