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## ACE Delight Enhanced

### Classification of Risks

Classifications are reported largely by the applicant's occupation and duties performed. Although for certain occupations the classifications may be lower than for occupations with seemingly the same exposure because of other factors. When referring risks, this table must be used to classify occupations regardless of any local market classifications. Here is a brief analysis of the principle characteristics in each group:

<b>CLASS 1</b>	Occupations found in this class are the least hazardous of all. In this class will be found most white "collar workers" and personnel whose duties are office related, but not subject to other factors that would increase their risk. The most frequently written risks in this classification would be attorneys; office managers and clerical employees; commercial and city salesmen who do not make deliveries.
<b>CLASS 2</b>	In this class will be found "white collar" workers also, but whose occupations are subject to certain factors, making them more hazardous than Class 1. Some of the risks in this class involve very light manual labor (excluding those who use machinery). Also in this class will be found such risks as traveling salesmen, surveyors and merchants.
<b>CLASS 3</b>	In this class will be found industrial workers, most of whom are skilled or semi-skilled workers, some of whom use machinery. The occupational hazard in this group, despite safety prevention measures in industrial plants and elsewhere, creates a hazard greater than Class 2. In this group also will be found petrol station attendants; farmers who do not do manual labor; carpenters (excluding those who use power driven woodworking machinery); and taxi drivers.
<b>CLASS 4</b>	This class consists, for the most part, of industrial workers who use heavy machinery and unskilled laborers. Hazardous occupations also found in this group are police and fire fighters.

Occupations, the hazards of which are not unique to any one industry, but common to many, will be found under the general listing or schedules. Such occupations may not be repeated under each schedule, but are classified under their respective headings.

**For example**

Bookkeeper    Engineer    Watchman    Carpenter    Foreman    Janitor  
Driver    Inspector

**\*Important**

An examination of the Risk Classifications will indicate that it does not list all occupations. When giving consideration to an occupation not listed, the classification usually can be compared to some of the similar occupations listed.

*For any occupation not listed in the above classifications, feel free to contact your account managers for further clarification.*



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**CLASS 1 Occupation List**

Accountant	Housewife
Advertiser	Insurance Broker/Agent
Architect	Jeweler
Artist (Commercial)	Lawyer/Attorney
Attorney	Museum Worker (non-manual)
Auctioneer	Nurse
Baker (shop only)	Office manager and employees
Banker	Optician
Chemist	Personnel Agency
Chiropodist	Photographer (Studio only)
Clergyman	Physiotherapist
Clerk	Quantity Surveyor
Company Director (non-manual)	Religious Organization
Computer Analyst/Programmer/Operator	Salesman (city, not traveling a territory)
Credit Agencies, other than Bank	School Teacher (not Woodwork)
Decorator	Securities Commodities and services
Dentist	Stationer
Doctor	Stock Broker
Draftsman	Surgeon (If Continental Scale, Class 2)
Estate Agent	Tailor
Hairdresser	Tobacconist

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### **CLASS 2 Occupation List**

Aviation Industry Manufacturing	General Store Worker (unless listed elsewhere)
Baker (working in Bakery)	Grocer
Beautician	Hotel Proprietor
Bookbinder	Marine Surveyor
Boot and Shoe Maker/Repairer	Office Machinery
Builders Merchant (on own premises only)	Optical Goods Manufacturing
Chauffeur	Pawnbroker
Cleaner (offices-light)	Printer (not operating presses)
Communication Services (Radio & TV)	Research & Development Lab
Computer Manufacturing	Worker
Confectioner	Salesman (Public markets & traveling)
Dairyman (not manual)	Salesman (Public markets & traveling)
Dancing Instructor	Scientific Instruments and Related
Driving Instructor	Products Manufacturing
Drug Manufacturing	Surveyor
Engineering	Textile Merchant
Fruit Merchant	Theater Staff
Funeral Director	Upholster
Furnisher	Veterinary Surgeon
	Wine Merchant

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### CLASS 3 Occupation List

Brewery Workers  
Butcher (not Slaughtering)  
Carpenter (excluding power driven  
woodworking machinery)  
Cleaner (industrial)  
Coal Merchant  
Cutlery (Hand Tools, General Hardware  
Fixtures, Gas Burners  
and Stove Manufacturing)  
Dairyman (manual)  
Driving (local)  
Dry Cleaner (working w/chemicals  
and driving)  
Electric, Gas and Water Utilities  
(Repair and Maintenance)  
Electrical and Electronic Goods  
(Manufacturing)  
Electrician  
Farmer (not manual)  
Food and Drink Industry (Manufacture)  
Furniture & Fixture Manufacturing  
Gardener (jobbing, landscape excluding  
use of explosives)  
Gas Fitters

General Manufacturing  
(skilled and semi-skilled workers only)  
Glazier and Glass Manufacturing (excluding  
mining and quarrying)  
Government Workers (excluding Plumbing  
Police & Firemen)  
Household Appliances Manufacturing  
Laundry Staff  
Leather and Fur Trade  
Linen Supplier  
Metal Cans & Shipping  
Containers Manufacturing  
  
Motion Picture Industry  
Motor Vehicle  
Painter  
Petrol Station Attendant  
Plumber  
Printer (operating presses)  
Restaurant  
Taxi Driver  
Textile Manufacturing

### CLASS 4 Occupation List

Agricultural Chemicals and Fertilizer  
Manufacturing  
Bricklayer  
Builder  
Butcher (including Slaughtering)  
Cattle Dealer  
Chemical Manufacturing  
Construction  
Crane Operator (excluding tower cranes)  
Drinking Establishments  
Engines, Farm and Construction

Petroleum and Coal products (refining gas,  
asphalt and lubricating oils)  
Pipeline Construction  
Police and Fire Fighters  
Pottery Manufacturing  
Railway Workers  
Rubber Industry (Manufacturing and Processing)  
Steel Manufacturing  
Transportation Equipment Manufacturing  
(Railroad, Ships, Motorcycles, etc.)  
Unskilled laborers  
Welder  
Window Cleaner  
Woodworking Industry (excluding tree felling)

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