



ASSUR-DEBT

PRESELECTION GUIDE

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DISABILITY INSURANCE - PRESELECTION GUIDE FOR ASSUR-DEBT

About this guide

The present preselection guide is to provide insurance representatives/brokers with a simplified overview of the more common medical conditions or non-medical impairments encountered in underwriting disability products.

This information is **for informative purposes only** and does not engage Humania Assurance Inc. in any contractual obligation.

Types of Underwriting Requirements that may be required:

Teleinterview

Blood Profile

Urine Analysis

Vital Signs (Height/Weight and Blood Pressure)

APS (Attending Physician Statement)

ECG (Electrocardiogram)

Supplementary Questionnaires

MVR (Motor Vehicule Report)

Inspection Report

Financial Statements

Proof of Income

Underwriting Decisions:

Accept - Standard

Accept - with permanent or temporary rating

Accept - with permanent or temporary exclusion

Postpone - no offer will be made now but possible future reconsideration

Decline - no offer will be made now or in the future

Before submitting the application:

- **Residency status :** We do not insure to Non-Residents. For Permanent Residents who have been living less than 2 years in Canada, we can request additional requirements such as blood/urine profile or samples, vital signs and proof of residency.
- **Language :** Your client must understand spoken and written French or English. The application must be completed either in French or in English. No other language is accepted and the services of an interpreter are not permitted.

Eligibility

- Your client is not eligible if one of the following situation applies:

Is your client under any current medical investigation?

Is your client's driver's licence suspended?

Has your client been convicted of driving under the influence in the last year?

Does your client have an ignition Interlock System or Breath Alcohol Ignition Interlock Device on their vehicle?

Is your client under any pending judgment or charges?

Has your client been convicted of any criminal offence within the past two years?

Is your client currently on probation?

Has your client been in disability for nervous disorder in the last two years?

- Drug usage : we do not insure individuals who are using the following non-prescription drugs:
 - Sedatives, tranquilizers (barbiturates such as phenobarb, seconal, Nembutal, benzodiazepines such as valium, librium, dalmane).
 - Opiates (heroin, morphine, opium, demerol, codeine, etc.) .
 - Stimulants (amphetamines such as asbenzedrine, dexedrine, methedrine) Cocaine (coke, crack, etc.), Angel Dust, Ecstasy or other illicit drugs.

However, your client may be eligible for our Insurance without medical exam, simple, affordable, easy to apply at <https://assem.humania.ca/en-CA/home>

Table of medical conditions

Medical Conditions	Factors Influencing the Decision (Considerations)	Probable Requirements	Possible Underwriting Decisions for Disability Insurance
Anxiety	Number of Episodes Date of Last Episode Time Lost from Work Medication and Treatments Any Hospitalizations Any Suicidal Ideation or Attempts.	Nervous Disorder Questionnaire Attending Physician Statement (APS)	Standard if no complications 90 days waiting period Benefit period limited to 5 years Possible exclusion
Atrial fibrillation	Date of Diagnosis Type of Treatment Investigations Completed	Attending Physician Statement (APS)	If a single episode and normal Cardiac Investigation: Possible Standard Otherwise: + 50% to Decline.
Asthma	Current Age Date of Diagnosis Severity Type of Medication or Treatment Tobacco Usage—Current and Past	Respiratory Disorder Questionnaire Attending Physician Statement (APS)	Non-Smokers: Mild Asthma: Between Standard to + 25% Moderate Asthma: + 25% to + 50% Severe Asthma: Decline Smokers: Additional extra premium of + 25% Limited benefit period Possible exclusion
Bariatric Surgery	Weight Prior to Surgery Date of Surgery Type of Surgery Complications due to Surgery Current Weight	Attending Physician Statement (APS)	12 months post surgery: Postpone Over 12 months after surgery : Decision is based on height and weight and no complications
Barrett's Esophagus	Severity Treatment	Attending Physician Statement (APS)	Between + 50% to Decline Possible exclusion
Bipolar Disorder	Number of Episodes Date of Last Episode Time Lost from Work Medication and Treatments Any Hospitalizations Any Suicidal Ideation or Attempts	Nervous disorder Questionnaire Attending Physician Statement (APS)	Diagnosed within 12 months: Postpone Otherwise: + 50% to + 100% Waiting period 90 days Benefit period limited to 5 years, nervous disorder exclusion
Blood Cancer (Leukemia)			Decline
Breast Cancer	Current Age Date of Diagnosis Type and Stage Type of Treatment Date Treatment Completed Recurrences	Attending Physician Statement (APS)	Carcinoma in situ: Postpone 1 Year. Afterwards based on stage : + 25%, benefit period limited to 5 years and exclusion, to decline

Medical Conditions	Factors Influencing the Decision (Considerations)	Probable Requirements	Possible Underwriting Decisions for Disability Insurance
Cancer: Skin—Malignant Tumour Basal Cell Skin Squamous Cell	Date of Diagnosis Type of Cancer-Tumour Type of Treatment Type and Stage Date of Last treatment Recurrences	Attending Physician Statement (APS)	Basal Cell Carcinoma: 0-1 year of diagnosis exclusion, standard afterwards Squamous Cell Carcinoma: 0-1 year of diagnosis exclusion, standard afterwards Malignant Tumour: Based on Stage and date of last treatment, Rated to Decline
Cholesterol	Current Age Date of Diagnosis Type of Medication Current Cholesterol Readings	Blood/Urine Profile and Vital Signs	Standard if well controlled and cholesterol readings within normal limits.
Chronic Obstructive Pulmonary Disease (COPD) Chronic Bronchitis	Date of Diagnosis Treatment Severity Tobacco Usage—Current and Past	Attending Physician Statement (APS)	Non-smoker: + 50 % to Decline Smoker: + 100 % to Decline
Coronary Artery Disease Bypass surgery Angioplasty Heart attack	Current Age Date of Diagnosis Severity Current Symptoms Treatment and Medication Tobacco Usage—Current and Past	Attending Physician Statement (APS)	Ages 35 – 40: + 175 % to Decline Ages 41 – 50: + 100 % to + 225 % Ages 51 – 60: + 50 % to + 150 % Ages 61 – 69: + 50 % to + 100 % Uninsurable: Onset of Coronary Artery Disease before age 35, Myocardial Infarction within the last 6 months: More than one CABG performed.
Diabetes Type 1 and 2	Current Age Date of Diagnosis Treatment and Medication Compliance with Treatment Tobacco Usage—Current and Past	Blood/Urine Profile and Vital Signs Attending Physician Statement (APS)	Type 1: Under Age 20 at time of Application: Decline Age 20 and over: + 125 % to Decline Type 2: Between + 50 % to Decline. If over age 60 and good control, possibly standard.
Epilepsy	Date of Diagnosis Type of Epilepsy Treatment and Medication Investigations Completed Number of Episodes Date of Last Episode	Attending Physician Statement (APS)	Depending on the type of Epilepsy: Standard to + 150%
High Blood Pressure	Current Age Date of Diagnosis Type of Medication Current Blood Pressure Readings	Blood/Urine Profile and Vital Signs	Standard if well controlled and blood pressure readings within normal limits.
Lung Cancer			Decline
Major Depression	Number of Episodes Date of Last Episode Time Lost from Work Medication and Treatments Any Hospitalizations Any Suicidal Ideation or Attempts.	Nervous Disorder Questionnaire Attending Physician Statement (APS)	Presently (and if currently on disability): Postpone Otherwise: + 50 % to + 100 % Waiting period 90 days Duration 5 years, Nervous disorder exclusion
Multiple Sclerosis			Decline
Parkinson's Disease			Decline

