



Underwriting Occupation Classes

- Pensions
- Protection
- Investments

As the leading provider of Individual Income Protection, we are continuously looking to improve our products and services to ensure efficiency in our underwriting and new business processes.

We have completely revamped our occupational guide, based on both our experience and feedback from brokers, to now include almost 1,000 up to date occupations.

This guide is designed to help you correctly classify your customers occupation and ensure we can process your business as quickly and efficiently as possible. This guide will be kept up to date within both our Quotations and New Business Online applications at www.brokerfirst.ie

If you require any further assistance regarding an occupational classification or need additional medical or financial advice, please contact our

Underwriting Help Line on 1890 54 54 84

or visit our online support centre at www.friendsfirst.ie/underwriting/

- CLASS 1
- CLASS 2
- CLASS 3
- CLASS 4
- DECLINE

The following is a guideline.

OCCUPATION	CLASS	OCCUPATION	CLASS
AA Patrolman	3	Aromatherapist	2
Account Executive Insurance	2	Art Dealer	2
Account Manager Driving/Travel	2	Art Director	2
Account Manager Office Based	1	Art Gallery Attendant	2
Accountant	1	Artificial Inseminator	3
Accounts Assistant	1	Artist	D
Actuary	1	Assembly Line Worker	D
Acupuncturist	2	Assistant Manager Hotel	2
Adjudicator Legal	1	Assistant Manager Retail	2
Administration Assistant	1	Astrologer	D
Administration Civil Servant	1	Au Pair	D
Administration Manager	1	Auctioneer	1
Advertising Consultant - Driving/Travel	1	Auctioneer Livestock	3
Advertising Consultant - Office Based	1	Audio Engineer (no manual work)	2
Aerial Erector	D	Auditor	1
Agricultural Advisor	2	Author	D
Agricultural Engineer	3	Auto Electrician	3
Agricultural Machine Driver	D	B	
Agronomist	2	Baggage Handler Airport	D
Air Conditioning Engineer	3	Bailiff Agriculture	3
Air Crew	D	Bailiff Court	3
Air Steward	D	Baker	3
Aircraft Engineer	3	Bank Manager	1
Aircraft Engineer Tester ground work	3	Bank Official	1
Aircraft Inspector	2	Bar Manager - No Bar Work	2
Aircraft Maintenance Fitter	4	Bar Person	4
Aircraft Mechanic	4	Barber	2
Aircraft Radio Engineer	3	Barrister	1
Air Traffic Controller	D	Beautician	2
Airline ground staff	2	Bedroom Fitter	4
Airport Manager	2	Betting Office Cashier	2
Airport Police	D	Betting Office Manager	2
Airport Security	D	Billposter	D
Alarm Installer/Engineer	3	Binman	D
Ambulance Crew	D	Biochemist	2
Amusement Arcade Worker	D	Biologist	2
Anaesthetist	1	Blacksmith	4
Analyst Programmer	1	Blind Maker	3
Animal Breeder	3	Boat Builder	4
Animal Trainer	D	Bodyguard	D
Animator	1	Boiler Fitter	4
Anthropologist	2	Boilerman	D
Antique Dealer	2	Bookbinder	2
Antique Restorer	3	Bookkeeper	1
Arbitrator	1	Bookmaker Betting shop	2
Archaeologist	2	Bookmaker On course	D
Architect	1	Botanist	2
Architect Technician	1	Bouncer	D
Armed Forces	D	Boutique Manager	2

