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GROUP RATE BOOK

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MINIMUM FIRST YEAR EXTRA PREMIUMS FOR GROUP LIFE INSURANCE ISSUED ON THE ONE YEAR RENEWABLE TERM PLAN TO COMPANIES IN 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 extra premiums for the industry are applicable if all the employees of the employer are to be eligible. Where only certain occupational classes are to be eligible an occupational distribution of all employees, including those who are not to be eligible, should be submitted to the Home Office for proper rating of the classes to be covered.

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

INDUSTRY	MINIMUM FIRST YEAR EXTRA PREMIUM RATE PER $1,000 OF INSURANCE	
	Annual Premium	Monthly Premium
MINING		
Coal - Surface or Underground. .	$ 3.00	$ 0.26
Lead and Zinc - Surface or Underground	Refer to Home Office	
Other Metals - Surface or Underground	3.00	.26
Minerals (Clay, Phosphate, Salt, Shale, Talc, Feldspar, etc.) - Open Pit or Underground (Does not include salt production where no mining operations are involved)	3.00	.26
Quarries, Stone Yards and Mills (Granite, Marble, Stone, Slate, or any substance including Rock)	3.00	.26
SMELTING AND REFINING OF METALS (By other than Electrolytic Process).	1.00	.09
IRON AND STEEL		
Iron ore Milling and Blast Furnace Operation.	1.00	.09
(risks engaged in steel making, even though including blast furnaces, may be written without extra).		

INDUSTRY	MINIMUM FIRST YEAR EXTRA PREMIUM RATE PER $1,000 OF INSURANCE	
	Annual Premium	Monthly Premium
IRON AND STEEL - Continued.		
Steel or Iron Foundries. . . . . (If the basic industry of a risk is other than a foundry but foundry operations are involved, a composite extra premium will be computed by the H.O. upon receipt of a complete occupational distribution of employees.)	$ 1.00	$ 0.09
TRANSPORTATION		
Airplane Transportation, Transport and/or Air Mail Companies, and Flying Schools.	Refer to Home Office	
Electric and Street Railways, other than Subways and Elevated Railroads	1.00	.09
Subways and Elevated Railroads .	3.00	.26
Steam Railroads (Class 1 Railroads).	Refer to Home Office	
Terminal Railroads and Other Railroads not Class 1 Railroads	3.00	.26
Stevedoring, Lightering, Tugs, Barges and Dredges.	2.00	.17
MISCELLANEOUS		
Manufacture of acids (Heavy) and Poisonous and Corrosive Gases (Carbolic, Hydrochloric, Hydrofluoric, Nitric, Prussic, Sulphuric, Sulphurous, etc.). .	2.00	.17
Asbestos Milling and Manufacture of Asbestos Cord and Fabric . .	2.00	.17
Breweries.	Refer to Home Office	
Manufacture of Explosives and Fireworks	Refer to Home Office	
Fertilizer	2.00	.17
Fishing (Deep Sea)	5.00	.43
Fire Departments	3.00	.26
Police Departments	Refer to Home Office	
Refractories (Manufacturing fire brick or fire resistant materials, composed chiefly of silica or silicate minerals). .	Refer to Home Office	
Manufacture of Rockwool.	2.00	.17
Sewer, Road, Dam, and Bridge Construction, and Structural Iron and Steel Buildings. . . .	1.00	.09
Woodsmen and Loggers	Refer to Home Office	

Schedule of Minimum Monthly Premiums Per $10 Non-Occupational Weekly Benefit

No Industry Loading

Schedule A

Applicable to groups which <u>both</u> (a) are on the Simplified Accounting System <u>and</u> (b) require that all eligible employees must become insured.