Medical Conditions	Factors Influencing the Decision (Considerations)	Probable Requirements	Possible Underwriting Decisions for Disability Insurance
Prostate Cancer	Current Age Date of Diagnosis Type and Stage Type of Treatment Date Treatment Completed Recurrences	Attending Physician Statement (APS)	Based on stage and the date of the last treatment : 0-3 years decline, afterwards' + 50%, to exclusion or decline
Pulmonary Embolism	Date of Diagnosis Number of Episodes Severity	Attending Physician Statement (APS)	Diagnosed within last 6 months: Postpone. Otherwise: Standard if no complications
Rheumatoid Arthritis Juvenile Arthritis	Current Age Date of Diagnosis Limitations in Activities Medication and Treatment	Attending Physician Statement (APS)	Minimum waiting period 90 days, + 25% with exclusion Maximum benefit 5 years to decline Based on stage : Postpone the first 2 to 5 years
Schizophrenia	Number of Episodes Date of Last Episode Time Lost from Work Medication and Treatments Any Hospitalizations Any Suicidal Ideation or Attempts.	Nervous Disorder Questionnaire Attending Physician Statement (APS)	Date of initial diagnosis/episodes within 10 years: Decline Otherwise: + 100% waiting period 90 days, maximum benefit 5 years, exclusion to decline
Sleep Apnea	Current Age Date of Diagnosis Type—central, mixed or obstructive Treatment (CPAP or Surgery) Compliance with Treatment Date of last Sleep Study	Attending Physician Statement (APS)	Treated with a good response: depending on age and the severity: between standard to + 50%. Untreated: depending on the age and the severity: Between + 50% to decline. If no sleep study has been completed or is pending: Postpone. Central Sleep Apnea: Decline
Thrombophlebitis	Number of Episodes Date of Last Episode Medication and Treatments	Attending Physician Statement (APS)	Standard to + 50%
Thyroid Cancer	Current Age Date of Diagnosis Type and Stage Type of Treatment Date Treatment Completed Recurrences	Attending Physician Statement (APS)	Within 6 months of completion of treatment: Postpone. Otherwise: depending on Stage and the date of last treatment, Standard to Decline.

Medical Conditions	Factors Influencing the Decision (Considerations)	Probable Requirements	Possible Underwriting Decisions for Disability Insurance
Transient Ischemic Attack (TIA) Stroke	Current Age Date of Diagnosis Number of Episodes Treatment Tobacco Usage—Current and Past	Attending Physician Statement (APS)	Transient Ischemic Attack (TIA) Date of diagnosis: - 0 to 2 years: Decline - 2 to 5 years: Minimum waiting period 90 days, + 50% to + 100%, maximum benefit period 5 years - More than 5 years: Minimum waiting period of 30 days, possible + 50% to + 125%, maximum benefit period 5 years Stroke: Date of diagnosis: - 0 to 5 years: Decline - 5 to 10 years: Minimum waiting period 90 days + 50% to + 150%, benefit period 2 years - 10 years or more: + 50% to + 100%, benefit period 2 years For TIA or Stroke: If more than one episode or sequel: Decline
Ulcerative Colitis Crohn's Disease Irritable Bowel Disease	Current Age Date of Diagnosis Symptoms and Severity Treatment Surgery Number of episodes	Gastrointestinal Disorder Questionnaire Attending Physician Statement (APS)	Irritable Bowel Disease: Standard Ulcerative Colitis/Crohn's Disease: Diagnosed in last 6 months: Postpone. Otherwise: + 50% to Decline depending on the severity. Exclusion possible

Table of Non-Medical Conditions

Non-Medical Conditions	Factors Influencing the Decision (Considerations)	Probable Requirements	Possible Underwriting Decisions for Disability Insurance
Alcohol Dependence Alcoholism	Current Age Current-Past Usage Treatment Relapse	Alcohol Usage Questionnaire Blood Profile	More than 7 Years since Abstinent: Standard Between 2 and 7 years since Abstinent: + 50% to + 100% Current Consumption: Decline
Aviation: Commercial Pilots	Current Age Number of Hours Number of Years' Experience Type of Licence Type of Aircraft Where Flying (Destinations)	Aviation Questionnaire	If company based in Canada or United States: Standard: Otherwise: Exclusion.
Aviation: Private Pilot	Current Age Number of Hours Number of Years' Experience Type of Licence Type of Aircraft Where Flying (Destinations)	Aviation Questionnaire	Student Pilots: Standard to Exclusion Other Type of Private Aviation: Exclusion.

Non-Medical Conditions	Factors Influencing the Decision (Considerations)	Probable Requirements	Possible Underwriting Decisions for Disability Insurance
Criminal History	Date and Number of Criminal Activities Type of Sentence and (Date Completed)	Inspection Report may be Requested	Charges Pending or on probation: Decline Single Offense: Postpone until 2 years after probation completed Multiple Offenses: Decline
Driving	Infractions in the last 3 years DUI Suspensions	Motor Vehicle Report (MVR)	Depending on MVR status Possible standard to Decline A few minor infractions can be considered Standard If licence currently suspended due to DUI or Ignition Interlock system on vehicle: Decline
Drug Usage	Current Age Type Frequency Treatment Required	Drug Usage Questionnaire Urine Analysis	Marijuana: Standard to decline, Non-Smoker rates Other Drugs: Current usage Decline
Foreign Travel	Destinations Duration Reason	Foreign Travel Questionnaire	North America or Western Europe:- Standard. Other destinations:- Standard to decline or exclusion Travel for Humanitarian Reasons: Decline
Motor Vehicle Racing	Type of Racing Type of Vehicle	Racing Questionnaire	Exclusion
Mountain Climbing and Rock Climbing	Type of Climbing Where Completed If Further Intention Altitude	Climbing Questionnaire	Indoor Climbing: Standard Trail Climbing, Trekking, Hiking: Standard Other (top rope, rock climbing, ice snow climbing): Exclusion
Parachuting	When and Where Completed If Further Intention	Parachuting Questionnaire	If no further intention: Standard Otherwise: Exclusion
Scuba Diving	Certification Average Depth and Frequency Deepest Depth and Frequency, Location Any Medical Concerns	Scuba Diving Questionnaire	Snorkeling: Standard Less than 100 Feet: Standard if no Cavern Diving, Cave Diving, Ice Diving, Night Diving. Uncertified or Diving Alone: Decline Others: Exclusion

Height and Weight table

Standard

Feet	Meter	Pounds	Kilo
5.0	1.52	95 - 173	43 - 78
5.1	1.55	98 - 179	44 - 81
5.2	1.58	101 - 185	46 - 84
5.3	1.60	105 - 191	47 - 86
5.4	1.62	108 - 197	49 - 89
5.5	1.65	111 - 204	50 - 92
5.6	1.68	115 - 210	52 - 95
5.7	1.70	118 - 216	53 - 98
5.8	1.73	122 - 223	55 - 101
5.9	1.75	125 - 229	56 - 104
5.10	1.78	129 - 236	58 - 107
5.11	1.80	133 - 243	60 - 110
6.0	1.82	137 - 250	62 - 113
6.1	1.85	140 - 257	63 - 116
6.2	1.88	144 - 264	65 - 119
6.3	1.90	148 - 271	67 - 123
6.4	1.93	152 - 278	69 - 126
6.5	1.95	156 - 286	71 - 129
6.6	1.98	160 - 293	72 - 133
6.7	2.00	164 - 301	74 - 136

Deline

Feet	Meter	Pounds	Kilo
5.0	1.52	221	100
5.1	1.55	228	104
5.2	1.58	236	107
5.3	1.60	244	111
5.4	1.62	251	114
5.5	1.65	259	118
5.6	1.68	267	121
5.7	1.70	275	125
5.8	1.73	284	129
5.9	1.75	292	133
5.10	1.78	301	137
5.11	1.80	309	140
6.0	1.82	318	144
6.1	1.85	327	148
6.2	1.88	336	153
6.3	1.90	345	157
6.4	1.93	354	161
6.5	1.95	364	165
6.6	1.98	373	169
6.7	2.00	383	174

Table of Underwriting requirements ASSURE-DEBT

Disability insurance in case of accident or sickness

Age	Monthly benefit**
	0 - \$2,000
18 - 39	Teleunderwriting
40 - 49	Teleunderwriting
50 - 59	Teleunderwriting

Disability insurance - sickness to age 75 / accident to age 100

Age	Monthly benefit**
	0 - \$2,000
55 - 65	Teleunderwriting

** For the purpose of determining the underwriting requirements, the monthly benefit includes:

- 100 % of the total disability benefit in case of accident or sickness;
- 100 % of all disability insurance issued in the previous 12 months with all companies and that will not be replaced;
- 100 % of the guaranteed insurability benefit.

