Accident Indemnity Advantage (A35000 Series), Disability Income Protection Advantage (A57500 Series) and Short-Term Disability (A57600 Series) Products

STANDARD INDUSTRY CLASSIFICATION (SIC)
This Industry Classification Guide is only intended to be a general guide of Standard Industry Classifications (SICs). Classifications must be pre-verified by the SIC team at Aflac headquarters.

Note: This guide will take effect as the Short-Term Disability or Disability Income Protection Advantage (DIPA) and the Accident Indemnity Advantage (AIA) products are introduced in each state.

Classifications are based upon factors that include industry workers’ compensation experience, economic trends, Aflac morbidity experience, Aflac lapse experience, and industry lapse trends. Because of these factors, rate classes may have changed over the years.

VERIFYING INDUSTRY CLASSIFICATIONS
SIC requests should be submitted only for existing or potential payroll accounts. To prevent challenging New Account Set-Up and New Business delays, always preverify the industry classification before approaching a potential or existing account to discuss rates or disability products and before submitting new M-0138 or NY-0138 forms to establish new accounts or before writing business.

SIC Express Center: Note: all new SIC requests should be submitted via the SIC Express Center, accessed via the Associate Services home page (www.aflac.com). Always verify and include in the request the company’s full and accurate business name, physical business location, and business phone number (no P.O. boxes or 800 numbers). Verify the company’s business description before selecting from the drop-down menu on the request form. Then use the Business Description Details link above the drop-down menu to aid in determining which business description category to select from the options. Providing accurate details gives opportunity for SIC requests to straight-through process (STP) within minutes. If STP does not occur, allow one full business day for a reply. Email SIC@aflac.com or SICNY@aflac.com Note: new SIC requests will not be accepted via these email addresses and associates will be informed to use the SIC Express Center for submitting all new SIC requests. Only use these addresses to submit information related to ongoing or urgent SIC matters. Emails should include the associate’s name, writing number, us.aflac.com email address, existing SIC record or IR number, full company/account name, and detailed information regarding the request. Allow one full business day for a reply.

Via fax: Note: new SIC requests will not be accepted via fax and associates will be emailed to resubmit using the SIC Express Center method. The SIC fax numbers should only be used to submit information SIC Express asks the associate to submit or that the SIC team has requested, such as completed/signed profile forms, employee census/hire date lists, and letterhead letters from client companies/accounts. Unless the form indicates to fax elsewhere, fax to SIC Columbus at (706) 317-0783 or SIC NY at (518) 435-7145. Allow two full business days for a reply to faxed information.

SPECIAL GROUPS
Multi-Location Accounts (MLAs)
Until the Accident Indemnity Advantage is introduced in all states, accounts in different states may be subject to different industry classifications. When submitting SIC requests for multi-state locations, please indicate that the account is a multi-state account, which states are involved, which state is the domicile state, and the tentative enrollment dates.

Nonprofit, Trade, and Member Organizations, Labor Unions
When assigning SICs for not-for-profit, trade and member organizations, and labor unions, employee persistency and length of time in business are considered. Employee turnover in these organizations tends to be higher in similar for-profit businesses; therefore, each of these companies is evaluated individually. Important: When completing the SIC Request Form, select the
appropriate business description. Submission of the request will prompt the associate to submit additional required information, including an employee hire date/census list to aid in accurately rating the company. Failure to provide this information and the hire date census initially will result in the SIC Team assigning the "D no A" rate. A better rate can be considered once all requested information is provided, but does not guarantee a better rate will be assigned.

**Professional Employer Organizations (PEOs), Staffing, and Leasing Companies**
A classification will be assigned for actual employees of the PEO/staffing/leasing company and separate classifications will be assigned to each of the companies contracting with them. Each contracted company’s classification is based on its own business type. Important: When completing the SIC Express request form, select the appropriate business description for additional information to be provided with your initial request. Failure to provide this information initially will result in the SIC Team’s requesting the information from you and will delay the rate assignment.

**Class A**

Accounting Firms  
Banks (not credit unions)  
Schools (kindergarten through college) – if all employees are offered coverage and not just a select group; does not include technical or vocational schools  
Architectural Firms**  
Engineering Firms**  
Management/Consulting Services**

**Class A is not guaranteed. Preapproval from the SIC Team is required.**

**The Class A rate is available to:**
- Attorneys/paralegals/legal assistants employed outside the legal industry.  
- Clerical workers (except in health services, social services, and D or E industries).  
- Owners of B or C industries with five or more employees who spend most of their time performing administrative duties in an office environment.  
- State-certified educators in settings other than schools.  
- Supervisors/managers who spend most of their time performing administrative duties in an office environment in B and C Industries.

**The Class A rate IS NOT available to:**
- Anyone in a D or E industry.  
- Anyone in a health services or social services industry.  
- Attorneys/paralegals/legal assistants in law firms.  
- Day-care teachers, unless certified in education and performing teaching duties only with no day-care services.  
- Pastors/ministers.  
- Salespeople, sales supervisors, and sales managers who make sales offers (including those in car sales, telemarketing, showroom/retail sales, and door-to-door sales).  
- Supervisors/managers in automotive repair shops, car dealerships, restaurants, hotels, and retail stores.  
- Telemarketers.

