



## UNDERWRITING OCCUPATION CLASSES FOR INCOME PROTECTION

If you are unable to find the information you require or if you require any further assistance in relation to underwriting please contact our dedicated

**Underwriting Help Line 1890 54 54 84**

**OR**

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|                 |        |
|-----------------|--------|
| Class 1         | Yellow |
| Class 2         | Grey   |
| Class 3         | Red    |
| Class 4         | Black  |
| Decline / Refer | White  |

**A**

| <b>Occupation</b>          | <b>Occ_Class</b> |
|----------------------------|------------------|
| AA Patrolman               | 3                |
| Account Assistant          | 1                |
| Account Executive          | 2                |
| Accountant                 | 1                |
| Actuary                    | 1                |
| Acupuncturist              | 2                |
| Advertising                | 1                |
| Aerial Erector             | D                |
| Aerobics Instructor        | D                |
| Air Conditioning Engineer  | 4                |
| Air Hostess                | D                |
| Air Traffic Controller     | 2                |
| Aircraft Fitter            | 3                |
| Aircraft Ground Technician | 3                |
| Airport Baggage Handler    | D                |
| Airport Loader/Driver      | D                |
| Alarm Installer/Engineer   | 3                |
| Ambulance Crew             | D                |
| Amusement Arcade Staff     | D                |
| Anaesthetist               | 1                |
| Analyst Programmer         | 1                |
| Antique Dealer             | 2                |
| Antique Restorer           | 3                |
| Archaeologist              | 2                |
| Architect                  | 1                |
| Armed Forces               | D                |
| Aromatherapist             | 2                |
| Art Dealer                 | 2                |
| Artificial Inseminator     | 3                |
| Artist                     | D                |
| Asphalt Layer              | D                |
| Astrologer                 | D                |
| Au Pair                    | D                |
| Auctioneer                 | 2                |
| Auctioneer - Livestock     | 3                |
| Author                     | D                |
| Auto Electrician           | 3                |
| Aviation - Air Crew        | D                |
| Aviation - Cabin Crew      | D                |

**B**

| <b>Occupation</b>       | <b>Occ_Class</b> |
|-------------------------|------------------|
| Baggage Handlers        | D                |
| Bailiff - Agricultural  | 3                |
| Bailiff - Court Officer | 3                |
| Baker                   | 3                |

|                           |                  |
|---------------------------|------------------|
| Bank Officials            | 1                |
| Bar Person                | 4                |
| Barber                    | 2                |
| Bargemaster               | D                |
| Barrister                 | 1                |
| Beautician                | 2                |
| Bedroom Fitter            | 4                |
| Bicycle and Repair Shop   | 3                |
| Billposter                | D                |
| Biochemist                | 2                |
| Biologist                 | 2                |
| Blacksmith                | 4                |
| Blast Furnaceman          | D                |
| Blasting                  | D                |
| Blind Maker               | 3                |
| Boat Builder              | 4                |
| Bodyguard                 | D                |
| Boilermaker               | D                |
| Boilerman                 | D                |
| Book Binder               | 2                |
| Book Keeper               | 1                |
| Bookmaker and Staff       | 2                |
| Bookseller                | 2                |
| Botanist                  | 2                |
| Bouncer                   | D                |
| Boxer                     | D                |
| Brewery Operative         | 4                |
| Bricklayer                | 4                |
| Brickmaker                | D                |
| Broadcaster               | 2                |
| Broker - Insurance        | 2                |
| Broker - Securities       | 2                |
| Broker First - Unknown    | 2                |
| Broker/Dealer             | 2                |
| Builder - Bulldozing/JCB  | D                |
| Builder - Foreman         | 2                |
| Builder - General         | 4                |
| Builder - Hod Carrier     | D                |
| Builders - Clerk          | 1                |
| Building - Labourer       | D                |
| Bus Conductor             | D                |
| Bus Driver                | D                |
| Bus Inspector             | D                |
| Business Consultant       | 2                |
| Butcher - No Slaughtering | 3                |
| Butcher - Slaughtering    | 4                |
| <b>C</b>                  |                  |
| <b>Occupation</b>         | <b>Occ_Class</b> |
| Cabinet Maker             | 4                |