The complete underwriting requirements (the additional underwriting requirements for Life Insurance Rider) appear in the illustration of the insurance quotation.

The Insurer reserves the right to request any requirement deemed necessary by Underwriting regardless of age, amount or product.

Frequently Asked Questions (F.A.Q.)

Q. : What is your smoker definition?

A. : A smoker is considered someone who used tobacco in the last 12 months, including chewing tobacco, electronic cigarettes or other smoking devices, nicotine substitutes or products such as nicotine patches or gum, been prescribed medication or followed a smoking cessation program or therapy.

Q. : Does Humania accept any HIV clients at this time?

A. : We do not accept HIV clients at this time.

Q. : Can a person who is currently pregnant be considered for life insurance?

A. : Yes - as long as there are no complications (including Gestational Diabetes) and no history of complications with previous pregnancies.

Q. : Can I submit a cover letter/e-mail?

A. : Yes if you feel the additional information may be helpful and pertinent to the underwriting including the policy member related.

Q. : Are we allowed to ask details regarding Genetic Testing?

A. : No, we are in accordance with the law, Bill S-201 adopted as of May 4, 2017, that prohibit and prevent genetic discrimination. Although clients are required to disclose medical tests completed in the last 5 years, this no longer applies to genetic test results. If clients inadvertently tell you about their genetic test results, please tell them about the new law and our inability to take genetic testing results into consideration as we assess insurance applications.

Q. : Do you insure individuals with a criminal record or past criminal activity?

A. : We do not consider individuals who currently have pending charges, on probation and who have one or more offence.

Q. : Do you have a guideline regarding foreign travel?

A. : People who frequently travel to risk zones are generally not insurable. No guidelines regarding foreign travel is currently available due to frequent geopolitics changes.

Q. : Which documents to provide as proof of income?

A. : **T4** is an acceptable proof of income for an employee only;

- **Dividends:** When the income (or part of the income) comes from dividends, the Financial Statements showing the dividends are required;

LIST OF OCCUPATIONS

The list in this guide contains the most common occupations. If an occupation is not specifically indicated, refer to the general area, such as construction, forestry or plant.

If a client's occupation is not on the list and you can't find a suitable general area, you may determine occupational class based on the following descriptions:

- **Class 4A:**

- Professionals and business executives (white collar workers) who perform only office work or hold only administrative or clerical functions;
- Certain business executives / white collar workers with limited sales duties who perform neither deliveries nor demonstrations.

- **Class 3A:**

- Most white collar workers - office workers, managers supervisors and inspectors who do not participate in supervised work;
- Representatives who do not perform deliveries;
- No manual labour.

- **Class 2A:**

- Technical workers who perform the functions or work of a semi-skilled worker;
- Clerks and other workers with tasks limited to sales supervision and supply of services;
- Qualified technical workers who do not meet the criteria for class 3A.

- **Class 1A:**

- Manual workers whose tasks are more physically demanding and whose working conditions are favourable;
- The work must not involve any hazards such as chemicals, explosives, machinery or heavy equipment;
- This class excludes seasonal occupations where job stability may be a concern.

- **Class B:**

- Manual workers whose job involves heavy physical effort;
- Working conditions that may lead to increased risk of sickness or accident - extreme heat, frequent changes in temperature;
- Use of heavy machinery or heavy equipment;
- The work must not involve any hazards such as chemicals, explosives, machinery or heavy equipment;
- This class excludes seasonal occupations where job stability may be a concern.

A

Accountant

CA, CGA, CPA or equivalent	4A
Not certified, office outside home	3A
Home office (see special rules)	
Others	X

Actuary (ASA, FCIA, FSA)	4A
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Acupuncturist (other than a medical doctor)	3A
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Advertising agency

Administration and Sales only	3A
Designer, writer	3A
Others (see Office employees)	

Agricultural implements

Sales (see Automobile)	
Others (see Plant/Mill)	

Agriculture

Well established farm, hatchery, orchard, ranch	
Owner, supervision only	3A
Owner, manual work	2A
Manager, full time	2A
Field worker (see on page 24)	B

Agronomist	3A
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Technician, office only	2A
Field work	1A

Air conditioning

Administration and Sales only	2A
Installer, repairman	B
Installation (see Contractor)	

Alcohol (see Alcoholic beverages)**Alcoholic beverages**

Brewery, distillery, winemaking	
Administration and Sales only	3A
Superintendent, chemist, inspector, brewer	2A
Foreman, shipper, machinist	1A
Other specialties	B
Distribution	
Manager, office only	3A
Superintendent	2A
Agent, representative	2A
Delivery employee, other categories	B
Retail Sales	
Merchant, store manager	2A
Government employees (SAQ)	1A
Other categories	X
Alcohol establishments (see Restaurant)	

Ambulance (Ambulance services)

Supervisor, dispatcher	2A
Driver, first-aid attendant	B

Animal insemination

Consultant, office and sales	2A
Laboratory technician	1A
Inseminator	B

Animals, animal care

Boarding kennel, grooming studio	
Manager, office and employees	1A
Sale of small animals (see Merchant)	
Veterinarian	
Urban environment, small animals	3A
Rural environment, farm animals	2A
Veterinary attendant	1A
(see also Zoo, Zoologist)	

Announcer, disc-jockey	X
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Antique dealer

Administration and sales only	3A
Buyer, furniture finisher	1A

Appraiser

Office only	3A
Field work	2A

Arcade, gaming site

All categories	X
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Architect

Office only	4A
Occasional field visits	3A

Armed Forces, all grades

	X
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Art gallery

Institutional (see Museum)	
Commercial	
Administration and Sales	3A
Sales only	2A

Artesian wells

Contractor (see Contractor)	
Driller	1A
Blaster	X

Asphalting

Contractor (see Contractor)	
Heavy machinery operator	B

Athlete, professional

	X
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Auctioneer

General, other than livestock	2A
Livestock	1A

Audiologist	3A
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Audiovisual equipment (see Merchant)

Auditor	3A
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Automated distribution (see Vending machines)**Automobile and other motor vehicles**

New cars, distribution, leasing, sales	
Dealer, manager, office only	3A
Salesman	1A
Used cars, sales	1A
Owner, manager, salesman	1A
Garage, bodywork	
Manager, no manual work	1A
Parts, manager or clerk	1A
Mechanic	1A
Shop worker	B
Unskilled labourer	X
Automobile or truck leasing	
Supervision only	2A
Employee	1A
Parts, sales	
New (see Merchant)	
Used (see Scrap dealer)	
Service station, parking, car wash, gas bar	
Manager, cashier	1A
Pump operator	X
Unskilled labourer	X

Aviation

Flight Instructor	X
Ground personnel	
Electronics serviceman	1A
Mechanic	1A
Air Controller	X
Inspector	1A
Commercial pilot or crew	X
Agricultural spraying	X
Ground Operations (see Transportation)	

