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Living Super

MetLife Underwriting Guide

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1. MetLife's Occupation Classification Guide

This guide offers occupational category ratings for a variety of occupations based on the ING occupation classifications referenced below for Tailored cover. The occupation list is divided into industry and occupations, deemed to be the most commonly disclosed over the previous several years. It contains various professional, administrative, skilled and unskilled occupations and also captures high risk occupations. As not all occupations are listed, there is the provision to choose 'Other'.

Occupations are based on duties performed, rather than by title. Some occupations are rated based on the qualifications obtained and given duties, for example surgeons, general practitioners, architects and engineers. If the applicant's occupation is not listed a similar occupation with the same duties performed may be selected. Alternatively, the applicant's occupation may be disclosed under 'Other' (not listed) in eApply for the underwriter to assess individually based on the applicant's performed duties.

Description of occupation classifications

Occupational Category		Occupational Categorisation Description
Professional	PROF	Restricted to certain medical, legal and executive professions generally requiring university degree or equivalent qualifications.
White Collar	WC	Generally administrative office based duties performed, not necessarily requiring a university or other degree based qualifications.
Light Blue Collar	LBC	Generally light manual duties performed or trade qualified workers in a supervision role overseeing other trade workers for majority of their working day.
Blue Collar	BLUE	Moderate to heavy manual duties performed, including trade qualified workers and certain unskilled workers.
Referred to Underwriter	RUW	Occupations that are deemed high risk due to the nature of the duties performed and/or as a result of the environment in which they work. In most instances, these occupations are referred to the underwriter for individual consideration for Death & TPD cover and not available for Income Protection Cover.
Decline	DCL	Certain occupations, in conjunction with the nature of duties performed, may also be associated with adverse lifestyle or work environments. The mortality or morbidity rate is deemed too high for these occupations, making it difficult to quantify the risk. In these circumstances, the underwriter will decline the application for insurance.

2. Occupation Restrictions - Total and Permanent Disablement Exclusions Applied to Automatic Cover

Under Total and Permanent Disablement (TPD) cover, no benefit (or refund of premium) will be payable if the event giving rise to the claim is directly or indirectly a result of the Covered Person working in an occupation (at cover commencement):

- At heights above 15 metres;
- Underground in the mining industry;
- While carrying a firearm;
- With explosives;
- Offshore in the oil, gas or petroleum industry; or
- In the armed forces.

This means no benefit (or refund of premium) will be payable under TPD cover.

3. Occupation Classification Tables

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Advertising & Marketing				
Office desk based duties - Degree or tertiary qualified	PROF	PROF	PROF	PROF
Office desk based duties - Not degree or tertiary qualified	WC	WC	WC	WC
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Working outside of office environment - Handling merchandise	LBC	LBC	LBC	RUW
Working outside of office environment - Not handling merchandise	LBC	LBC	LBC	RUW
Other	RUW	RUW	RUW	RUW
Agriculture, Animal, Forestry & Timber				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Abattoir Worker - Manual	BLUE	RUW	DCL	DCL
Abattoir Worker - Non manual	LBC	LBC	LBC	DCL
Agriculture Pilot	BLUE	BLUE	DCL	DCL
Agronomist/Agricultural Scientist	LBC	LCB	LBC	LBC
Animal Handler/Trainer/Breeder - Small animals	BLUE	BLUE	RUW	DCL
Animal Handler/Trainer/Breeder - Large animals	BLUE	RUW	DCL	DCL
Arborist Tree Surgeon - Above 15 metres	BLUE	RUW	DCL	DCL
Arborist Tree Surgeon - Below 15 metres	BLUE	BLUE	DCL	DCL
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Farmer - Labourer/Contractor	BLUE	RUW	DCL	DCL
Farmer - Owner/Manager - Manual	BLUE	BLUE	BLUE	DCL
Farmer - Owner/Manager - Non manual	LBC	LBC	LBC	LBC
Forest Ranger/Warden	BLUE	BLUE	DCL	DCL
Fruit Picker/Packer	BLUE	DCL	DCL	DCL
Horticulturist	LBC	LBC	LBC	DCL
Kennel - Owner/Worker - Manual	BLUE	BLUE	BLUE	DCL
Kennel - Owner/Worker - Non manual	LBC	LBC	LBC	DCL
Livestock - Auctioneer/Buyer/Dealer	LBC	LBC	LBC	LBC
Lumber Yard - Owner/Manager	BLUE	BLUE	RUW	DCL