OCUPATION	CLASS	OCUPATION	CLASS
Boutique Worker	2	Caterer	2
Box Office Clerk	2	Catering staff	2
Box Office Manager	1	Cattle Dealer	3
Boxer	D	Ceiling Fixer	4
Breadman	3	Chartered Surveyor	2
Bricklayer	4	Chauffeur	3
Broadcaster	2	Checkout Operator	2
Broker Insurance	1	Chef	2
Builder Bulldozing/JCB	D	Chief Executive - Office Based	1
Builder Foreman (no manual work)	2	Chemical Engineer (no manual work)	1
Builder General	4	Chemist - Pharmacist	1
Builder Labourer	D	Chemist Retail Assistant	2
Building Inspector	2	Child Care Officer	2
Building Surveyor	2	Child Care Worker	2
Bus Driver	D	Chimney Sweep	4
Bus Inspector	D	Chiropodist	2
Bus Mechanic	4	Chiropractor	2
Business Analyst	1	Cinema Cashier	2
Business Consultant	1	Civil Engineer (no manual work)	1
Business Development Manager	1	Civil Engineer (manual work)	4
Butcher - No Slaughtering	3	Civil Servant Admin	1
Butcher - Slaughtering	4	Cleaner	D
Butler	D	Clergyman	1
C		Clothing Designer	2
Cabinet Maker	4	Company Director - Office based (no manual work)	1
Cable TV Engineer	3	Company Director - Other (Details Required)	3
Cafeteria Assistant	2	Company Secretary - Office based	1
Cafeteria Manager	2	Coalman	D
Call Centre Employee	1	Coastguard	D
Cameraman	2	Cobbler	3
Canine Beautician	3	Commercial Artist	2
Car Dealer	2	Commercial Traveller	2
Car Mechanic	4	Commodity Broker/Trader	2
Car Park Attendant	D	Community Worker	3
Car Phone Installer	3	Composer of Music	D
Car Salesman	2	Compositor	3
Car Valet	3	Computer Analyst	1
Cardiologist	1	Computer Consultant	1
Care Assistant	3	Computer Programmer	1
Careers Advisor	1	Computer Software Developer	1
Caretaker	D	Computer Systems Analyst	1
Carpenter	4	Concrete Erector	D
Carpet Cleaner	3	Confectioner	2
Carpet Fitter	4	Construction Site Engineer (no manual work)	2
Cartoonist	2	Construction Site Manager (no manual work)	2
Cashier Clerical	1	Consultant Medical	1
Cashier Retail	2	Consultant Physician	1

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OCCUPATION	CLASS	OCCUPATION	CLASS
Consultant Surgeon	1	Despatch Rider	D
Consultant Tax	1	Detention Centre Officer	D
Contract Cleaner	D	Diamond Cutter	3
Cook	2	Diamond Polisher	2
Coroner	1	Dietician	1
Counsel Legal	1	Digger Driver	D
Courier - Bicycle	D	Director Financial Office based	1
Courier - Travel	2	Disc Jockey	D
Courier Motorbike	D	Distiller	3
Courier Van only	3	Distilling Admin	1
Court Bailiff	3	Distilling Sales	2
Crane Driver	D	Distribution Manager Office based	1
Crane Erector	D	District Nurse	3
Creche Attendant	2	Diver Commercial	D
Credit Controller	1	Diving Instructor	D
Credit Underwriter	1	Docker	D
Croupier	D	Doctor Medical	1
Customer Services Manager Office based	1	Dog Groomer	3
Customer Services Manager Retail	2	Domestic Appliance Engineer	3
Customs and Excise Officer	2	Domestic Electrician	3
D		Domestic Worker	D
D.J.	D	Doorman	D
Dairy Farmer	D	Double Glazing - Sales	2
Dance Teacher	D	Double Glazing Installer	4
Dancer	D	Drainage Engineer	3
Darkroom Assistant	2	Drainage Worker	D
Dart Driver	D	Draper	2
Data Process Manager	1	Draughtsman	1
Data Processor	1	Dress Designer	2
Debt Collector	D	Dress Maker	2
Deck foreman	D	Driller	D
Deckhand	D	Driver Bus	D
Decorator Interior	4	Driver Coach	D
Decorator Painter/Builder	4	Driver Dumper Truck	D
Deliveryman Other	D	Driver Earthmover	D
Deliveryman Van only	3	Driver Hackney Cab	D
Demolition Worker	D	Driver JCB	D
Dental Equipment Engineer	3	Driver Mini Cab	D
Dental Hygienist	2	Driver PSV	D
Dental Nurse	2	Driver Taxi Cab	D
Dental Surgeon	2	Driver Tractor	D
Dentist	2	Driving Examiner	2
Departmental Store Employee	2	Driving Instructor	D
Departmental Store Manager	2	Dry Cleaner	3
Dermatologist	1	Dry Rot Specialist	4
Design Copyist	1	Dustman	D
Design Draughtsman	1	E	
Design Engineer (no manual work)	1	Ecologist	2
Design Interior	2	Economist	1