B

Bacteriologist

Consultant, office only	4A
Laboratory work	2A

Bailiff	2A
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Bakery

Occupations

Classes

Manager, counter sales1A
Baker1A
Delivery employee.....	.1A
Bank	
Administrator or senior manager	4A
Manager, accountant	3A
Teller, clerk	2A
Unarmed messenger.....	.1A
Armed guard, messenger	X
Armoured truck driver	X
Bar (see Restaurant)	
Barber, hairdresser	
Owner, manager, outside home .....	.1A
Owner, manager, in home with separate entrance (P.A.I.E. N/A) ...	.1A
Renting a chair full time at one location .....	.1A
Barber, hairdresser full time employee (P.A.I.E. N/A).....	.1A
Others employees	X
Bartender (maximum 2-year duration)	B
Billiards (see Recreation)	
Biologist, biochemist	
Consultant, office only	4A
Field or laboratory work	2A
Blacksmith	B
Blacksmith shop (see Plant/Mill)	
Bodywork, repairs (see Automobile)	
Bookbinding	
Administration and Sales only	3A
Other workers .....	.1A
Booking agent	3A
Botanist	
Consultant, office only	4A
Field or laboratory work	2A
Bottling (see Plant/Mill)	
Bowling (see Recreation)	
Brewery (see Alcoholic beverages)	
Bricklayer	B
Broker	
Insurance, securities, commodities	3A
Customs, mortgage	3A
Real estate (P.A.I.E. Individual consideration).....	2A
Building (management, maintenance)	
Manager, superintendent	
Office only	2A
Maintenance worker .....	.1A
Licensed mechanic .....	.1A
Caretaker, guard, window washer	X
Cleaner, sandblaster	X
Building Superintendent	B
Bulldozer operator .....	.1A
Bus, sightseeing bus	
Senior manager (see Executive)	
Manager, office only	3A
Chauffeur .....	.1A
Others (see Transportation)	
Butcher shop	
Counter sales (retail) .....	.1A
Slaughterhouse	B

C

Cabinetmaker .....	.1A
Cannery (see Plant/Mill)	
Carpenter .....	.1A
Carpets, rugs	
Manufacturing (see Plant/Mill)	
Installer, cleaner, repairman	B
Washer	X
Cartographer	3A

Occupations

Classes

Cashier, teller .....	.1A
Casino	
All categories	X
Caterer (see Restaurant)	
Cement factory (see Plant/Mill)	
Cement finisher	B
Cemetery	
Administrator, office only	3A
Semiskilled worker (see specialty)	
Others	X
Ceramics, pottery	
Sales (see Wholesale and Retail)	
Potter, lacquerer	B
Chainman (see Surveyor)	
Cheese factory	
Administration and Sales only	2A
Superintendent, inspector .....	.1A
Cheese maker .....	.1A
Refrigerated room workers	B
Retail Sales (see Merchant)	
Chemist	
Consultant, office only	4A
Laboratory work	2A
Child care, governess, nanny (P.A.I.E. N/A)	
At home certified and licenced to operate .....	.1A
Others	X
Outside home (see Day-care centre)	
Chimney, repairman	X
Chimney sweeper	X
Chiropractor	4A
Cinema	
Administration	
Administrator, Senior Manager	3A
Producer-director	3A
Others (see Office)	
Production studio	
Film producer, stage director	3A
Editor.....	2A
Cameraman, sound technician .....	.1A
Film splicer.....	.1A
Machinist	B
Actor, actress, performing artist	X
Dresser, makeup artist	X
Writer	X
Projection room	
Screening theatre, office only	2A
Projectionist .....	.1A
Usher, lobby attendant	X
Others	X
Clerk (see Office)	
Clockmaker	2A
Clothing (see Manufacturing, Merchant)	
Collection agency	
Office, supervision only	3A
Others	X
Comedian	X
Commercial artist, draughtsman, illustrator	B
Aerial geodesy	X
Office outside home	2A
Others	X
Computer technology	
Computer sales (see Merchant)	
Computer specialist, analyst, programmer	3A
Operator	2A
Technician	2A
Consultant, commercial, industrial (P.A.I.E. N/A)	
Office outside home	3A
Plant/Mill or field	3A
Home office (see special rules)	

IC : Individual consideration

Occupations

Classes

Contractor

Group 1

Owner-operator for at least 5 years
Administration and Sales only
No manual work, supervision or inspections
Office outside home
Employs permanent labour force
Net annual corporate income of \$250,000
in last 3 years 4A

Group 2

Owner-operator for at least 5 years
Mainly administration and sales
No manual work, occasional supervision
Office outside home
Employs permanent labour force
Net annual corporate income of \$100,000
in last 3 years 3A

Group 3

Owner-operator for at least 5 years
Minimum of 50% administration and sales
Maximum of 50% field supervision
No manual work
Home office acceptable
Employs permanent labour force
Net annual corporate income of \$50,000
in last 3 years 2A

Group 4

Tradesman (see specific occupation)

Controller 3A

Convenience store, food

Owner, manager 1A
Cashier 1A
Others X

Cook (see Restaurant)

Cosmetic electrolysis

Owner, manager, outside home B
Employee B
Others X

Cosmetologist X

Curling club (see Recreation)

D

Dairy

Administration and Sales only 2A
Superintendent, inspector 1A
Cheese maker 1A
Refrigerated room worker B
Retail sales (see Merchant)

Dance

Teacher, elementary or secondary school, with certificate 2A
Teacher, at home X
Teacher, outside home 1A
Professional dancer X

Data processing (see Computer technology)

Day-care centre (P.A.I.E. N/A)

Supervisor 3A
Certified child-care worker 2A
Others, full time 1A

Delicatessen (see Butcher Shop)

Delivery (see Chauffeur)

Demolition, moving buildings

Foreman, superintendent 2A
Other workers X

Dentistry

Dentist 4A
Hygienist 3A

Occupations

Classes

Assistant 2A
Denturist 3A
Dental technician 2A

Designer, Draftsman

Office only 3A
Others 2A

Detective

Dietician

Administration only 3A
Kitchen work 2A

Disc-jockey, announcer

Discotheque (see Restaurant)

Distillery (see Alcoholic beverages)

Diver, diver helper

Docket

Court registrar 3A
Clerical employee 2A

Dockworker, unloader

Domestic waste

Collection, incineration
Foreman, superintendent 1A
Semi-skilled worker B
Garbage collector, truck driver X
Laboratory technician 2A
Foreman 1A
Others X

Draftsman, industrial designer

Office only 3A
Others 2A

Drawing mill (see Plant/Mill)

Dressmaker

Shop outside home 1A
Home shop X

Drilling machine operator

Driver

Sightseeing bus, bus, school bus 1A
Courier, light delivery 1A
Ambulance, tow truck, emergency vehicle B
Mobile canteen B
Heavy truck driver (semi-trailer dryvan only) (P.A.I.E. N/A) 1A
Platform semi-trailers (P.A.I.E. N/A) B
Stake and rack semi-trailers (P.A.I.E. N/A) B
Front-loading commercial or industrial garbage trucks
(P.A.I.E. N/A) B
Roll-on roll-off container trucks (P.A.I.E. N/A) B
Tanker trucks (P.A.I.E. N/A) B
Car carriers (P.A.I.E. N/A) B
Dump trucks (P.A.I.E. N/A) B
Straight (cube) trucks (P.A.I.E. N/A) B
Snow removal trucks B
Household garbage trucks X
Logging trucks X
Gin-pole trucks X
Boom trucks X
Bucket trucks X
Cement trucks X
Racing car, prototype X
Armoured truck X
Mover X
Taxi, private chauffeur X
Transportation of logs, hazardous materials X

Drugstore (see Pharmacy)