Day Benefits Begin		Maximum Duration (Weeks)	% of Benefits on Females									
Accident	Sickness		Less than 11	11-21	21-31	31-41	41-51	51-61	61-71	71-81	81-91	91 and over
8th	8th	13	$ .57	$ .60	$ .63	$ .66	$ .68	$ .71	$ .74	$ .77	$ .80	$ .83
		26	.68	.72	.77	.81	.84	.88	.92	.96	1.01	1.05
		52	.88	.95	1.02	1.08	1.13	1.19	1.25	1.31	1.38	1.44
1st	8th	13	.63	.66	.71	.74	.76	.81	.84	.87	.92	.95
		26	.73	.78	.83	.88	.91	.96	1.00	1.05	1.10	1.14
		52	.93	1.01	1.08	1.15	1.20	1.27	1.33	1.40	1.47	1.53
4th	4th	13	.73	.78	.83	.88	.91	.96	1.00	1.05	1.10	1.14
		26	.83	.89	.96	1.01	1.05	1.12	1.17	1.22	1.29	1.34
		52	1.05	1.15	1.23	1.31	1.37	1.46	1.53	1.61	1.69	1.77
1st	4th	13	.76	.81	.87	.92	.95	1.01	1.05	1.10	1.16	1.20
		26	.86	.93	1.00	1.05	1.10	1.16	1.22	1.28	1.34	1.40
		52	1.08	1.18	1.27	1.35	1.42	1.50	1.58	1.66	1.75	1.83
15th	15th	26	.61	.64	.68	.71	.73	.78	.81	.84	.88	.91
		52	.79	.85	.91	.96	1.00	1.05	1.10	1.15	1.21	1.26

These rates are for Plans <u>excluding</u> maternity benefits.

Schedule of Minimum Monthly Premiums Per $10 Non-Occupational Weekly Benefit

No Industry Loading

Schedule B

Applicable to groups which have 50 lives or more insured at issue and do not meet both of the following requirements: (a) group is on the Simplified Accounting System and (b) all eligible employees must become insured.

Day Benefits Begin: Accident	Day Benefits Begin: Sickness	Maximum Duration (Weeks)	Less than 11	% of Benefits on Females: 11-21	21-31	31-41	41-51	51-61	61-71	71-81	81-91	91 and over
8th	8th	13	$ .60	$ .63	$ .66	$ .69	$ .72	$ .75	$ .78	$ .81	$ .84	$ .87
		26	.72	.77	.81	.85	.89	.94	.98	1.02	1.06	1.10
		52	.93	1.01	1.07	1.14	1.20	1.26	1.32	1.39	1.45	1.51
1st	8th	13	.66	.70	.74	.77	.81	.84	.88	.92	.95	.99
		26	.77	.83	.87	.92	.97	1.01	1.06	1.11	1.15	1.20
		52	.98	1.07	1.14	1.20	1.27	1.34	1.41	1.48	1.54	1.61
4th	4th	13	.77	.83	.87	.92	.97	1.01	1.06	1.11	1.15	1.20
		26	.87	.94	1.00	1.05	1.11	1.17	1.23	1.28	1.34	1.40
		52	1.11	1.22	1.30	1.38	1.46	1.54	1.62	1.70	1.78	1.86
1st	4th	13	.80	.86	.91	.96	1.01	1.06	1.11	1.16	1.21	1.26
		26	.91	.99	1.05	1.11	1.17	1.23	1.29	1.35	1.41	1.47
		52	1.14	1.25	1.34	1.42	1.50	1.59	1.67	1.76	1.84	1.92
15th	15th	26	.64	.68	.71	.74	.78	.81	.85	.88	.91	.95
		52	.83	.89	.95	1.00	1.05	1.11	1.16	1.21	1.27	1.32

These rates are for Plans excluding maternity benefits

ADDITIONAL LOADINGS DUE TO INDUSTRY
NON-OCCUPATIONAL GROUP ACCIDENT AND HEALTH INSURANCE AND GROUP HOSPITAL EXPENSE INSURANCE

The minimum extra premiums for the industry are applicable if all the employees of the employer are to be eligible. Where only certain occupational classes are to be eligible an occupational distribution of all employees, including those who are not to be eligible, should be submitted to the H.O. for proper rating of the classes to be covered.