OCCUPATION	CLASS	OCCUPATION	CLASS
Editor Books	1	Film Producer	2
Editor News	1	Financial Advisor	1
Editor Newspaper	1	Financial Controller	1
Education Assistant	2	Financial Director	1
Education Inspector	2	Fire Fighter	D
Education Officer	2	Fire Officer	D
Electrical Contractor	3	Fire Safety Officer	2
Electrician Automobiles	3	Fireman	D
Electrician Domestic	3	Fish Farmer	3
Electrician Industrial	4	Fisherman	D
Electro Typer Printing	2	Fitness Instructor	D
Electronic Engineer	3	Fitter Aircraft	4
Electronic Technician	3	Fitter Construction	4
Embalmer	3	Fitter/Welder	D
Embroiderer	2	Fixed Wing Pilot	D
Employment Agent Office based	1	Flight Attendant	D
Employment Officer Office based	1	Floor layers	4
Engineer Electronics	3	Florist	2
Engineer Geotechnical	3	Forecourt Attendant Garage	2
Engineer Plumbing and Heating	4	Foreman (no manual work)	2
Engineer Structural (no manual work)	1	Forklift Driver	D
Engineering Technician	3	French Polisher	3
Engraver	3	Fruit Growers	4
Entertainments Manager	2	Fund Manager	1
Environmental Health Officer	2	Funeral Director - Admin only	1
Estate Agent	1	Funeral Director Employee	3
Excavator	D	Furniture Designer	2
Exhibition Organiser	2	Furniture Removal	D
F		Furniture Shop Owner	2
Factory Manager	2	Furrier	2
Factory Supervisor	2	G	
Factory Worker	D	Galvaniser	D
Fairground Worker	D	Garage Forecourt Attendant	2
Faith Healer	D	Garage Manager (no manual work)	2
Farm Hand	D	Garage Mechanic	4
Farm Labourer	D	Garda	D
Farm Manager	D	Gardener	4
Farmer	D	Gas Fitter	4
Farrier	4	Gas Maintenance Worker	4
Fashion Buyer	1	Gas Mechanic	4
Fashion Designer	2	Gas Pipe Layer	D
Fashion Model	D	General Builder	4
Fast Food Employee	2	General Labourer	D
Fast Food Establishment Manager	2	General Mechanic	4
Fencing Contractors	4	General Operative	D
Film Developer	2	General Practitioner	1
Film Director	2	Geologist	2
Film Editor	2	Geophysicist	2

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OCCUPATION	CLASS	OCCUPATION	CLASS
Glass Blower	4	Hydraulic Engineer	3
Glass Engraver	3	Hydrographic Engineer	3
Glazier	4	Hygienist	2
Goldsmith	3	I	
Golf Professional	D	Immigration Officer	2
Grave Digger	D	Independent Financial Advisor	1
Green Keeper	3	Industrial Electrician	4
Greengrocer	2	Industrial Relations Manager	1
Guesthouse Manager	2	Industrial Relations Officer	1
Gymnasium Manager	2	Industrial Safety Officer	2
Gynaecologist	1	Inseminator	3
H		Inspector Education	2
Hairdresser	2	Insulator Construction	3
Hairdresser Manager	2	Insurance Adviser	1
Hairstylist	2	Insurance Agent	1
Harbour Master	D	Insurance Assessor	1
Harbour Police	D	Insurance Broker	1
Haulage Contractor	D	Insurance Claims Adjuster	1
Haulier	D	Insurance Office Manager	1
Health and Safety Consultant	1	Insurance Surveyor	1
Health Inspector	2	Insurance Underwriter	1
Health Visitor	2	Interior Decorator	4
Heating Engineer	4	Interior Designer	2
Heavy Goods Vehicle Driver	D	Interpreter	1
Helicopter Landing Officer	D	Investment Consultant Office based	1
Helicopter Pilot	D	IT Administrator	1
HGV Driver	D	IT Consultant	1
Historian	1	IT Manager	1
Hoist Driver	D	IT Programmer	1
Homeopath	2	IT Software Developer	1
Horologist	2	IT Technician	1
Horse Dealer	3	J	
Horse Riding Professional	D	Janitor	D
Horse Riding Instructor (No riding)	4	Jeweller Retail	2
Horse Trainer	D	Jockey	D
Horticulturist	3	Joiner	4
Hospital Administrator	1	Journalist	2
Hospital Orderly	D	Judge	1
Hospital Porter	D	K	
Hotel Manager	2	Keep Fit Instructor	D
Hotel Porter	D	Kennel Employee	3
Hotel Proprietor	2	Kennel Manager	3
Hotelier	2	Kitchen Designer	2
Househusband	D	Kitchen Fitter	4
Housekeeper	D	Kitchen Porter	D
Housewife	D	L	
Human Resources Administration	1	Laboratory Assistant	2
Human Resources Manager	1	Laboratory Technician	2