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Lumber Yard - Other	BLUE	BLUE	DCL	DCL
Meat Inspector	LBC	LBC	LBC	LBC
Meat Packer	BLUE	BLUE	DCL	DCL
Orchardist/Fruit Grower - Manual	BLUE	BLUE	BLUE	DCL
Orchardist/Fruit Grower - Non manual	LBC	LBC	LBC	RUW
Park ranger/Park Keeper	BLUE	BLUE	BLUE	DCL
Saw Mill - Operator/Worker	BLUE	BLUE	DCL	DCL
Shearer/Shearing contractor (not seasonal)	BLUE	BLUE	DCL	DCL
Stock and Station Agent	LBC	LBC	LBC	LBC
Stock worker/Station Hand/Drover/Jackeroo	BLUE	RUW	DCL	DCL
Timber Industry - Non manual	LBC	LBC	LBC	DCL
Timber Merchant	LBC	LBC	LBC	LBC
Tree feller/Lopper/Getter	BLUE	RUW	DCL	DCL
Veterinarian - Large animals and/or surgeon	BLUE	BLUE	BLUE	BLUE
Veterinarian - Research only	PROF	PROF	PROF	PROF
Veterinarian - Small animals	LBC	LBC	LBC	LBC
Vigneron - Manual worker	BLUE	BLUE	BLUE	RUW
Vigneron - Non manual	LBC	LBC	LBC	RUW
Wool Broker - Handling merchandise	LBC	RUW	RUW	RUW
Wool Broker - Not handling merchandise	WC	WC	WC	WC
Wool - Buyer/Classer	LBC	LBC	LBC	LBC
Zoologist	LBC	LBC	LBC	LBC
Other	RUW	RUW	RUW	RUW
Art & Entertainment				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Actor/Actress/Entertainer	LBC	RUW	RUW	DCL
Amusement Parlour/Centre - Owner/Manager/Supervisor	BLUE	BLUE	BLUE	DCL
Amusement Parlour/Centre - Other	BLUE	RUW	DCL	DCL
Artist - Commercial not working from home	WC	WC	WC	WC
Artist - Freelance or working from home	BLUE	RUW	RUW	DCL
Author/Writer	BLUE	RUW	DCL	DCL
Business Analyst/Consultant	PROF	PROF	PROF	PROF

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Casino Dealer/Croupier/Gaming Attendant	BLUE	BLUE	BLUE	DCL
Circus Performers/Employees	BLUE	RUW	DCL	DCL
Composer	LBC	RUW	RUW	RUW
Curator - Art Gallery/Library/Museum	WC	WC	WC	WC
Dance Instructor	BLUE	RUW	RUW	RUW
Disc Jockey	LBC	RUW	RUW	DCL
Engraver/Etcher	LBC	LBC	LBC	LBC
Graphic Artist/Designer - Commercial not working from home	WC	WC	WC	WC
Graphic Artist/Designer - Freelance or working from home	LBC	LBC	RUW	DCL
Musician	BLUE	RUW	RUW	DCL
Photographer - Aerial/Overseas/Freelance	RUW	RUW	DCL	DCL
Photographer - Studio only	LBC	LBC	LBC	LBC
Stunt person	RUW	RUW	DCL	DCL
Other	RUW	RUW	RUW	RUW
Aviation				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Air Traffic Controller	BLUE	RUW	DCL	DCL
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Cabin Crew	LBC	RUW	DCL	DCL
Flight Engineer	LBC	RUW	RUW	DCL
Maintenance/Baggage Handlers/Truck Drivers/Mechanic	BLUE	BLUE	BLUE	DCL
Pilot - Agriculture/Helicopter/Instructor	BLUE	RUW	DCL	DCL
Pilot - Commercial/Freight Cargo	LBC	RUW	RUW	DCL
Refueler	BLUE	RUW	DCL	DCL
Other	RUW	RUW	RUW	RUW
Building, Architecture & Construction Services				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Air Conditioning Engineer/Installer/Technician - Manual	BLUE	BLUE	BLUE	DCL
Air Conditioning Engineer/Installer/Technician - Non manual	LBC	LBC	LBC	LBC
Architect - Manual	BLUE	BLUE	BLUE	BLUE
Architect - Non manual	PROF	PROF	PROF	PROF

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Asbestos Worker	BLUE	RUW	DCL	DCL
Asphalt Layer/Road Construction/Maintenance	BLUE	BLUE	RUW	DCL
Blaster/Explosive Handler	RUW	RUW	DCL	DCL
Boiler Maker/Welder	BLUE	BLUE	BLUE	DCL
Brick Cleaner/Paver/layer	BLUE	BLUE	DCL	DCL
Builder/Carpenter/Joiner/Painter - Manual	BLUE	BLUE	BLUE	DCL
Builder/Carpenter/Joiner/Painter - Non manual	LBC	LBC	LBC	RUW
Builder/Carpenter/Joiner/Painter - Above 15 metres	BLUE	RUW	DCL	DCL
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Civil Engineer - Sedentary/Consulting only	PROF	PROF	PROF	PROF
Civil Engineer - Other	WC	WC	WC	WC
Concreter	BLUE	RUW	DCL	DCL
Crane Operator/Dogger/Rigger/Scaffolder/Steeplejack	BLUE	BLUE	DCL	DCL
Draftsperson	WC	WC	WC	WC
Drainage Contractor/Drainer - Domestic	BLUE	BLUE	RUW	DCL
Drainage Contractor/Drainer - Other	BLUE	BLUE	DCL	DCL
Earth Moving Equipment Operator/Driver	BLUE	BLUE	BLUE	DCL
Electrician - Domestic/Light commercial	LBC	LBC	LBC	LBC
Electrician - Other	BLUE	BLUE	RUW	DCL
Fencing Contractor	BLUE	BLUE	DCL	DCL
Floor Coverer/Sander/Carpet layer	BLUE	BLUE	BLUE	DCL
Foundry/Steel Worker - Manual	BLUE	BLUE	DCL	DCL
Foundry/Steel Worker - Non manual	BLUE	BLUE	BLUE	DCL
Gardener/Landscaper - Manual	BLUE	BLUE	BLUE	DCL
Gardener/Landscaper - Non manual	LBC	LBC	LBC	LBC
Gas Fitter	BLUE	BLUE	BLUE	DCL
Glazier	BLUE	BLUE	BLUE	DCL
Gyprock Fixer/Plasterer	BLUE	BLUE	BLUE	DCL
Handyman/woman	BLUE	BLUE	BLUE	DCL
Insulation Installer	BLUE	BLUE	BLUE	DCL
Interior Decorator - Manual duties	LBC	LBC	RUW	DCL
Interior Decorator - Non manual	WC	WC	WC	WC
Labourer	BLUE	BLUE	DCL	DCL