If a risk involves two or more industries, on one or more of which an extra is required, a composite rate will be computed by the Home Office upon receipt of full facts including a complete occupational analysis.

Any rate quoted on the basis of an occupational classification will be subject to change if the enrollment cards secured show any material change in the occupational distribution of the employees.

The percentages mentioned herein are to be applied after adding the extra, if any is required, for female and/or non-Caucasian benefits and not to the base rate for the plan sold.

Breweries, wine manufacturers, wholesale liquor dealers and wine merchants, and distilleries of ethyl or methyl alcohol or of alcoholic beverages	15%
Felt hat factories	Home Office
Furriers	15%
Hot Metal industries, smelting and refining	15%
Lime, cement and gypsum (No Quarrying)	15%
Marble and stone yards (Granite—refer to Home Office)	15%
If cutting and polishing operations are an important part of the work, refer to Home Office.	
Mines—Lead and Zinc in Joplin District	Home Office
Mines—All others	40%
Quarries—Granite	Home Office
Quarries—All Others	40%
Railroads	Home Office
Railways, Electric and Street	Home Office
Refractories	Home Office
Shipbuilding	25%
Tanneries	15%
Textiles	Home Office
Any and all operations from the receipt of the raw material to and including spinning, weaving, knitting, braiding, bleaching, dyeing, and finishing of any product from cotton, wool, rayon, hemp, jute, silk and flax.	
Woodsmen and loggers	25%

If a foundry is combined with other operations of a company whose primary business is not a hot metal industry, that company shall for rating purposes be considered as engaged in two or more industries. Foundry employees are those engaged in the occupations commonly designated as:

- Core Makers, Melters, Molders, Cupola Tenders and their Helpers, Foundry men, and Foundry Foremen;
- Foundry Helpers and Laborers, including among others Coal and Coke Heavers, Ladlers, Pig Breakers and Sand Shovelers;
- Casting Cleaners, including among others, Grinders, San[illegible] Blasters, Chippers, Rattlers and Snaggers.

The above named occupations are familiar to persons engaged in foundry work, and no difficulty should arise in obtain[illegible] ing such a classification.

CLASSIFICATION OF INDUSTRIES (Continued)

INDUSTRY	LIFE Minimum Extra Annual Premium	ACCIDENTAL DEATH OR DISMEMBERMENT Minimum Monthly Premium	NON-OCCUPATIONAL DISABILITY COVERAGES Refer to H.O.	OCCUPATIONAL DISABILITY COVERAGES % Extra
TRANSPORTATION AND PUBLIC SERVICE (CONTINUED)				
Taxicabs		$.15		20%
Telephone and telegraph		.10		20
Water transportation (excluding stevedoring)				
- Ocean and Great Lakes	H.O.	.30	H.O.	40
- Inland waters (except Great Lakes)	H.O.	.20	H.O.	40
Water works		.15		20
MISCELLANEOUS				
Artificial leather		.15		H.O.
Asbestos milling and manufacturing of asbestos cord and fabric	H.O.		H.O.	40
Fishing (deep sea)	$5.00	H.O.		H.O.
Ice manufacturing (no harvesting)		.20		
Ivory, horn, and bone goods		.10		6
Oil cloth and linoleum		.15		20
Photographic supplies and development of moving pictures		.10		6
Plastic products - pyroxylin		.15		70
- other than pyroxylin		.10		20
Pyroxylin manufacturing (viscoloid, amberloid, fibreloid, and celluloid		.15		H.O.
Rockwool manufacturing	2.00		H.O.	H.O.
Rubber		.10		6
Salt wells and works (no mining)		.15		
Upholstering		.10		6

In the case of those industries which require a minimum Accidental Death or Dismemberment monthly premium in excess of $.10 per $1000 -

If % of female employee is	Then the minimum monthly premium per $1000 will be reduced by
Over 40% but less than 55%	$.05*
55% or more	.10*

* Provided that in no event will the monthly premium be less than $.10 per $1000