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OCCUPATION	CLASS	OCCUPATION	CLASS
Labourer All	D	Manicurist	2
Land Agent	2	Marine Biologist	2
Land Surveyor	2	Marine Engineer	3
Landscape Architect	2	Marine Pilot	D
Landscape Gardener	4	Market Researcher	1
Launderette Assistant	3	Market Stallholder	D
Laundry Manager	3	Marketing Consultant	1
Laundry Worker	3	Marketing Director	1
Lavatory Attendant	D	Marketing Manager	1
Lawyer	1	Marriage Guidance Counsellor	1
Leather Worker	3	Masseur	2
Lecturer	1	Mechanic	4
Legal Advisor	1	Mechanical Engineer	4
Legal Assistant	1	Medical Consultant	1
Legal Executive	1	Medical Doctor	1
Legal Secretary	1	Merchant Banker	1
Leisure Club Manager	2	Merchant Navy - Crew	D
Librarian	1	Merchant Navy - Officers	D
Lifeguard	D	Metal Fabricator	D
Lift Engineer	4	Meteorologist	2
Lift Operator	D	Microbiologist	2
Lighting Crew Television	3	Midwife	3
Lighting Manager Entertainment	2	Milkman	3
Liquidator	1	Milling Operatives	D
Lithographer	3	Miner	D
Local Government Officer	1	Mineralogist	2
Locksmith	3	Minicab Driver	D
Luas Driver	D	Mining and Quarrying Operative	D
Lorry Driver	D	Mining Engineer	3
Loss Adjustor	1	Mining Inspector	3
Loss Assessor	1	Mining Surveyor	3
Lumberjack	D	Minister of Religion	1
M		Mobile Shop Keeper	D
Machine Operator	D	Model	D
Machinist (Sewing)	3	Model Maker (Advertising)	3
Maid	D	Monk	1
Maid Hotel	3	Mortgage Broker	1
Mail Sorter	D	Motor Car Dealer	2
Maintenance Engineer	4	Motor Cycle Courier	D
Management Accountant	1	Motor Mechanic	4
Management Consultant	1	Museum Assistant	2
Manager Administration	1	Museum Attendant	2
Manager Clerical	1	Museum Guide	2
Manager Entertainment	2	Music Composer	D
Manager Food and Drink	2	Music Teacher Private	3
Manager Retail	2	Music Teacher school	2 MFND
Marketing Manager	1	Musical Director	2
Managing Director - Office Based No Manual	1	Musical Instruments Maker/Repairer/Tuner	3
Managing Director - Other (Details required)	3	Musician	D