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Plasterer	BLUE	BLUE	BLUE	DCL
Plumber	BLUE	BLUE	BLUE	DCL
Roof Plumber/Tiler/Worker	BLUE	RUW	RUW	DCL
Surveyor - Field Work	LBC	LBC	LBC	RUW
Surveyor - Minimal Field Work	WC	WC	WC	WC
Trades Apprentice	BLUE	BLUE	RUW	DCL
Wall/Floor Tiler	BLUE	BLUE	BLUE	DCL
Window Dresser	LBC	LBC	LBC	DCL
Window Fitter - Above 15 metres	BLUE	RUW	DCL	DCL
Window Fitter - Below 15 metres	BLUE	BLUE	BLUE	DCL
Wrecker/Demolisher - Explosives	RUW	RUW	DCL	DCL
Wrecker/Demolisher - Other	BLUE	BLUE	DCL	DCL
Other	RUW	RUW	RUW	RUW
Education, Training & Recruitment				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Child Care Worker - Not registered	BLUE	BLUE	BLUE	DCL
Child Care Worker - Registered	LBC	LBC	LBC	LBC
Employment Agent	WC	WC	WC	WC
Headmaster/Principal	PROF	PROF	PROF	PROF
Janitor	BLUE	BLUE	BLUE	DCL
Lecturer - Other	WC	WC	WC	WC
Lecturer - Professor/Doctorate	PROF	PROF	PROF	PROF
Librarian	WC	WC	WC	WC
Music Teacher - School/University/College	BLUE	BLUE	BLUE	BLUE
Music Teacher - Other	BLUE	BLUE	RUW	DCL
Student	LBC	RUW	DCL	DCL
Teacher - Classroom Only	LBC	LBC	LBC	LBC
Teacher - PE/Trades/Technical	BLUE	BLUE	BLUE	BLUE
Vocational Therapist/Trainer	LBC	LBC	RUW	RUW
Other	RUW	RUW	RUW	RUW

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Finance & Banking				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Accountant - CPA	PROF	PROF	PROF	PROF
Accountant/Bookkeeper - Other	WC	WC	WC	WC
Actuary	PROF	PROF	PROF	PROF
Armed Guards/Armoured Car Drivers	RUW	RUW	DCL	DCL
Auditor - Qualified	PROF	PROF	PROF	PROF
Auditor - Other	WC	WC	WC	WC
Broker - Commodity/Finance/Stock	WC	WC	WC	RUW
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Business Consultant/Development Mgr - Less than 5 years	WC	WC	WC	WC
Business Consultant/Development Mgr - More than 5 years	PROF	PROF	PROF	PROF
Clerks/Tellers	WC	WC	WC	WC
Debt Collector	BLUE	RUW	DCL	DCL
Economist/Statistician	PROF	PROF	PROF	PROF
Financial or Insurance Agent/Advisor/Planner	WC	WC	WC	WC
Insurance Investigator - Office only	WC	WC	WC	WC
Insurance Investigator - Other	LBC	LBC	LBC	RUW
Loss Assessor/Loss Adjustor	LBC	LBC	LBC	RUW
Recruitment Consultant/Human Resources	WC	WC	WC	WC
Senior Executive/Merchant Banker/Investment Banker	PROF	PROF	PROF	PROF
Telephonist/Switchboard Operator	WC	WC	WC	WC
Unarmed Guards	BLUE	RUW	RUW	DCL
Underwriter/Claims - Life / General Insurance - Office only	WC	WC	WC	WC
Other	RUW	RUW	RUW	RUW
Fisheries & Marine/Shipping				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Diver - Abalone/Professional/Salvage	RUW	RUW	DCL	DCL
Dockyard/Shipyard Worker/Labourer	BLUE	RUW	DCL	DCL
Fisherman/woman	RUW	RUW	DCL	DCL