Dry cleaning

Senior management (see Executive)
Manager, office only 2A
Counter service 1A
Presser, cleaner, dyer B

Occupations

Classes

E

Economist 4A

Education

Administration manager 3A

School principal 3A

Professor, senior level 3A

Teacher, elementary or secondary

Academic subjects, dance, singing 2A

Physical education 1A

Electrician Owner 2A

Employee 1A

Electronics technician 1A

Elevators

Installer, repairman B

Embalmer 1A

Engineer

Consultant, office only 4A

Occasional field visits 4A

Plant/Mill or field work 4A

See also: Forestry, Mines, Petrochemistry

Entertainment (cinema, records, radio, television, theatre)

Senior manager (see Executive)

Director, producer 3A

Cinema, theatre

Cameraman (studio), continuity man, technician 2A

Theatre manager 2A

Editor 2A

Stage manager 2A

Projectionist 1A

Machinist B

Radio, television, records

Manager (station, studio) 3A

Announcer, newsreader, program host 3A

Technician 2A

Musician (in studio) 1A

Booking agent 3A

Actor, actress, performing artist X

Others X

Entomologist

Consultant, office only 3A

Field work 1C

Equine management

Buster, rider, other categories X

Equipment rental

Administration and Sales only 2A

Supervision, showroom sales 1A

Executive

Financial or Manufacturing sector

Administration, office only

No plant/mill or field supervision

No manual work

Minimum of 25 full-time employees

3 years in current or similar position

Net annual income in 3 last years: \$75,000 4A

Net annual income in 3 last years: \$50,000 3A

Other sectors

Administration, occasional sales 3A

Supervision, inspection 2A

Explosives, manufacturing and storage

Manufacturing

Office 1A

Foreman, superintendent B

Other categories X

Blaster, explosives handler X

Exporter, importer

Administration and Sales only 3A

Occupations

Classes

Clerk 2A

Exterminator, parasites, vermin

Supervision only 1A

Fumigator B

F

Farmer (see Agriculture)

Fast food industry

Manager, supervision only 1A

Cook B

Others X

Filer B

Finance, Financial Services

Actuary (ASA, FCIA, FSA) 4A

Accountant

CCA, CGA, CPA or equivalent 4A

Not certified, office outside home 3A

Internal auditor, controller 3A

Tax expert 4A

(see also Insurance, Bank, Broker)

Fireman, Fire Department

Urban environment

Chief, supervision only 2A

Superintendent 1A

Firefighter B

Volunteer Brigade (see specific trade)

First-aid worker, ambulance attendant B

Fisheries

Fisherman

Coastal waters, boat owner B

Others X

Fish-farming

Manager, superintendent 1A

Others B

Fish market (see Merchant)

Processing Plant

Manager, office only 2A

Foreman 1A

Others B

Flea market, salesman X

Flight attendant, air hostess X

Florist

Administration, sales only, clerk 2A

Greenhouse operator, cashier 1A

Others B

Foot care specialist B

Forest ranger, ground only B

Forestry

Forest engineer

Consultant, office only 3A

Field work 2A

Contractor

Office and Sales only 2A

Field supervision only 1A

Clerk, inspector, foreman, tally clerk, timekeeper 1A

Forest ranger, ground only B

Assembly foreman, cook, machinist B

Truck driver, log driver, blaster, raftsman, climber,
heavy machinery or skidder operator, others X

Foundry (see Plant/Mill)

Fuel gas

Plant

Manager, superintendent 2A

Foreman 1A

Other specialties B

IC : Individual consideration

Occupations

Classes

Distribution

Manager 2A
 Meter reader, inspector 1A
 Meter installer, repairman B
 Underground pipeline worker X
 Gas or oil pipeline
 Foreman, inspector 1A
 Maintenance, repairs B

Funeral home

Administration and Sales only 2A
 Embalmer 1A
 Others B

Funerary monuments

Administration and Sales only 2A
 Engraver B

Furnace, installer, repairman B

Furniture

Manufacturing (see Plant/Mill)
 Cabinetmaker 1A
 Repairman B
 Refinisher 1A
 Sales (see Merchant)

Furs

Furrier (see Merchant)
 Designer, stylist 2A
 Fur cutter, sewer 1A
 Buyer 1A
 Others B

G

Game warden B

Games of chance, casino

All categories X

Gaming house

All categories X

Garage (see Automobile)

Garden centre (see Nursery)

Gardener B

General construction

Superintendent 2A
 Foreman, measurer 1A
 Timekeeper, field work 1A
 Electrician (see Electrician)
 Mason (see Mason)
 Plumber (see Plumber)
 Carpenter 1A
 Fitter, bricklayer, insulation applier, tile setter,
 roofer, tinsmith, cement finisher, installer of elevators,
 fences or furnaces, crane, heavy equipment or power
 shovel operator, floor layer, plasterer, polisher, drywall,
 door and window installer, stucco applier, paperhanger,
 sheet metal worker, pipe-fitter, glazier B
 Painter - buildings of 2 storeys or less 1A
 Painter - buildings of 3 storeys or more B
 Blaster, framer, cement and reinforcement workers,
 steeple jack, riveter, unskilled worker X
 Demolition, all X
 Explosives handler, all X

Welder

On ground or platform B
 On iron frame X
 Underground or underwater work, all X

Geologist

Consultant, office only 3A

Occupations

Classes

Field work 2A
 Geotechnical engineer 2A

Glass installer, glazier B

Glassworks

Glazing industry (see Plant/Mill)
 Glass blower B

Goldsmith 1A

Golf (see Recreation)

Governess X

Grain elevator

Manager, foreman, weigher 2A
 Semi-skilled worker 1A
 Others B

Graphics designer

Office outside home 3A
 Home office (see special rules) 3A
 On metal 1A
 On stone B

Gunsmith 1A

H

Hairdresser

Owner, manager, outside home 1A
 Owner, manager, in home with separate entrance (P.A.I.E. N/A) 1A
 Renting a chair full time at one location 1A
 Barber, hairdresser full time employee (P.A.I.E. N/A) 1A
 Others employees X

Hardware store (see Merchant)

Hatchery

Buyer 2A
 Egg candler, classifier
 Refrigerated room employee B

Health club (see Physical Fitness)

Health services (see Hospital, specific occupation)

Hearing aids:

Audiologists 3A
 Repair 3A

Heating, air conditioning

Administration and Sales only 2A
 Installation (see Contractor)
 Installer, repairman B

Herbalist, phytotherapist 2A

Horticultural greenhouse

Manager, superintendent 1A
 Foreman B
 Others X

Horticulturist (see Agriculture)

Hospital, health care institutions

Administration
 Director, department head 3A
 Clerk, accountant 3A
 Dietician
 Administration only 3A
 Kitchen work 2A
 Registered nurse
 Office, supervision 3A
 General care 2A
 Mental health care 2A
 Nursing aide
 General care B
 Mental health care X
 Laboratory
 Technician 2A
 Attendant 1A
 Ambulance attendant, first-aid attendant 1A

Occupations

Classes

Unskilled worker	X
Hotel, motel, inn	
First class establishment	
Manager, office only	3A
Clerk	2A
Concierge	1A
Others (maximum 2-year benefits duration)	B
Other establishments, secondary alcohol sales	
Manager, office only	2A
Clerk	1A
Others	X
Dining room (see Restaurant)	
Household appliance, radio, TV repairman	
Shop work only	1A
Household appliances	
Service and repairs	1A
(see also Plant/Mill, Sales)	
Housekeeper	X
Hydroelectricity	
Production	
Superintendent	2A
Switchboard operator	2A
Foreman, certified engineer	1A
Other specialties	B
Distribution	
High voltage line	
Foreman, inspector	1A
Others	X
Underground transmission lines	
Foreman, inspector	B
Others	X
Hypnotherapist	3A