OCCUPATION	CLASS	OCCUPATION	CLASS
N		Photographer	2
Nanny (Full time)	2	Photographic Technician	2
Natural Scientist	2	Physicist	2
Naval Architect	1	Physiotherapist	2
Neuro Surgeon	1	Pianist	D
Neurologist	1	Piano Technician	3
Newsagent	2	Picture Framer	3
Newsreader TV/Radio	2	Picture Restorer	3
Newsvendor - Street	D	Pilot	D
Nurse	3	Pipe Lagger	D
Nurse Manager CNM2/CM3/CNS	2	Pipe Layer	D
Nurse Psychiatric/Prison	4	Plant Hire Driver	D
Nursery Manager Horticulture	3	Plant Hire Operator	D
Nursery Worker Horticulture	4	Plastic Moulder	3
O		Plastic Surgeon	1
Obstetrician	1	Plumber	4
Occupational Therapist	2	Police	D
Off Licence employee	2	Polisher - French	3
Office Cleaner	D	Polisher - Metal	4
Optical Technician	2	Porter	D
Optician	1	Post Master/Mistress	2
Optometrist	1	Postal Sorter	D
Orthodontist	2	Postman	2
Osteopath	2	Poultry Worker	3
Overhead Linesman	D	Presenter Radio & TV	2
P		Priest	1
Packer	D	Printer manual activities	4
Paediatrician	1	Printer no manual activities	2
Paint Sprayer	4	Prison Officer	D
Painter & Decorator	4	Private Detective	D
Palaeontologist	2	Probation Officer	2
Panel Beater	4	Professional Sports Person All	D
Park Keeper	4	Programmer Analyst	1
Parking Meter Attendant	3	Project Leader Officer Based	1
Partition Erector	4	Project Manager	1
Paste-up artist	2	Property Broker	1
Pathologist	1	Property Manager	2
Peat Cutter	D	Psychiatrist	1
Pebble Dasher	4	Psychoanalyst	1
Pedicurist	2	Psychologist	1
Periodontist	2	Psychotherapist	1
Personal Assistant	1	Public Health Inspector	2
Personal Trainer	D	Public House Manager no bar work	2
Personnel Officer	1	Public Relations Manager Office based	1
Pest Controller	3	Publican	4
Petrol Pump Attendant	2	Publicity Manager Office based	1
Petshop Employee	2	Publisher	2
Pharmacist	1	Purchasing Director	1

OCCUPATION	CLASS	OCCUPATION	CLASS
Purchasing Manager	1	Sawmills Worker	D
Purchasing Officer	1	Scaffolder	D
Pylon Erector	D	School Cleaner	D
Q		School Inspector	2
Quality Controller Engineer (no manual work)	1	School Principal	2 MFND
Quantity Surveyor	2	School Teacher	2 MFND
Quarry Manager (Admin/Supervisory)	2	Scrap dealer	D
Quarry Worker	D	Scrapmetal Merchants	D
Quarrying Engineer	3	Screen printer	2
R		Scriptwriter	D
Rabbi	1	Sculptor	D
Racehorse Trainer	D	Seaman	D
Radio Controller Taxi	D	Seamstress	3
Radio/TV engineers No aerial erection	3	Secretary	1
Radio/TV Presenter Studio	2	Security Guard	D
Radiographer - Industrial	2	Security Manager	D
Radiographer - Medical	2	Security Officer	D
Radiologist Medical	1	Senior Local Government Officer	2
Radiotherapist	2	Service Engineer Domestic	3
Railway Booking Office Admin	1	Service Personnel Armed Forces	D
Railway worker including inspector maintenance	D	Set Designer	2
Receptionist	1	Sewage Workers	D
Recording Engineer No manual	2	Sewing Machinist	3
Recruitment Consultant	1	Sheep Shearer	D
Rector	1	Sheet Metal Worker	D
Reflexologist	2	Shepherd	D
Refrigeration engineer	3	Shipwright	4
Refuse Collector	D	Shoe Repairer	3
Removal Contractor Furniture	D	Shop Fitter	4
Rent Collector	D	Sign erector	D
Reporter	2	Sign writer no heights	3
Restaurateur	2	Silk Screen Printer	3
Retail Manager	2	Silversmith	3
Riding Instructor (horse)	4	Singer	D
Rigger	D	Site Agent	2
Road Sweepers	D	Site Manager (manual work)	4
Road Workers	D	Site Manager (no manual work)	2
Roofer	D	Skiing Instructor	D
Roustabout	D	Skip Hire	D
S		Skipper Fishing Vessel	D
Saddler	3	Slater	D
Sail Maker	3	Slaughter man	4
Sales Assistant	2	Social Worker	3
Sales Consultant	2	Sociologist	1
Sales Director	1	Software Engineer	1
Sales Executive	2	Soldier	D
Sales Manager office based	1	Solicitor	1
Sales Rep	2	Solicitors Assistant	1