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Marine Biologist - Manual duties (diving)	RUW	RUW	RUW	DCL
Marine Biologist - Manual duties (no diving)	LBC	LBC	LBC	RUW
Marine Biologist - Office only	PROF	PROF	PROF	PROF
Officers & crew on shore	BLUE	BLUE	RUW	DCL
Sea Vessels - Officers & crew	RUW	RUW	DCL	DCL
Shipwright/Boat Builder - Proprietor/Supervisor	BLUE	BLUE	BLUE	DCL
Shipwright/Ship/Boat Builder - other	BLUE	BLUE	BLUE	DCL
Stevedore	BLUE	RUW	DCL	DCL
Wharf/Waterside worker	BLUE	BLUE	DCL	DCL
Other	RUW	RUW	RUW	RUW
Government or Community Services				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Cemetery/Crematorium - Grave digger	BLUE	RUW	DCL	DCL
Cemetery/Crematorium - Manager - Office only	WC	WC	WC	WC
Cemetery/Crematorium - Stonemason	BLUE	BLUE	BLUE	DCL
Child Care Worker - Not Registered	BLUE	BLUE	BLUE	DCL
Child Care Worker - Registered	LBC	LBC	LBC	LBC
Community Care Worker	BLUE	BLUE	BLUE	DCL
Community Counsellor - qualified	WC	WC	WC	WC
Customs Agent/Officer - Clerical	WC	WC	WC	WC
Customs Agent/Officer - Handling merchandise	LBC	LBC	LBC	LBC
Customs Agent/Officer - Not handling merchandise	WC	WC	WC	WC
Fire Chief/Station officer no manual duties	WC	WC	WC	WC
Firefighter	BLUE	RUW	RUW	DCL
Funeral Parlour: Director/Undertaker - Non manual	WC	WC	WC	WC
Funeral Parlour: Driver/Embalmer	BLUE	BLUE	BLUE	DCL
Garbage Collector	BLUE	BLUE	DCL	DCL
Garbage Contractor	BLUE	BLUE	RUW	DCL
Gas/Water/Electricity- Meter reader	LBC	LBC	LBC	LBC
Health Inspector	WC	WC	WC	WC
Interpreter	WC	WC	WC	WC

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Librarian	WC	WC	WC	WC
Lifeguard - Beach Patrol (full time)	BLUE	RUW	DCL	DCL
Lifeguard - Swimming Pool	BLUE	BLUE	DCL	DCL
Lifeguard - Voluntary	BLUE	RUW	RUW	DCL
Postal Worker - Counter staff	WC	WC	WC	WC
Post worker mail sorter	BLUE	BLUE	BLUE	DCL
Post deliverer not using bike	BLUE	BLUE	BLUE	DCL
Post deliverer using bike	BLUE	BLUE	DCL	DCL
Public Servant - Office only	WC	WC	WC	WC
Public Servant - Other	RUW	RUW	RUW	RUW
Religious Practitioner	WC	RUW	RUW	RUW
Social Worker - Qualified	LBC	LBC	LBC	LBC
Social Worker - Other	BLUE	BLUE	BLUE	DCL
Welfare Officer/Youth Worker - Qualified	WC	WC	WC	WC
Welfare Officer/Youth Worker - Other	LBC	LBC	LBC	LBC
Other	RUW	RUW	RUW	RUW
Hospitality & Tourism				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Bar Attendant	BLUE	BLUE	BLUE	DCL
Bar Manager/Publican	BLUE	BLUE	BLUE	DCL
Bouncer/Security Worker	BLUE	BLUE	DCL	DCL
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Casino Dealer/Croupier/Gaming Attendant	BLUE	BLUE	BLUE	DCL
Caterer	LBC	LBC	LBC	LBC
Chef	LBC	LBC	LBC	RUW
Cleaner/Porter	BLUE	BLUE	BLUE	DCL
Concierge/Receptionist	WC	WC	WC	WC
Guest House/Boarding House Proprietor/Manager	LBC	LBC	RUW	DCL
Hotel Owner/Manager - Non manual	WC	WC	WC	WC
House Keeper/Room Attendant	BLUE	BLUE	BLUE	DCL
Kitchen Hand	BLUE	BLUE	BLUE	RUW
Manager/Supervisor- Manual	LBC	LBC	LBC	RUW