|                                |   |
|--------------------------------|---|
| Cable jointer                  | 4 |
| Camerman                       | 2 |
| Canine Beautician              | 2 |
| Car Breaker                    | 4 |
| Car Mechanic                   | 4 |
| Car Phone Installer            | 3 |
| Car Production Worker          | 4 |
| Car Sales Selling              | 2 |
| Car Valet                      | 3 |
| Caravan Park Proprietor        | D |
| CARETAKER                      | D |
| Carpenter                      | 4 |
| Carpet Cleaner                 | 3 |
| Carpet Fitter                  | 4 |
| Cartoonist                     | D |
| Cashier                        | 1 |
| Caterer                        | 2 |
| Catering staff                 | 2 |
| Cattle Dealer                  | D |
| Cavity Wall Insulator/Engineer | 4 |
| Ceiling Fixer                  | 4 |
| Chargehand                     | D |
| Chartered Surveyor             | 2 |
| Chauffeur                      | 3 |
| Chef                           | 2 |
| Chemist Shop Assistant         | 2 |
| Chemist - Pharacist            | 1 |
| Chief Engineer                 | 2 |
| Childcare                      | 2 |
| Chimney Sweep                  | 3 |
| Chiropodist                    | 2 |
| Chiropractor                   | 2 |
| Choreographer                  | D |
| Cinema Cashier                 | 2 |
| Civil Engineer                 | 2 |
| Civil Servant                  | 1 |
| Clergyman                      | 1 |
| Clerk                          | 1 |
| Coach Builder                  | 4 |
| Coach Driver                   | D |
| Coal Delivery                  | D |
| Coal Merchant - Office Only    | 1 |
| Cobbler                        | 3 |
| Commercial Artist              | 2 |
| Commercial Traveller           | 2 |
| Commodity Broker/Trader        | 2 |
| Company Director               | 1 |
| Composer Music                 | D |
| Compositor                     | 3 |
| Computer Consultancy           | 1 |

|                               |                  |
|-------------------------------|------------------|
| Computer Industry - Designer  | 1                |
| Computer Operater/Programmer  | 1                |
| Concrete Erector              | D                |
| Confectioner                  | 2                |
| Contract Cleaner              | D                |
| Cook                          | 2                |
| Counsel                       | 1                |
| Courier - Bicycle             | D                |
| Courier - Motorcycle          | D                |
| Courier - Travel              | D                |
| Courier - Van                 | 3                |
| Court Bailiff                 | 4                |
| Crane Driver                  | D                |
| Crane Erector                 | D                |
| Credit Controller             | 1                |
| Crop Spraying                 | D                |
| Croupier                      | D                |
| Customer Service Manager      | 1                |
| <b>D</b>                      |                  |
| <b>Occupation</b>             | <b>Occ_Class</b> |
| Dairyman - salaried employee  | 4                |
| Dairyman/Household Deliveries | 3                |
| Damp course/Dry rot worker    | 4                |
| Dancing teacher               | D                |
| Debt Collector                | D                |
| Deepsea Diver                 | D                |
| Demolition Contractor         | D                |
| Dental Equipment Engineer     | 3                |
| Dental Hygenist               | 2                |
| Dental Mechanic/Technician    | 2                |
| Dental Surgeon                | 2                |
| Diamond Cutter                | 3                |
| Diamond Polisher              | 2                |
| Diecaster                     | 3                |
| Diplomatic Service            | 2                |
| Dispatch Rider                | D                |
| Distilling - Admin only       | 1                |
| Distilling Operatives         | 3                |
| Distilling Sales              | 2                |
| Docker                        | D                |
| Domestic Appliance Engineer   | 3                |
| Double Glazing - Sales        | 2                |
| Double Glazing Fitting        | 4                |
| Draper                        | 2                |
| Draughtsman                   | 1                |
| Dress Designer                | 2                |
| Dressmaker                    | 2                |
| Driller                       | D                |
| Driver                        | D                |

|                                |                  |
|--------------------------------|------------------|
| Driving - Agricultural Tractor | D                |
| Driving Examiner               | 3                |
| Driving Instructor             | D                |
| Dry Cleaner                    | 3                |
| Dry Liner                      | 4                |
| <b>E</b>                       |                  |
| <b>Occupation</b>              | <b>Occ_Class</b> |
| Economist                      | 1                |
| Editor                         | 1                |
| Editor Film & Assistant        | 1                |
| Electrician                    | 3                |
| Electrician - Automobiles      | 3                |
| Electro Plater                 | 3                |
| Electronic Engineer            | 3                |
| Engraver                       | 4                |
| Estate Agent                   | 2                |
| Estate Manager                 | 4                |
| Excavator                      | D                |
| <b>F</b>                       |                  |
| <b>Occupation</b>              | <b>Occ_Class</b> |
| Factory Worker                 | 4                |
| Fairground Workers             | D                |
| Farrier                        | 4                |
| Fashion Designer               | 2                |
| Fencing Contractors            | 4                |
| Fibreglass Moulder             | 4                |
| Film Cameraman                 | 3                |
| Film Director                  | 2                |
| Film Editor (& Assistant)      | 2                |
| Financial Advisor              | 2                |
| Financial Controller           | 1                |
| Fireman                        | D                |
| Fireplace Fitter               | 4                |
| Fish Farmer                    | 4                |
| Fish Preparation - Ashore      | 4                |
| Fisherman                      | D                |
| Fishmonger                     | 3                |
| Fitter Aircraft                | 4                |
| Floorlayers                    | 4                |
| Florist                        | 2                |
| Forklift Driver                | D                |
| Foundry Worker                 | D                |
| French Polisher                | 3                |
| Fruit Growers                  | 4                |
| Fund Manager                   | 1                |
| Funeral Director - Admin only  | 1                |
| Funeral Directors Employees    | 3                |
| Furniture Designers            | 2                |

