MINIMUM EXTRA PREMIUMS FOR GROUP LIFE INSURANCE ISSUED ON THE ONE YEAR RENEWABLE TERM PLAN TO COMPANIES IN EXTRA-HAZARDOUS INDUSTRIES

Where one concern is engaged in two or more industries, any or all of which require an extra premium, all the facts, including an occupational analysis, should be referred to the Home Office before a quotation is made.

The fact that some industries are not listed below should not be construed as indicating that no extra premium charge is necessary. If there is any question as to the correct premium to be charged for any certain industry, be sure to communicate with the Home Office before any definite commitment is made.

The minimum premiums for the industry are applicable to all the employees of the employer. Where only certain occupational classes are to be covered an occupational analysis of the employees to be covered should be referred to the Home Office for proper rating.

The prospect should definitely understand that all quotations are subject to final Home Office approval.

Industry	Minimum Extra Premiums per $1,000 of Insurance	
	Annual Premium	Monthly Premium
MINING		
Coal - Surface or Underground	$6.00	$0.56
Lead and Zinc - Surface or Underground	10.00	.96
Minerals (Clay, Feldspar, Phosphate, Salt, Shale, Talc, etc.) - Open Pit or Underground - (Does not include salt production where no mining operations involved)	3.00	.28
Other Metals - Surface or Underground	4.00	.36
Quarries, Stone Yards and Mills (Granite, Marble, Stone, Slate, etc.)	2.00	.17
SMELTING AND REFINING	2.00	.17
IRON AND STEEL		
Boiler and Tank Manufacture	1.00	.09
Car and Railroad Shops and Manufacture of Railway Equipment from Iron or Steel	1.00	.09
Rolling Mills, Iron or Steel	2.00	.17
Malleable Iron Works and Gray Iron Castings	2.00	.17
Steel Making, Steel Foundries and Blast Furnaces	2.00	.17
Structural Steel Fabrication (not including Erection)	1.00	.09
Structural Iron and Steel Building and Bridge Erection	2.00	.17
Tube, Rod, and Pipe Manufacture, Iron or Steel	2.00	.17

Industry	Minimum Extra Premiums per $1,000 of Insurance	
	Annual Premium	Monthly Premium
TRANSPORTATION		
Airplane Transportation,Transport and/or Air Mail Companies, and Flying Schools	Refer to Home Office	
Electric and Street Railroads:		
In cities of over 500,000 population	$2.00	$0.17
In cities and towns under 500,000 population	1.00	.09
Interurban	1.00	.09
Subway and elevated	3.00	.26
Steam Railroads (except terminal railroads and other railroads not Class I railroads)	1.00	.09
Terminal railroads and other railroads not Class I railroads	3.00	.26
Stevedoring, Lightering, Tugs, Barges and Dredges	2.00	.17
Taxicabs	2.00	.17
Truck and Transfer Companies	1.00	.09
MISCELLANEOUS		
Acids (Heavy) and Poisonous and Corrosive Gases (Carbolic, Hydrochloric,Hydrofluoric,Nitric,Prussic,Sulphuric,Sulphurous,etc.)	2.00	.17
Breweries	2.00	.17
Cotton - Any or all operations from the ginning of the raw material up to and including spinning, weaving, knitting and braiding	1.00	.09
Distilleries of ethyl or methyl alcohol or of alcoholic beverages and wine manufacturers	1.00	.09
Explosives	3.00	.26
Fertilizer	2.00	.17
Fishing (Deep Sea)	5.00	.43
Hotels,Restaurants and Clubs	1.00	.09
Police Department	Refer to Home Office	
Fire Department	3.00	.26
Rayon - Any and all processes from the receipt of the raw material up to and including spinning, weaving and knitting	1.00	.09
Refractories	Refer to Home Office	
Road,Sewer,and Bridge Construction	2.00	.17
Silk - Any and all processes from the receipt of the raw material up to and including spinning, weaving and knitting	1.00	.09
Wholesale Liquor Dealers and Wine Merchants	2.00	.17
Woodmen and Loggers	3.00	.26
Wool - Any and all processes from the securing of the wool up to and including spinning, weaving and knitting	1.00	.09