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Tour Guide	LBC	RUW	RUW	DCL
Travel Agent	WC	WC	WC	WC
Waiter/Waitress	BLUE	BLUE	BLUE	DCL
Other	RUW	RUW	RUW	RUW
Information Technology				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Analyst/Consultant/Programmer	PROF	PROF	PROF	PROF
Keyboard/Systems Operator	WC	WC	WC	WC
Maintenance Engineer (Software)	WC	WC	WC	WC
Maintenance Engineer/Technician (Hardware)	LBC	LBC	LBC	LBC
Sales Representative	WC	WC	WC	WC
Support/Help desk technician	LBC	LBC	LBC	LBC
Other	RUW	RUW	RUW	RUW
Legal				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Attorney/Barrister/Lawyer/Solicitor	PROF	PROF	PROF	PROF
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Coroner	PROF	PROF	PROF	PROF
Magistrate/Judge/Legal Arbitrator	PROF	PROF	PROF	PROF
Patent Attorney	PROF	PROF	PROF	PROF
Other	RUW	RUW	RUW	RUW
Manufacturing				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Assembly/Production Line	BLUE	BLUE	BLUE	DCL
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Dressmaker/Seamstress - Not working from home	BLUE	BLUE	RUW	DCL
Dressmaker/Seamstress- Working from home	BLUE	RUW	DCL	DCL
Factory/Process Worker	BLUE	BLUE	RUW	DCL
Inspector Quality Control	BLUE	BLUE	BLUE	RUW
Machine Operator	BLUE	BLUE	BLUE	DCL

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Machine Repair & Maintenance	BLUE	BLUE	BLUE	RUW
Silversmith/Goldsmith/Coppersmith	BLUE	BLUE	BLUE	DCL
Supervisor - Manual	BLUE	BLUE	BLUE	RUW
Supervisor - Non manual	LBC	LBC	LBC	RUW
Other	RUW	RUW	RUW	RUW
Media & Telecommunications				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Actor/Director/Producer	LBC	RUW	RUW	DCL
Announcer/Newsreader/Producer	WC	RUW	RUW	DCL
Antenna/ Lines person working above 15m	RUW	RUW	DCL	DCL
Antenna/ Lines person working below 15m	BLUE	BLUE	RUW	DCL
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Cable Television Installer	BLUE	BLUE	BLUE	DCL
Camera Operator/Engineer/Sound Recorder	LBC	LBC	LBC	LBC
Editor - Newspaper/Magazines	WC	WC	WC	WC
Editor/Script Writer - Film	WC	RUW	RUW	RUW
Film - Stunt person	RUW	RUW	DCL	DCL
Journalist/Reporter/Photographer - No Overseas assignments	LBC	LBC	LBC	LBC
Journalist/Reporter/Photographer - Overseas Assignments	RUW	RUW	RUW	DCL
Makeup/Stage Manager/Wardrobe	LBC	LBC	LBC	LBC
Printer And Publishing - Lithographer/Linotype	BLUE	BLUE	BLUE	DCL
Telephone Technician	BLUE	BLUE	BLUE	RUW
Other	RUW	RUW	RUW	RUW
Medical & Emergency Services				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Acupuncturist/Alternate Health Care/Naturopath	LBC	LBC	LBC	LBC
Ambulance Driver/Paramedic	BLUE	BLUE	BLUE	DCL
Audiologist/Audiometrist	PROF	PROF	PROF	PROF
Auxiliary Nurse/Aide/Assistant	BLUE	BLUE	BLUE	DCL
Biochemist/Chemist/Pharmacist	WC	WC	WC	WC
Business Analyst/Consultant	PROF	PROF	PROF	PROF

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Chemist/Pharmacist - Owner	WC	WC	WC	WC
Chemist/Pharmacy - Assistant	LBC	LBC	LBC	LBC
Chiropractor/Osteopath/Physiotherapist/Podiatrist	LBC	LBC	LBC	LBC
Coroner	PROF	PROF	PROF	PROF
Dental Nurse/Assistant	LBC	LBC	LBC	LBC
Dentist/Dental technician/Specialist/Surgeon	WC	WC	WC	WC
Fire Chief/Station officer no manual duties	WC	WC	WC	WC
Firefighter	BLUE	RUW	RUW	DCL
General Practitioner/Specialist/Surgeons	PROF	PROF	PROF	PROF
Laboratory Technician or Assistant	LBC	LBC	LBC	LBC
Midwifery	BLUE	BLUE	BLUE	DCL
Nurse Director or Educator	WC	WC	WC	WC
Nurse/Psychiatric Nurse	BLUE	BLUE	BLUE	DCL
Occupational therapist/Dietician	WC	WC	WC	WC
Ophthalmologist/Optomtrist/Optician/Technician	WC	WC	WC	WC
Orderly/Wardsperson	BLUE	BLUE	BLUE	DCL
Paramedic rescue	BLUE	RUW	RUW	DCL
Psychiatrist/Psychologist	WC	WC	WC	WC
Radiographer/Radiotherapist/Radiologist	WC	WC	WC	WC
Speech Therapist	WC	WC	WC	WC
X-ray Technician	LBC	LBC	LBC	LBC
Other	RUW	RUW	RUW	RUW
Mining & Energy				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Blaster/Explosive Handler	BLUE	DCL	DCL	DCL
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Engineer/Surveyor/Geologist - Non manual	WC	WC	WC	WC
Machinery or plant operator	BLUE	BLUE	RUW	DCL
Nuclear Plant - Engineer/Operator/Technician	BLUE	BLUE	RUW	DCL
Onshore/Offshore Workers - Trade qualified	BLUE	BLUE	RUW	DCL
Onshore/Offshore Workers - Others	BLUE	RUW	DCL	DCL
Surface worker - Trade qualified (no explosives)	BLUE	BLUE	BLUE	DCL