|                                |                  |
|--------------------------------|------------------|
| Furniture Remover              | D                |
| Furniture Restorer             | 3                |
| Furrier                        | 2                |
| Futures Traders                | 2                |
| <b>G</b>                       |                  |
| <b>Occupation</b>              | <b>Occ_Class</b> |
| Gamekeeper                     | 4                |
| Garage Forecourt Attendant     | 2                |
| Garage Mechanic                | 4                |
| Garage Petrol Pump Attendant   | 2                |
| Garda                          | D                |
| Gardener                       | 4                |
| Gas Fitter                     | 4                |
| General Labourer               | 4                |
| General Operative              | D                |
| General Practitioner           | 1                |
| Geologist                      | 2                |
| Glass Blower                   | 4                |
| Glass Engraver                 | 3                |
| Glazier                        | 4                |
| Goldsmith                      | 3                |
| Golf Professional              | D                |
| Graphic Designer Computer Only | 1                |
| Gravedigger                    | D                |
| Greengrocer                    | 3                |
| Greenkeeper                    | 3                |
| Groundsman                     | 3                |
| Gymnasium Manager              | 2                |
| <b>H</b>                       |                  |
| <b>Occupation</b>              | <b>Occ_Class</b> |
| Hairdresser                    | 2                |
| Harbour Policeman              | D                |
| Haulier                        | D                |
| Health Visitor                 | 2                |
| Heating Engineer               | 4                |
| Helicopter Pilot               | D                |
| Helicopter Landing Officer     | D                |
| Herdsmen                       | 4                |
| Homeopath                      | 2                |
| Horologist                     | D                |
| Horse Dealer                   | D                |
| Horse Riding Pro               | D                |
| Horse Trainer                  | D                |
| Horticulturist                 | 4                |
| Hospital Porter                | D                |
| Hotel Manager - Admin only     | 2                |
| Housewife                      | D                |
| Human Resources Manager        | 1                |

**I**

| Occupation          | Occ_Class |
|---------------------|-----------|
| Insurance Admin     | 1         |
| Insurance Broker    | 1         |
| Insurance Inspector | 2         |
| Interior Decorator  | 4         |
| Interior Designer   | 2         |
| Interpreter         | 1         |

**J**

| Occupation | Occ_Class |
|------------|-----------|
| Jeweller   | 3         |
| Jockey     | D         |
| Joiner     | 4         |
| Journalist | 2         |

**K**

| Occupation       | Occ_Class |
|------------------|-----------|
| Kennel Worker    | 3         |
| Kerb Layer       | 4         |
| Kitchen Designer | 2         |
| Kitchen Fitter   | 4         |

**L**

| Occupation            | Occ_Class |
|-----------------------|-----------|
| Laboratory Technician | 2         |
| Labourer              | D         |
| Landscape Gardener    | 4         |
| Laundry Worker        | 3         |
| Lecturer              | 1         |
| Legal Executive       | 1         |
| Librarian             | 1         |
| Lift Engineer         | 4         |
| Lithographic printer  | 3         |
| Loader                | D         |
| Locksmith             | 3         |
| Loft Insulator        | D         |
| Lorry Driver          | D         |
| Loss Adjuster         | 2         |