OCCUPATION	CLASS	OCCUPATION	CLASS
Solicitors Clerk	1	Teacher General Academic Subjects	2 MFND
Songwriter	D	Teaching Assistants	2
Sound Engineer (no manual activity)	2	Telecommunications Engineer No Heights	3
Sound Mixer	2	Telecommunications Officer office based	1
Sound Recordist	2	Telephone Engineer	3
Sound Technician	3	Telephone Installer	3
Special Forces	D	Telephone Operator	1
Special Needs Teacher/Assistant	2	Telephone Switchboard Operator	1
Speech Therapist	1	Telesales Personnel	1
Spinologist	2	Television and Radio Dealer	2
Sports Agent	2	Television Cameraman	2
Sports Coach (professional)	D	Television Director	2
Stagehand/Scene Shifter	D	Television Engineer	3
Station Master	2	Television Newsreader	2
Steel Erector	D	Television Producer	2
Steel Fabricator	D	Television Recording Engineer	2
Steel Worker	D	Television Sound Mixer	2
Steeplejack	D	Tennis Coach	D
Stevedore	D	Thatcher	D
Stock Controller	2	Theatre Assistant	2
Stock Exchange Market Trader	2	Theatre Manager	2
Stockbroker	1	Theatre Producer	2
Stonemason	4	Theatrical Agent	2
Store Detective	D	Theme Park Worker	D
Store Keeper	2	Ticket Collector Railways	D
Stores Manager (no manual work)	2	Ticket Inspector Railways	D
Street Trader	D	Tile Maker	D
Structural Engineer (no manual work)	1	Tiler (Bathroom)	3
Student	D	Tiler (Roof)	D
Stuntman	D	Timber treatment	4
Sunroof Fitter	3	Toll Collector	D
Surgeon	1	Tool Designer	1
Surveyor and Valuer	1	Tool Distributor	2
Swimming Coach	D	Toolmaker	3
Swimming Pool Attendant	D	Tour Guide	2
Systems Analyst	1	Tour Operator Office only	1
Systems Designer Computer	1	Tower Crane Operator	D
Systems Engineer (no manual work)	1	Town Planner	1
Systems Programmer	1	Town Planning Assistant	1
T		Town Planning Inspector	2
Tailor	2	Track Examiner	D
Tarmac Layer	D	Track Layer	D
Tattooist	D	Track Welder	D
Tax Consultant	1	Tractor Driver	D
Tax Inspector	1	Traffic Warden	3
Tax Officer	1	Train Driver	D
Taxi driver	D	Trainer Guide dogs	2
Taxidermist	2	Translator	1

OCCUPATION	CLASS	OCCUPATION	CLASS
Travel Agent Office Only	1	W	
Travel Courier	2	Wages Clerk	1
Travelling Salesman	2	Waiter/Waitress	2
Treasurer	1	Wall Tiler	3
Tree Feller	D	Warehouse Manager (no manual work)	2
Tree Surgeon	D	Warehouse Person	D
Tug Crew	D	Washing Machine Engineer	3
Tunnel Worker	D	Watchmaker/Repairer	3
Turner - Wood	4	Water Treatment Consultant	2
Turner Metal	D	Weaver - Mill	4
TV Engineer (no heights)	3	Welder	D
Typographer	2	Welfare Officer	3
Tyre fitter	4	Wholesale Buyer	2
U		Wigmaker	2
Undertaker (Admin duties only)	1	Winch Driver	D
Undertakers employees	3	Window Cleaner	D
Underwriter Office Based	1	Window Dresser	2
University Lecturer	1	Window Fitter/Installer	4
University Professor	1	Windscreen Replacement (Mobile)	3
Upholsterer	3	Wine & Spirits Merchant	2
V		Woodworking Machinist	D
Valet Cars	3	Woodworm/Rot Control	4
Validation Engineer (no manual work)	2	X	
Valuer Officer Based	1	X Ray Technician	2
Van Delivery Driver	3	Y	
Van Driver	3	Youth Worker	3
Van Salesman (Selling from Van)	D	Z	
Vehicle breakdown recovery	4	Zookeeper	3
Vehicle Mechanic	4	Zoologist	1
Venetian Blind Installer	3		
Veterinary Nurse	2		
Veterinary Surgeon	2		
Vicar	1		

* Any class 1 occupations who would be unable to work if unable to drive will be considered to be class 2.

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