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Surface Worker - Other	BLUE	BLUE	DCL	DCL
Underground worker - Trade qualified (no explosives)	BLUE	RUW	DCL	DCL
Other	RUW	RUW	RUW	RUW
Motortrade				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Assembly/Production Line	BLUE	BLUE	BLUE	DCL
Auto Electrician/Technician/Mechanic	BLUE	BLUE	BLUE	RUW
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Car Detailer/Spray painter/Panel beater	BLUE	BLUE	BLUE	DCL
Car Salesperson	LBC	LBC	LBC	LBC
Demolisher/Salvage/Wrecker	BLUE	BLUE	DCL	DCL
Garage/Service Station Worker - Cashier - No manual duties	LBC	LBC	LBC	RUW
Not Trade Qualified workers	BLUE	BLUE	RUW	DCL
Other Trade Qualified workers	BLUE	BLUE	BLUE	RUW
Sales Only/Accessories and Parts	LBC	LBC	LBC	LBC
Supervisor - Manual	BLUE	BLUE	BLUE	RUW
Supervisor - Non manual	LBC	LBC	LBC	RUW
Other	RUW	RUW	RUW	RUW
Police, Defence & Security				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Armed Guards / Armoured Car Drivers	RUW	RUW	DCL	DCL
Army/Navy/Air Force - All ranks & Personnel	RUW	RUW	DCL	DCL
Bodyguard	RUW	RUW	DCL	DCL
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Crowd Control / Bouncer	BLUE	BLUE	DCL	DCL
Police - all ranks	BLUE	RUW	DCL	DCL
Prison Officer/Guard	BLUE	RUW	DCL	DCL
Private Investigator - No field work	WC	WC	WC	RUW
Private Investigator - Other	LBC	LBC	RUW	RUW
Security Guards - Unarmed	BLUE	BLUE	RUW	DCL
Other	RUW	RUW	RUW	RUW

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Real Estate & Property Management				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Agents Representative	WC	WC	WC	WC
Auctioneer	WC	WC	WC	WC
Building Estimator / Property Valuer	LBC	LBC	LBC	LBC
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Buyers Advocate / Vendors Advocate	WC	WC	WC	WC
Land Broker	WC	WC	WC	WC
Licensed Real Estate Agent	WC	WC	WC	WC
Property Developer	LBC	LBC	RUW	DCL
Property/Strata Manager	WC	WC	WC	WC
Repossession Agent	BLUE	RUW	DCL	DCL
Stock and Station Agent	LBC	LBC	LBC	LBC
Other	RUW	RUW	RUW	RUW
Retail & Sales				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Bakery/Butcher/Delicatessen/Fishmonger	BLUE	BLUE	BLUE	RUW
Barista	BLUE	BLUE	BLUE	DCL
Beautician/Hairdresser/Manicurist - Mobile worker or from home	LBC	RUW	DCL	DCL
Beautician/Hairdresser/Manicurist - Shopfront	LBC	LBC	LBC	LBC
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Café/Restaurant Manager/Owner	LBC	LBC	LBC	LBC
Café / Restaurant Employee	BLUE	BLUE	BLUE	RUW
Cashier/Person Handling Heavy stock eg:grocer/hardware	BLUE	BLUE	BLUE	DCL
Cashier/Person Handling Light stock eg:books/clothes/shoes	LBC	LBC	LBC	LBC
Chemist/Pharmacist - Owner	WC	WC	WC	WC
Chemist/Pharmacy - Assistant	LBC	LBC	LBC	LBC
Dry Cleaners	BLUE	BLUE	BLUE	DCL
Fast food/Take away/Kitchen Hand	BLUE	BLUE	BLUE	DCL
Garage/Service Station Worker - Cashier - No manual duties	LBC	LBC	LBC	RUW
Liquor/Tobacconist Sales	BLUE	BLUE	BLUE	DCL

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Market Trader/Stall Holder	BLUE	BLUE	DCL	DCL
Sales Representative - Handling stock	BLUE	BLUE	BLUE	DCL
Sales Representative - No deliveries or stock handling	LBC	LBC	LBC	LBC
Sports Equipment - Repairs	BLUE	BLUE	BLUE	DCL
Sports Equipment - Sales	BLUE	BLUE	BLUE	BLUE
Other	RUW	RUW	RUW	RUW
Science & Research				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Lab Assistant/Surveyor/Technician	LBC	LBC	LBC	RUW
Scientist working in office or Lab only	PROF	PROF	PROF	PROF
Scientist working in remote places	RUW	RUW	RUW	DCL
Scientist working with animals/chemicals/in field/overseas	PROF	RUW	RUW	RUW
Other	RUW	RUW	RUW	RUW
Sport & Fitness				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Scuba Diving Instructor	BLUE	DCL	DCL	DCL
Golf Professional (Teaching And Pro Shop only)	LBC	RUW	RUW	DCL
Jockey/Trotting Driver	RUW	RUW	DCL	DCL
Personal Trainer	BLUE	BLUE	DCL	DCL
Ski/Snowboard/Snow Sports Instructor	BLUE	RUW	RUW	DCL
Sports/Fitness Centres - Management office only	WC	WC	WC	WC
Sports/Fitness Centres/Instructors/Trainers/Coach	BLUE	RUW	RUW	DCL
Sports Person - Professional	BLUE	RUW	DCL	DCL
Other	RUW	RUW	RUW	RUW
Transport				
Office desk based duties - Executive or manager	PROF	PROF	PROF	PROF
Office desk based duties - Other employees	WC	WC	WC	WC
Bus/Coach/Tram - Local	BLUE	BLUE	BLUE	DCL
Bus/Coach/Tram - 200km distance or greater	BLUE	RUW	DCL	DCL