**M**

| Occupation            | Occ_Class |
|-----------------------|-----------|
| Machinist (Sewing)    | 3         |
| Management Consultant | 2         |
| Managing Director     | 1         |
| Marine Biologist      | 3         |
| Marine Engineer       | 3         |
| Market Gardener       | 4         |
| Market Maker          | 2         |
| Market Trader         | D         |

|                             |                  |
|-----------------------------|------------------|
| Marketing Manager           | 1                |
| Martial Arts Instructor     | D                |
| Masseur                     | D                |
| Mechanical Engineer         | 4                |
| Medical Consultant          | 1                |
| Medical Doctor              | 1                |
| Merchant Navy - Crew        | D                |
| Merchant Officer Officers   | D                |
| Metal Fabricator            | D                |
| Midwife                     | 3                |
| Milkman                     | 3                |
| Milling Operatives          | D                |
| Miner                       | D                |
| Minister of Religion        | 1                |
| Model                       | D                |
| Model Maker (Advertising)   | 3                |
| Motor Mechanic              | 4                |
| Motor-Cycle Sport Pro       | D                |
| Music Composer              | D                |
| Music Teacher               | 3                |
| Musical Instruments Maker   | 3                |
| Musician                    | 3                |
| <b>N</b>                    |                  |
| <b>Occupation</b>           | <b>Occ_Class</b> |
| Neurologist                 | 1                |
| Neuro-Surgeon               | 1                |
| Newsagent                   | 2                |
| Newscaster                  | 3                |
| Newsvendor - Street         | D                |
| Nurse otherwise             | 3                |
| Nurse Psychiatric/Prison    | 4                |
| Nursing Home Employee       | 3                |
| Nursing Tutor/Administrator | 2                |
| <b>O</b>                    |                  |
| <b>Occupation</b>           | <b>Occ_Class</b> |
| Occupational Therapist      | 2                |
| Off- Licence employee       | 2                |
| Optician                    | 1                |
| Organ Builder               | 4                |
| Organ Tuner                 | 3                |
| Orthodontist                | 2                |
| Osteopath                   | 2                |
| <b>P</b>                    |                  |
| <b>Occupation</b>           | <b>Occ_Class</b> |
| Paint Sprayer               | 4                |
| Painter and Decorator       | 4                |
| Panel Beather               | 4                |
| Parson                      | 1                |

|                              |                  |
|------------------------------|------------------|
| Partition Erector            | 4                |
| Paste-up artist              | 2                |
| Pathologist                  | 2                |
| Peat Cutter                  | D                |
| Pebble-Dasher                | 4                |
| Personal Assistant           | 1                |
| Personnel Officer            | 1                |
| Pest Controller              | 3                |
| Petshop Employee             | 2                |
| Pharmacist                   | 1                |
| Photographer Studio Only     | 2                |
| Photographic Technician      | 2                |
| Phychiatrist                 | 1                |
| Physicist                    | 2                |
| Physiotherapist              | 2                |
| Pianist                      | D                |
| Piano Technician             | 3                |
| Picture Framer               | 3                |
| Picture Restorer             | 3                |
| Pilot (Airline)              | D                |
| Pipe Lagger                  | D                |
| Pipe Layer                   | D                |
| Plant Hire Driver            | D                |
| Plant Hire Operator          | D                |
| Plasterer                    | 4                |
| Plastic Moulder              | 3                |
| Playground equipment erector | 4                |
| Plumber                      | 4                |
| Police                       | D                |
| Polisher - French            | 3                |
| Polisher - Metal             | 4                |
| PORTER                       | D                |
| Post Master/Mistress         | 2                |
| Post Office Postman          | 2                |
| Poultry Worker               | 3                |
| Priest                       | 1                |
| Prison Officer               | D                |
| Private Detective            | D                |
| Psychoanalyst                | 1                |
| Psychotherapist              | 2                |
| Publican                     | 4                |
| Publisher                    | 1                |
| Pylon Erector                | D                |
| <b>Q</b>                     |                  |
| <b>Occupation</b>            | <b>Occ_Class</b> |
| Quantity Surveyor            | 2                |
| Quarry Worker                | D                |
| <b>R</b>                     |                  |

| Occupation             | Occ_Class |
|------------------------|-----------|
| Rabbi                  | 1         |
| Radio/TV engineers     | 3         |
| Radiographer - Medical | 2         |
| Radiologist Medical    | 2         |
| Railway Worker         | D         |
| Receptionist           | 1         |
| Refuse Disposal        | D         |
| Rent Collector         | D         |
| Restaurant Manger      | 2         |
| Restauranteur          | 2         |
| Riding Instructor      | D         |
| Rigger                 | D         |
| Road Making            | D         |
| Road Marking           | D         |
| Road Sweepers          | D         |
| Roofer                 | D         |
| Roustabout             | D         |