PLAINTIFF'S EXHIBIT
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CLASSIFICATION OF INDUSTRIES

Industry	Life	Ins. for Death or Dismemberment by Accidental Means	Non-Occupational Disability Coverages
	Minimum Extra Annual Premium per $1000	Minimum Monthly Premium per $1000 (if greater than $.06, see note at end of classification)	
AGRICULTURE			
Care of trees	H. O.	$.12	
Cotton compressing (no ginning)		.09	
Cotton ginning, or ginning and compressing		H. O.	
Florists, market gardening and nurseries (no tree surgery)		.09	
Fruit growing		.12	
General farming		.12	
Stock ranging and ranching	H. O.	.12	
Other agriculture		.12	
CHEMICALS			
Acids - heavy, and poisonous and corrosive gases (Carbolic, hydrochloric hydrofluoric, nitric, prussic, sulphuric, sulphurous, etc.)	H. O.	.09	H. O.
- light		.09	
Alcohol - ethyl or methyl (distilling)		.09	H. O.
Drugs and medicines		.06	
Explosives and fireworks	H. O.	H. O.	
Fertilizer manufacturing (no quarrying or mining; no explosive chemicals)		.12	
Paints and varnish		.09	
Soap, tallow, candles, and glue		.06	
Other chemicals	H. O.	.09	H. O.
Note: For companies which manufacture diversified products Home Office will consider a lower GADD rate (but not less than $.06) if favorable underwriting present and relatively large number of employees. Complete information required regarding products manufactured and employee safety record.			
CLAY, GLASS AND STONE (no quarrying or mining)			
Brick and tile manufacturing, and terra cott..		.09	
Cement products		.09	H. O.
Glass - polished plate		.09	
- other than polished plate		.06	
Grinding of minerals and manufacturing of abrasives		.09	
Lime, cement, and gypsum		.09	H. O.
Marble and stone yards	H. O.	.15	
Pottery and earthen ware		.06	
Refractories (Manufacturing fire brick or fire resistant materials composed chiefly of silica or silicate minerals)	H. O.	.09	H. O.
Stone cutting and polishing	H. O.	.15	H. O.

CLASSIFICATION OF INDUSTRIES (Continued)

Industry	Life	Ins. for Death or Dismemberment by Accidental Means	Non-Occupational Disability Coverages
	Minimum Extra Annual Premium per $1000	Minimum Monthly Premium per $1000 (if greater than $.06, see note at end of classification)	
CLERICAL AND PROFESSIONAL			
Actors, orchestras, and opera companies		$.09	
Banks, insurance companies, and other office forces		.06	
Colleges - faculty only		.06	
- non-faculty only		.06	
Medical, nurses, sanitaria, hospitals, etc.	H.O.	.06	H.O.
Moving picture production		.06	
Radio stations		.06	
Theatres (including movies)		.06	
CONSTRUCTION			
Bridges - concrete	H.O.	.25	
- iron and steel	H.O.	H.O.	
Buildings - iron and steel	H.O.	H.O.	
- wood, brick, stone and concrete		.12	
Plumbing		.09	
Road construction	H.O.	H.O.	
Sewers, ditches and caissons	H.O.	H.O.	
Shipbuilding		.12	H.O.
FOOD, BEVERAGES, AND TOBACCO			
Beverages (Manufacturing or bottling, except breweries)			
- alcoholic		.06	H.O.
- non-alcoholic		.06	
Breweries	H.O.	H.O.	H.O.
Canneries - meat, fruits, and vegetables		.06	
- fish (excluding water transportation activities)		.06	
Cereals, prepared foods, bakeries and confectionery		.06	
Dairy products		.06	
Grain mills and elevators		.09	
Macaroni manufacturing		.09	
Slaughter, packing houses and stock yards - Proportion of employees in slaughter houses and stock yards:			
Less than 50%	H.O.	.09	H.O.
50% or more	H.O.	.15	H.O.
Sugar factories and refineries		.09	
Tobacco		.06	

CLASSIFICATION OF INDUSTRIES (Continued)

Industry	Life	Ins. for Death or Dismemberment by Accidental Means	Non-Occupational Disability Coverages
	Minimum Extra Annual Premium per $1000	Minimum Monthly Premium per $1000 (if greater than $.06, see note at end of classification)	
LEATHER			
Leather goods (manufacturing)		$.06	
Tanneries		.09	H. O.
LUMBER, FURNITURE AND WOODWORKING			
Brooms, brushes, rattan, and willow ware		.06	
Furniture and other wood products			
- light-weight		.06	
- other than light-weight		H. O.	
Lumber yards		.12	
Planing and veneering mills		H. O.	
Saw mills		H. O.	
Woodsmen and loggers	H. O.	H. O.	H. O.
METALS			
Airplanes		.06	
Agricultural implements, wagons, tractors, engines, small boats, etc.		.06	
Automobiles		.06	
Batteries		.09	
Boiler making (excluding small household boilers)		.12	
Buffing and electroplating		.06	
Car and railroad shops		.12	
Drop or machine forging		.12	
Foundries	H. O.	.09	H. O.
Household appliances (including washing machines and refrigerators)		.06	
Jewelry and silverware		.06	
Machinery and other metal products			
- heavy (cranes, lathes, safes, stoves, etc.)		.09	
- light (tools, hardware, instruments of precision, etc.)		.06	
Ore milling and blast furnaces			
- iron and steel	H. O.	.12	H. O.
- other than iron and steel		.12	H. O.
Rolling mills		.09	H. O.
Sheet metal products (stamping and pressing)		.06	
Smelting and refining			
- electrolytic process		.12	H. O.
- other than electrolytic process	H. O.	.12	H. O.

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