	Death	TPD	IP (2 year benefit)	IP (to age 67)
Business Analyst/Consultant	PROF	PROF	PROF	PROF
Courier - Bicycle/Motor bike	BLUE	RUW	DCL	DCL
Courier - Car/Van	BLUE	BLUE	BLUE	DCL
Driving Instructor/Chauffeur/Funeral car driver	BLUE	BLUE	BLUE	DCL
Ferry Crew	BLUE	BLUE	DCL	DCL
Railway- Buffet/Cleaner/Freight workers	BLUE	BLUE	DCL	DCL
Railway- Depot/Yard/Track workers	BLUE	BLUE	DCL	DCL
Railway- Station workers only (not cleaner)	BLUE	BLUE	BLUE	DCL
Railway- Train Driver/Guards	BLUE	BLUE	BLUE	DCL
Taxi Owner Driver	BLUE	BLUE	BLUE	DCL
Taxi - Other	BLUE	RUW	DCL	DCL
Truck Driver - Carrying explosives	RUW	DCL	DCL	DCL
Truck Driver - Local (no explosives)	BLUE	BLUE	BLUE	DCL
Truck Driver - 200km distance or greater (no explosives)	BLUE	RUW	DCL	DCL
Other	RUW	RUW	RUW	RUW
Unemployed & Home Duties				
*Unemployed	RUW	RUW	DCL	DCL
Student	LBC	RUW	DCL	DCL
Home Maker	BLUE	BLUE	DCL	DCL

*TPD with ADL definition of disability considered for unemployed ING applicants.

4. Medical/Health Guide

Our preferred model is for all products to be underwritten by an automated underwriting engine (AURA) with referral made to underwriters for further assessment only when a final decision cannot be reached by the engine.

The engine is capable of making a standard and substandard decision, including a combination of both loadings, interim accident cover exclusions and decline. In cases where the applicant does not have existing default Automatic cover and their application requires further assessment, Interim Accident cover will be offered to the lesser of \$1.5 million or the death and/or TPD cover applied for. Interim accident cover will end upon the earliest of a number of events occurring. Please refer to the ING Living Super Product Guide for more information.

If the applicant has default Automatic Cover, applies for Tailored Cover and is declined, they will remain on Automatic Cover.

Some applicants will be referred for further assessment by an underwriter. Primary factors in underwriting risk assessment are personal and family medical history, occupational duties and location, avocation and pursuits, residency and travel intentions, as well as other special factors such as 'moral'/lifestyle risks. In conjunction with possible mandatory requirements, underwriters have to make a judgement call as to what evidence needs to be obtained to fully assess a risk. The underwriter will assess each case on its merits and decide on the most suitable underwriting approach. One scenario may be sufficiently assessed via tele-underwriting, whilst another might require a report or other written documentation from applicants, doctors or other third parties.

To make technical underwriting assessments on personal and/or family medical histories, the underwriter in most instances refers to the reinsurers' manuals. Consequently, any medical underwriting decisions should be primarily based on the relevant reinsurance manual. In particular scenarios, deviation from the manual is reasonable based on supporting evidence and the underwriter will usually discuss the best outcome with the reinsurer in these instances, subject to the amount of cover applied for.

Depending on the benefit type, substandard terms could entail premium loadings (permanent or temporary) and/or exclusions. Offering terms at other than standard, is legally considered to be a "counter-offer" made to the applicant and requires his or her approval before cover can be put into place.

In conjunction with any application older than three months, updated information may have to be obtained from the customer, either in writing or over the phone (our preferred option). Underwriters have some discretion in this regard as customers have been previously advised of their Duty of Disclosure, which extends until a final decision has been assessed.

Automated Underwriting Rules Engine Approach

The automated rules engine has proven to facilitate speedy processing of insurance applications and reducing the number of referrals to the underwriters. Subject to the amount of cover applied for as to whether further medical or financial evidence is required, the engine currently makes decisions for mild to moderate risk disclosures, for most medical conditions as well as lifestyle and past times, without the intervention of an underwriter. MetLife continually endeavours to provide effective cover to all eligible applicants.

Height/Weight BMI

Before the applicant applies for insurance online, they will need to know their height and weight.