I

Importer, Exporter (P.A.I.E. N/A)	
Administration and Sales only	3A
Clerk	2A
Inspector	
Bank	3A
Building, credit, weights and measures	2A
Aircraft, ships	1A
Bridges and structures	X
Insurance	
Agent, broker	3A
Appraiser, inspector	3A
Paramedical examiner	3A
Claims adjuster	
Office work	3A
Field work	2A
Tax expert (with a Masters degree)	4A
Interior decorator	
Consultant, office and sales	3A
Designer	2A
Display artist	X
Interpreter	2A
Investment, agency or office	
Consultant, office and sales	3A
Clerk	2A

J

Jewellery Store	
Sale (see Merchant)	
Designer, stylist	2A
Jewellery repairman, goldsmith, silversmith	1A

Occupations

Classes

Diamond cutter	1A
Jockey	X
Judiciary	
Judge	4A
Court registrar	3A
Recorder	3A
Bailiff	2A
Justice, Judicial System	
Judiciary	
Judge	4A
Court registrar, recorder	3A
Bailiff, clerk	2A
Security officer	1A
Police	
Chief or officer, office only	2A
Parole officer	2A
Detective	X
Policeman (maximum 2-year benefits duration)	B
Prison, Penitentiary	
Governor	2A
Guard	X

K

Kennel	
Manager, supervision only	1A
Others	1A
Kindergarten (see Day-care centre)	
Kinesiologist	2A

L

Laboratory	
Medical, no risks	
Administration and sales only	3A
Technician	2A
Attendant	1A
Others	1C
Labour union	
Executive, office only	3A
Representative	2A
Organiser	1A
Labourer, unskilled worker	B
Landscape architect	
Office only	4A
Field supervision	1A
Landscape gardener	1A
Lapidary	1A
Laundry (see Dry Cleaner)	
Lawyer	4A
Lens polisher	1A
Library	
Librarian	3A
Others	2A
Licensed mechanic	
Non hazardous industry	1A
Others (see specific industry)	
Lifeguard	X
Lighthouse keeper (see Navigation)	
Linotype operator	2A
Lithographer	2A
Livestock	
Auctioneer	B
Breeder (see Agriculture)	

IC : Individual consideration

Occupations

Classes

Locksmith 2A
Lumber
 Sawmill
 Manager, Superintendent 2A
 Foreman, inspector, grader 1A
 Filer, sharpener, marker, mechanic
 culler, tally clerk B
 Others X
 Wood yard
 Foreman, inspector, grader 1A
 Loader, stacker B
 Others X

M

Manicurist B
Marina
 Manager, full time 2A
 Mechanic 1A
 Others X
 Sales and service (see Automobile)
Marker 1A
Mason Owner 1A
 Employee B
Masseur, masseuse
 Registered massage therapist 2A
 Others X
Meat packing
 Manager
 Office only 2A
 Supervision 1A
 Butcher, meat cutter B
 Inspector 2A
Medicine, medical services
 Acupuncturist (other than a doctor) 3A
 Nursing aide
 General hospital B
 Mental health hospital X
 Ambulance attendant B
 Audiologist 3A
 Surgeon 4A
 Dentist 4A
 Doctor 4A
 Naturopath 2A
 Registered nurse
 Office only 3A
 General hospital 2A
 Mental health hospital 1A
 Optometrist 4A
 Osteopath 4A
 Foot care specialist 3A
 Psychiatrist 4A
 Psychologist 4A
 Therapist
 Physio, hypno, hearing, 3A
 Occupational, respiratory, laser 3A
 Massage 2A
 Masseur, masseuse 1A
 (see also Hospital or specific occupation)
Merchant (see specialty also)
Group 1
 Beauty, office, photography and sports supplies
 handicrafts, jewels, gifts, shoes, records
 musical instruments, toys, woollens, books, coins,
 sheet music, perfumes, small animals, stationery,
 drugstore, tobacco, telephones, textiles, kitchen
 utensils, dinnerware, varieties, clothing, video clubs

Occupations

Classes

Owner, manager, office and supervision 3A
 Salesman, salesclerk 2A
 Others, including storage and delivery 1A
Group 2
 Household appliances, audiovisual equipment, office
 equipment, electronic instruments, machinery, office
 machines, construction materials, furniture, monuments,
 feeds, computers, automobile parts, hardware
 Owner, manager, office and supervision 2A
 Others, except delivery employees 1A
 Delivery employees (see Chauffeur)
Group 3
 Butcher shop, bakery, delicatessen, cheese shop,
 green grocer, general store, bake shop, fish market,
 convenience store, supermarket
 Owner, manager and others except delivery
 employees 1A
 Delivery employees (see Chauffeur)
Messenger service
 Administration and sales only 3A
 Manager, dispatcher 2A
 Driver 1A
Metal fence erector B
Metal manufacturing plant
 Machinist, toolmaker, operator, semiskilled worker 1A
 Sharpener, polisher B
 Others X
Metallurgist
 Consultant, office only 3A
 Mill or laboratory work 2A
Meteorologist
 Office only 3A
 Field work 2A
Military Forces member, serviceman X
Mill (see Plant/Mill)
Miller (see Grain elevator)
Milliner
 Shop outside home 1A
 Home shop X
Mineralogist
 Consultant, office only 3A
 Laboratory or field work, 90% above ground 2A
 Others X
Mines, quarries, preparation
 Underground mine
 Analyst, chemist, manager, engineer, inspector,
 superintendent, 90% above ground 2A
 Others X
 Open-pit mine
 Analyst, chemist, manager, engineer
 superintendent
 Office only 3A
 Field work 2A
 Clerk, foreman, weigher 1A
 Semi-skilled worker, not assigned to explosives B
 Others X
 Ore dressing
 Manager, superintendent 2A
 Foreman 1A
 Semi-skilled worker B
Minister, religion IC
Minutes book (see Docket)
Mobile home park
 All categories X
Mobile homes, sales and service (see Automobile)
Model X
Motor (see Hotel)
Motorcycles, sales and service (see Automobile)

Occupations

Classes

Moulder	B
Moving	
Furniture (see Trucking)	
Building (see Demolition)	
Museum	
Curator	3A
Guide	2A
Attendant	X
Music	
Piano tuner	2A
Instrument manufacturing and repairs	2A
Musician	2A
Orchestra, studio, radio, TV, full time	1A
Composer, performer, others	X

N

Nanny	X
National, Provincial park	
Superintendent	3A
Office employees	2A
Others, maintenance, etc.	X
Naturopath	2A
Navigation, (river and deep sea)	
Ship owner	
Senior management (see Executive)	
Manager, office only	3A
Lighthouse keeper	
On land	B
Offshore	X
Maritime terminal (see Transportation)	
Shipboard personnel	
Deck officer	
Liner	2A
Cargo ship, ferry	1A
Trawler, tug boat, lightship	B
Assistant engineer	1A
Other crew members	B
Pilot, port or river	1A
Seaport	
Manager, superintendent	2A
Foreman, supervision only	1A
Dock controller	1A
Crane operator	B
Dockworker, unloader	X
Diver, diver helper	X
Newspaper (see Print Media)	
Night watchman	X
Nightclub (see Restaurant)	
Notary	4A
Nuclear	
Office (see specific trade)	
Plant/Mill, laboratory	
Exposed to radiation	X
Others (see specific trade)	
Distribution (see Hydroelectricity)	
Nursery, garden centre	
Manager, office only	2A
Clerk	1A
Others	B
Nursing aide	
General hospital	B
Mental care hospital	X

O

Occupational therapist	3A
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Occupations