## S

| Occupation                | Occ_Class |
|---------------------------|-----------|
| Saddler                   | 3         |
| Sail Maker                | 3         |
| Sales Assistant           | 2         |
| Sales Representative      | 2         |
| Sanitary Inspector        | 2         |
| Sawmills Worker           | D         |
| Scaffolder                | D         |
| School Teacher            | 2         |
| Scrapdealer               | D         |
| Scrapmetal Merchants      | D         |
| Screenprinter             | 3         |
| Sculptors                 | D         |
| Seaman                    | D         |
| Secretary                 | 1         |
| Security Guard            | D         |
| Service Engineer          | 3         |
| Service Personnel - Armed | D         |
| Sewage Workers            | D         |
| Sheet Metal Worker        | D         |
| Shipwright                | 4         |
| Shoe Repairer             | 3         |
| Shop Fitter               | 4         |
| Sign erector              | D         |
| Signwriter No heights     | 3         |
| Silk Screen Printer       | 3         |
| Silversmith               | 3         |
| Skiing Instructor         | D         |
| Skip Hire                 | D         |
| Slater                    | D         |

|                          |   |
|--------------------------|---|
| Slaughterman             | 4 |
| Social Worker            | 3 |
| Software Engineer        | 1 |
| Soldier                  | D |
| Solicitor                | 1 |
| Sound Engineer           | 3 |
| Sound Technician         | 3 |
| Spinologist              | D |
| Squash Coach             | D |
| Stable Lad               | D |
| Stagehand/Scene Shifter  | D |
| Steel Erector            | D |
| Steel Fabricator         | D |
| Steel Worker             | D |
| Steeplejack              | D |
| Stevedore                | D |
| Stockbroker Market Maker | 2 |
| Stonemason               | 4 |
| Store Detective          | D |
| Sunroof Fitter           | 3 |
| Surveyor                 | 2 |
| Swimming Pool Attendant  | 3 |

## T

| Occupation                    | Occ_Class |
|-------------------------------|-----------|
| Tailor                        | 2         |
| Tarmac Layer                  | D         |
| Tattooist                     | D         |
| Taxidermist                   | 2         |
| Taxi-Driver                   | D         |
| Teacher                       | 2         |
| Telecom Engineer - No heights | 3         |
| Telephonist                   | 1         |
| Telesales Rep                 | 1         |
| Tennis Coach                  | D         |
| Thatcher                      | D         |
| Theatrical Agent              | 2         |
| Tilemaker                     | D         |
| Tiler (Bathroom)              | 3         |
| Tiler (Roof)                  | D         |
| Timber treatment              | 4         |
| Toolmaker                     | 3         |
| Tour Guide                    | D         |
| Tour Operator                 | 1         |
| Traffic Warden                | 3         |
| Trainer Guidedogs             | 2         |
| Translator                    | 1         |
| Travel Agent Office Only      | 1         |
| Travel Courier                | D         |
| Tree Feller                   | D         |

|                                |                  |
|--------------------------------|------------------|
| Tree Surgeon                   | D                |
| Tug Crew                       | D                |
| Tunnel Worker                  | D                |
| Turf Accountant & Staff        | 2                |
| Turner - Metal                 | D                |
| Turner - Wood                  | 4                |
| TV Engineer No Aerial Erection | 3                |
| Typographer                    | 2                |
| Tyrefitting Workshop only      | 4                |
| <b>U</b>                       |                  |
| <b>Occupation</b>              | <b>Occ_Class</b> |
| Undertaker                     | 3                |
| Undertaker - Admin duties only | 1                |
| Underwriter                    | 1                |
| Underwriter Office Based       | 1                |
| Unlisted Occupation            | 2                |
| Upholsterer                    | 3                |
| <b>V</b>                       |                  |
| <b>Occupation</b>              | <b>Occ_Class</b> |
| Valet Cars                     | 3                |
| Valuer - Other than livestock  | 1                |
| Vehicle breakdown recovery     | 4                |
| Vehicle Mechanic               | 4                |
| Ventilation engineer           | 4                |
| Veterinary Surgeon             | 3                |
| Vicar                          | 1                |
| <b>W</b>                       |                  |
| <b>Occupation</b>              | <b>Occ_Class</b> |
| Waiter/Waitress                | 2                |
| Washing Machine Engineer       | 3                |
| Watchmaker/Repairer            | 3                |
| Water Treatment Consultant     | 2                |
| Weaver - Mill                  | 4                |
| Weaver - Outworker             | D                |
| Welder                         | D                |
| Wigmaker                       | 2                |
| Window Cleaner                 | D                |
| Window Dresser                 | 2                |
| Window Installer               | 4                |
| Woodworking Machinist          | D                |
| Woodworm/Rot Control           | 4                |
| <b>END</b>                     |                  |