An ING applicant may be accepted via the engine, with or without a loading for certain BMI ranges provided there are no other loadings or exclusions applicable. The BMI ranges from 18 to 33.9 for females, and over 19 to 33.9 for males.

A BMI of 34 or more may warrant further requirements; generally this includes a medical exam with MBA and hepatitis B & C serology. The latter is done to exclude hepatitis as a cause, should liver function test values be elevated.

Applicants who are significantly underweight need to be further assessed. This would usually include those with BMI below 17. Again, as with overweight lives, there needs to be attention paid to any other features that would be consistent with an applicant being underweight.

Recent weight loss - There are some additional considerations for applicants who have lost weight recently, but their previous weight would be significantly more substandard. Achieving permanent significant weight loss is difficult and with this in mind, it is best to not to reduce the loadings to the current weight achievement level until around twelve months has elapsed. Alternatively, there may be an option to add back half of the weight loss to any BMI calculation.

A weight loss that was not intended would require investigation as there may be an underlying condition, which could be a serious health issue.

Bariatric Surgery also referred to as gastric banding/bypass, gastroplasty or weight loss surgery; procedures of this type are generally carried out in cases of severe obesity (BMI >35 as per the above scale) combined with associated cardiovascular complaints such as type 2 diabetes or heart disease and where diet and exercise alone have proven ineffective. Weight loss is promoted by physically restricting food intake by narrowing part of the stomach or, in some cases, interrupting the digestive process. Guidelines regarding recent weight loss should be followed. However, we would not wish to consider cover for a minimum of six months to a year from the date of surgery, depending on the product and in some cases, the type of procedure.

High Blood Pressure

Before the applicant applies for insurance online, they will need to know their last reading taken within the past 12 months.

Blood pressure is the force of blood pushing against artery walls. Blood pressure is at its highest when the heart beats (systolic) and the lowest when the heart is at rest between beats (diastolic). It is generally accepted that blood pressure should be around 120/80 or lower and when the level stays high at 140/90 or more, then it is considered high. AURA considers the last reading taken within the past 12 months, balanced against treatment, smoking habit and for females, if currently pregnant.

High Cholesterol

Before the applicant applies for insurance online, they will need to know their last reading taken within the past 12 months.

Cholesterol is a type of fat (lipid) in the blood that is produced by your body. Your body makes enough cholesterol that is needed for your cells; however, you can also get cholesterol from the food you consume. Your cholesterol levels can also be affected by your age, BMI and family history.

Too much cholesterol will start to build up in the arteries and can cause blockage. A high cholesterol, in isolation, won't make a person feel sick. The only way to know someone's cholesterol levels is by having a blood test. The blood test will measure all the fats in the blood, including the LDL (bad cholesterol), HDL (good cholesterol) and triglycerides (stored and used for energy). Cholesterol levels help doctors to determine whether you may be at risk of heart disease or stroke.

High cholesterol (in isolation) is usually assessed by type of treatment and the effectiveness of treatment based on the most current reading result taken within the last 12 months. When referred to an underwriter for a history of elevated cholesterol, the underwriter will assess based on the applicant's merits.

Asthma

Before the applicant applies for insurance online, they will need to know the severity of their condition and treatment types taken such as Ventolin, steroid bronchodilators inhalers or oral steroids. If hospitalised, when was the last visit and how often hospitalised for asthma.

Asthma is a condition of the airway branches (bronchial tube) which carries air in and out of the lungs. During normal breathing, the muscles surrounding the bronchial tube are relaxed and air moves freely. During an asthma attack, the muscles are tightened causing the airways to become narrow, the lining of the airways to swell and more mucus is produced, which is thicker than normal, restricting the air flow.

Asthma can vary in severity from mild to severe; this normally determines the type/s of treatment needed to prevent and control attacks. When assessing asthma sufferers, consideration is given to the severity of the condition and other triggers that may also cause an attack such as the applicant's work duties, work environment and smoking habit. For certain scenarios and applicable cover, a loading is usually applied, however generally for severe asthma, TPD and IP is not considered.

Diabetes

Before the applicant applies for insurance online, they will need to know, if applicable, whether they suffer Type 1 or Type 2 diabetes, the date initially diagnosed, and the HbA1c reading result taken in the last 6 months.

Diabetes is a long-term (chronic) condition in which the body loses its ability to control the level of glucose (sugar) in the blood. The pancreas cells that produce the hormone insulin, helps the body to convert glucose from food into energy. People with diabetes either don't have enough insulin or their body cannot use insulin effectively, so glucose stays in the blood instead of being turned into energy, causing blood sugar levels to become high. The diabetes types are: type 1 diabetes (IDDM), type 2 diabetes (NIDDM), gestational diabetes and other diabetes.

There may be secondary complications associated with people who suffer diabetes such as: stroke, heart and kidney disease, nerve, blood vessel and or vision damage.

When assessing someone with diabetes, consideration is given to: type of diabetes, current age, date of initial diagnosis, result and date of the last HbA1c, smoking status and the cover type being applied for. Generally for substandard offers, a loading is applied as exclusions are deemed not appropriate due to the complex nature of this condition.

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