Classes

Office	
Manager, Supervisor	3A
Secretary, stenographer, typist, word processor	3A
Clerk	3A
Office equipment	
Administration and Sales only	2A
Service and maintenance	1A
Office equipment & supplies	
Sales (see Merchant)	
Repairman	1A
Oil pipeline (see Petrochemistry)	
Ophthalmologist	4A
Optometry	
Optometrist	4A
Dispensing optician	4A
Technician, polisher	1A
Orthodontist	4A
Orthopaedic implants	
Administration and Sales only	3A
Fitter	2A
Manufacturer, repairman	1A
Osteopath	4A

P

Paper carrier	X
Painter	
Building painter, 2 storeys or less	1A
Building painter, more than 2 storeys	B
Bridges, chimneys, steeples, etc	X
Artist painter	X
Parking lot	
Manager, cashier	1A
Others	X
Pedagogy (see Education)	
Peddler X	
Pediatrician	4A
Penitentiary (see Justice)	
Petrochemistry	
Senior management (see Executive)	
Manager, superintendent, office only	3A
Geologist, petroleum engineer	
Consultant, office only	3A
Field work	2A
Refinery (see Plant/Mill)	
Underground lode mining	
Foreman, inspector, time keeper, welder, tester	1A
Drilling rigger, tank builder	B
Driller, driller helper, formwork	B
Others	X
Offshore lode mining	
All categories	X
Oil or gas pipeline	
Foreman, inspector	1A
Maintenance, repairs	B
Pharmacy	
Pharmacist	4A
Manager	3A
Clerk, cashier	1A
Photo engraver	1A
Photocopy, xerography	
Manager, counter sales	2A
Xerography operator	2A
Photography (P.A.I.E. N/A)	
Commercial photographer	2A
Staff reporter	2A
Developing and printing	1A

Occupations

Classes

Plant / Mill (see also specialty)
Group 1
 Food, starch, household appliances, automobile, aircraft, lumber, grain, shoes, confectionery
 canning, electronics, beverages, brushes, agricultural implements, furniture, milling, optical, pharmaceutical, sugar refining, tobacco, carpets, clothing other low-risk and non chemical industries
 Senior manager (see Executive)
 Manager, superintendent 3A
 Buyer, designer, foreman, inspector, laboratory attendant, timekeeper 2A
 Assembler, electrician, shipper, installer, machinist, mechanic, toolmaker, operator, warehouse clerk, tailor, checker 1A
 Sharpener, grinder operator, stock keeper, mixer, carpenter, moulder, crane operator, welder, other specialties B
 Sweeper, labourer, cleaner, others X
Group 2
 Abrasives, accumulators, matches, asbestos, asphalt, concrete, rubber, ceramics, charcoal, building materials, solvents, crockery, foundry, graphite, gypsum, hydrocarbons, laminates, linoleum metals, pulp and paper, paint, petroleum, cut stone, plastics, soap, tannery, tile kiln, glazing, other chemical industries
 Senior manager (see Executive)
 Chemist, laboratory attendant, inspector, manager, superintendent 2A
 Foreman, fitter, electrician, labeller, shipper, machinist, mechanic 1A
 Dresser, bleacher, kettle man, enameller, driller mixer, moulder, crane operator, polisher, sprayer, welder, glass blower, dyer, weaver, lacquer applier, vulcaniser, other specialties B
 Driver, washer, labourer, cleaner plumber, unskilled worker, others X
Psychiatrist 4A
Psychologist 4A
Physical fitness
 Administration and Sales only 1A
 Instructor X
Physiotherapy 3A
Phytotherapist, herbalist 2A
Piano tuner 2A
Pilot (see Aviation, Navigation) B
Plasterer B
Pleasure crafts, sales and service (see Marina)
Pleasure-boat harbour
 Manager, full time 2A
 Mechanic 1A
 Others X
 Sales and Service (see Automobile)
Plumber
 Owner 2A
 Employees 1A
Pool, swimming
 Sales 2A
 Installation and service B
Postal service
 Counter clerk 1A
 Postman, rural delivery B
Pottery
 Sales (see Merchant) B
 Potter, lacquerer B
Power ram, operator B
Power shovel operator B
Priest IC
Print media

Occupations

Classes

Publisher, editor-in-chief
 Urban environment daily newspaper 4A
 Others 3A
 Reporter 3A
 Specialized editor, sports, etc 3A
 Manager, advertising, circulation, etc 3A
 Clerk, photographer, proof reader 2A
 Staff reporter 2A
 Agent, distributor B
 Printing (see Printing)
 Correspondent X
 Newspaper carrier, hawker X
Printing
 Administration and Sales 3A
 Linotype operator, lithographer, typesetter 2A
 Proof reader 2A
 Type-casting machine operator 1A
 Photoengraver, printer, reprographics worker 1A
 Others B
Prison (see Justice, Judicial System)
Prison guard (see Justice, Judicial System)
Producer-director (see Cinema, radio & TV)
Professional athlete X
Professional diver, diver helper X
Professor
 Senior level 3A
 Music, dance, singing
 School, conservatory graduate 2A
 At home X
Propsman specialist
 Consultant, office and sales 3A
 Designer 2A
Psychiatrist 4A
Psychologist 4A
Public highway, maintenance
 Supervisor B
 Garbage collector X
Public relations
 Administration and Sales only 3A
 Others (see Office)
Public service
 Senior official, all departments 3A
 Estimator, inspector, field work 2A
 Social worker, field work 1A
 Customs, immigration officer 1A
 Game warden B
Publishing
 Reporter 3A
 Administration and Sales only 3A
 Editor 3A
 Proof reader 2A
 Binder, printer 1A
 Other specialties B
Pulp and paper (see Manufacturing)
Purchaser
 Various products, office and road 3A
 Agricultural products, field work 2A
 Furs, fur skins, livestock 1A

Q

Quarry (see Mines)

R

Rabbi IC

IC : Individual consideration

Occupations

Classes

Radio and television, sales and service

Sales (see Merchant)
 Repairman1A

Radio and television broadcasting

Administration
 Manager, station manager 3A
 Studio or program director 3A
 Clerk 2A
 Production
 Announcer, news reader, program host 3A
 Producer, director 3A
 Production assistant 2A
 Cameraman, floor manager1A
 Musician1A
 Machinist B
 Actor, actress, performing artist X
 Control Room
 Electronics enginners 2A
 Maintenance1A
 Transmission
 Supervisor, office only 2A
 Operator, maintenance on ground1A
 Antenna installer or repairman X

Radiography

Technician 2A
 Service and maintenance1A

Railroad (see Railway, Transportation)

Railway

Senior manager (see Executive)
 Manager, office only 3A
 Security guard, detective B
 Operations
 Conductor
 Passenger train1A
 Freight train B
 Mechanic, engine fireman B
 Others X
 Track maintenance
 Superintendent1A
 Others B
 Train station employee (see Transportation)

Ranch (see Agriculture)

Real estate

Agency manager, appraiser 2A
 Agent, broker 2A

Receptionist

..... 3A

Records (see Entertainment)

Recreation, leisure, sports

Professional athlete, instructor, referee X
 Billiards, bowling
 Manager, cashier1A
 Horseback riding school
 Manager, office only1A
 Golf or driving range, curling, squash, tennis, gymnasium
 Manager, office only 3A
 Instructor, full time professional1A
 Maintenance worker B
 Racetrack
 Manager 2A
 Starter, judge, controller, clerk1A
 Others X
 Amusement park, gaming site
 All categories X

Referee, professional sports

..... X

Reinforcing iron worker

Manager, office only1A

Occupations

Classes

OthersX

Refinery (see Plant/Mill)

.....X

Religious orders, members of

.....X

Reporter

FreelanceX

Others (see Publishing)

Representative, agent, middleman

Products other than alcohol

Sales only with samples weighing 20 lbs or less,
 no delivery 3A

Sales with samples weighing more than 20 lbs,
 making deliveries 2A

PeddlerX

Alcoholic products (see Alcoholic beverages)

Reprography, photocopy

Manager, counter sales 2A

Reprography specialist1A

Restaurant

Group 1

Secondary sales of alcohol

Hotel, motel or first-rate restaurant

Manager

Office and supervision only 2A

Others1A

Headwaiter, cashier1A

Chef, second chef1A

CookB

Bartender, waiter, waitress, others

(maximum 2-year benefits duration).....B

Group 2

Secondary sales of alcohol

Other hotels, motels or restaurants, cafeteria, snack-bar,
 fast food counter, rotisserie, caterer, etc.

Manager

Supervision only1A

With kitchen workB

Others IC

Group 3

Alcohol establishment

Bar, cocktail lounge, cabaret, night club, tavern

All categoriesX

Road scales, weighman

.....1A

Rodeo, participant

.....X

Roofer

.....B

Rotisserie (see Restaurant)

S

Sail maker

.....1A

Sailor

Naval forcesX

Others (see Navigation)

Sanatorium (see Hospital)

.....X

Sandblaster

.....X

Sandpit (see Mines)

Sawmill (see Lumber)

School

Driving instruction

Administration and Sales only 2A

Instructor1A

Dance

Teacher, elementary or secondary school,
 with certificate 2A

Teacher, outside home1A

Horseback riding (see Recreation)

(see also Education, Teaching)

IC : Individual consideration

Occupations

Classes

Scrap dealer	
Manager, office only	.1A
Others	X
Sculptor	X
Second-hand dealer	X
Secretary, stenographer	3A
Secular clergy	IC
Security guard	
Unarmed	B
Armed	X
Servant	X
Server, waiter, waitress	
(maximum 2-year benefits duration)	B
Service or repairs	
Household appliances, office equipment	
Shop work only	.1A
Transportation, delivery	X
Furnace, boiler room	B
Service station	
Manager, supervision only	2A
Mechanic	.1A
Pump operator, others	X
Sewing machines	
Service and repairs	.1A
Sales (see Merchant)	
Sharpener	B
Sheet metal worker	B
Sheriff (see Bailiff)	
Shipbuilding	
Senior Manager (see Executive)	
Manager, office only	3A
Engineer	2A
Superintendent	.1A
Worker (see General Construction)	
Shoe shiner	X
Shoemaker	B
Signs, posters	
Creative artist	2A
Glass-maker, billposter	.1A
Installer, repairman	B
Silver polisher	.1A
Silversmith	.1A
Singer	X
Skating rink (see Recreation)	
Ski instructor	X
Slaughterhouse	
Administration and sales only	3A
Superintendent	2A
Inspector, classifier	
Outside stockyard	2A
In stockyard	.1A
Butcher, meat cutter	B
Other	X
Snack bar (see Restaurant)	
Social services	
Office only	3A
Field work	2A
Social worker	
Office only	3A
Field worker	2A
Spirits (see Alcoholic beverages)	
Sports (see Recreation)	
Sports instructor	
Sole occupation: golf, tennis, squash	.1A
Others	IC
Squash club (see Recreation)	
Staker (see Surveyor)	

Occupations

Classes

Steeple jack	X
Stenographer, stenotype operator	
Court proceedings recorder	3A
Office recorder	2A
Stock keeper	.1A
Storage, general or refrigerated	
Administration and sales only	2A
Warehouse superintendent	.1A
Handler	B
String-instrument maker	.1A
Student	IC
Surgeon	4A
Surveyor	
Urban environment, raw land	3A
Chainman	2A
Staker	2A
Forest environment, forest engineer	.1A
Surveyor helper	X
Surveys, public opinion	
Administration and Sales only	3A
Telephone interviewer	
Office outside home	2A
Home office	X
Field interviewer	.1A
Swamper, tree pruner	X

T

Tailor	.1A
Tanner	B
Tavern, all categories	X
Taxi	
Manager, office only	2A
Dispatcher	.1A
Driver	X
Taxidermist	.1A
Teaching	
Elementary or secondary level, with certificate	2A
Academic subjects	2A
Music, singing, dance	2A
Physical education	.1A
Cooking, automobile driving, carpentry	.1A
Senior level	3A
Music, singing, dance at home	X
Technician, technologist	
Low risk industry	2A
Ultrasound	2A
Others	IC
Telephone, telegraph	
Operations	
Senior manager (see Executive)	
Manager, office only	3A
Switchboard operator	2A
Installation, repairs	
Foreman	2A
Repairman	.1A
Installer	B
Responder, outside home only	
Supervisor, office only	2A
Others	X
Television	
Broadcasting (see Radio and television broadcasting)	
Sales (see Merchant)	
Repairman	.1A
Cable installer	B

IC : Individual consideration

Occupations

Classes

Tennis	
Instructor	1A
Professional	X
Textiles	
Manufacturing (see Plant/Mill)	
Sales (see Representative)	
Theatre	
Manager, office only	3A
Booking agent	3A
Producer, director	3A
Production assistant	2A
Light or sound technician	2A
Stage manager	2A
Cashier, ticket seller	1A
Machinist	B
Actor, actress, performing artist	X
Usher, lobby attendant	X
Therapist	
Physio, hypno, hearing,	3A
Occupational, respiratory, laser	3A
Massage	2A
Masseur, masseuse	1A
Thermal insulation	
Administration and Sales only	2A
Insulation mechanic, shop worker	B
Installation (see Contractor)	
Timekeeper	
Office only	2A
Field work	1A
Tinsmith	B
Toll collector	1A
Tool and die maker	1A
Topographer	
Office only	3A
Field work	2A
Toxicologist (other than a doctor)	3A
Trade surveys	
Manager, office only	3A
Survey officer	2A
Telephone surveying	1A
Collector	X
Trailers (see Automobile)	
Transcriber	3A
Translator	
Office outside home	3A
Home office	1C
Transportation	
Station, airport, terminal, etc,	
Manager, office only	3A
Superintendent	2A
Ticket seller, inspector	1A
Telegrapher	1A
Baggage handler	B
Handler, porter	X
Trapper	X
Travel	
Travel agent	2A
Tour manager, guide	X
Trucking, moving, storage	
Administration and Sales only	2A
Shipper, Clerk	1A
Foreman, supervision only	1A
Warehouse superintendent	1A
Warehouse employee	B
Wrapper, mover, handler	X
Truck driver (see Chauffeur)	
Typist	2A

Occupations

Classes

U

Upholsterer	1A
Urban planner (see Architect)	

V

Vending machines	
Sales	1A
Service and maintenance	B
Veneer applier	1A
Veterinary	
Urban environment, small animals	3A
Rural environment, farm animals	2A
Assistant	1A
Video (P.A.I.E. N/A)	
Rental (see Merchant)	
Production (see Radio and television broadcasting)	

W

Waiter, waitress, server	
(maximum 2-year benefits duration)	B
Wallpaper hanger	B
Waste	
Septic tank installer (see Contractor)	X
Garbage collector	X
Water, distribution, purification, filtration	
Plant superintendent	3A
Foreman, firefighter	1A
Meter installer, reader	1A
Weight loss	
Salon manager and employees	B
Welder	B
Wig-maker	2A
Window dresser	X
Window washer	
Buildings of 2 storeys or less	B
Others	X
Windows, installer	1A
Wines (see Alcoholic beverages)	
Wire industry (see Plant/Mill)	
Wood finisher (see Plant/Mill)	
Word processing	
Office outside home	3A
Home office	
Wrestler	X
Writer	X
Wrought iron	
Shop worker	B
Installer	B

Z

Zoo, zoological garden	
Manager, administrator	3A
Semi-skilled worker (see specific occupation)	
Others	1C
Zoologist	
Consultant, office only	3A
Field work	2A

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