**Note:** always refer to the A Rate Chart for the most accurate job title approvals.
Class B
(Everyone receives the B rate, unless they qualify for the A rate based on job duties.)

Advertising Agencies
Air Conditioning and Heating Companies
Airports
Appliance Sales and Service
Automobile/Motorcycle Dealerships
Automobile Rental
Bail Bond Services
Barber Shops/Beauty Parlors*
Book Publishers/Printers
Candy and Confectionery Products Manufacturers
Carpet and Upholstery Cleaners
Churches (employees only)
Churches with schools
Collection Agencies
Courts
Credit Unions (employees only)
Day-Care Centers (only state-certified teachers are eligible for an A rate when not involved in day-care services)
Dry Cleaners
Electrical Contractors
Electronic Equipment Manufacturers
Equipment Rental Companies
Governments (entire government body)
Grocery Stores (not convenience stores)
Financial Consultants
Funeral Homes
Jewelry Repair Services
Legal Services and Firms
Libraries
Medical and Dental Instrument Manufacturers
Mortgage Companies
Movie Theaters
Museums
Photography Studios
Radio/Television Broadcasting Stations
Real Estate Appraisers
Real Estate Management Offices
Retail (no specialty food or convenience stores)
  Book Stores
  Clothing Stores
  Department Stores
  Fabric Stores
  Florists
  Furniture Stores
  Gift Shops
  Music Stores
  Shoe Stores
  Toy Stores
  Trophy Stores
Securities Brokers and Dealers
Soft Drink Bottlers/Distributors
Textile Mills
Utility Companies (electric, gas, water)
Veterinarians
Vocational/Technical Schools
Zoos
Class C
(Everyone receives the C rate, unless they qualify for the A rate based on job duties.)

- Athletic/Sports Teams
- Auto Repair Shops
- Building Maintenance Services (includes janitorial)
- Bowling Centers
- Boys & Girls Clubs
- Catering
- Coffee Shops
- Fire Departments (W2 only – no volunteer units; volunteer fireman only eligible for direct billing)
- Fruit and Vegetable Markets/Stands (retail only)
- Health Services (no A rates allowed; B rate for Minnesota)
  - Dental Offices/Clinsics
  - Doctors’ Offices/Clinsics
  - Health Clinics
  - Home Health Care Agencies
  - Hospitals
  - Medical Labs
  - Nursing Homes
- Heavy Construction Companies
  - Septic System Contractors
  - Home Builders
  - Telephone, Power, and Water Line Construction Workers
- Hotels/Motels
- Insurance Agents/Brokers and Services*
  - Note: Agents/brokers are eligible for the base accident policy and an off-the-job rider maximum of $1,500 only; no sickness, on-the-job, or STD coverage is allowed.
- Lawn and Garden Services
- Limousine Services
- Meat and Fish Retail Markets Retail
- Milk and Dairy Products Retail Stores
- Oil & Gas Extraction (no gas stations/pumps)
- Painting and Wallpaper Hanging Services
- Physical Fitness Facilities/Spas

- Police Departments
- Public and Private Golf Courses
- Railroads
- Restaurants – Full Service (does not include drive-ins, fast food, counter sales only, pizza parlors, truck stops, etc.)
- Taxicab Companies
- Trucking Companies*
- YMCAs, YWCAs
- Wholesale Products
  - Carpet & Rug Equipment & Supplies
  - Home Appliance Supplies
  - Industrial Equipment & Supplies
  - Recreational Equipment & Supplies
  - Janitorial Supplies
  - Sporting Goods Equipment & Supplies

*1099 Workers/Independent Contractors
Please note that 1099 workers/independent contractors are eligible for payroll rates under specific circumstances. In order for 1099 workers to be established as a payroll account, there must be a minimum of three unique applicants, and the business owner must agree to receive an invoice and remit premiums to Aflac. An exception approval is not required to write 1099 workers/independent contractors at payroll rates under these conditions. Some examples of industries using 1099 workers are trucking companies, real estate agencies, and insurance agencies.
Class C (no A)

Social Services
- Abuse & Treatment Centers
- Adoption Agencies
- Counseling Services
- Crisis Intervention
- Family & Children Services
- Family Planning & Birth Control Centers
- Food Banks
- Foster Care
- Shelters (Battered women, children, homeless)
- Support Groups
- Teen & Abuse Hot Lines

Class D
(Everyone receives D rate; no A rates are allowed.)

Agricultural Services
- Crop Dusting
- Farming (all inclusive)
- Harvesting
- Planting
- Tree Surgeons
Amusement Parks
Farms and Ranches (all inclusive)
Dock and Wharf Workers
Ferries
Forestry Services
Horse Farms
Hunting, Fishing, and Trapping
Ice Cream Parlors
Logging
Marinas and Fishing Piers
Mining (below ground)
Petroleum Companies
Racetrack Operations
Roofing, Siding and Gutters Contractors
Telemarketing Firms

Class E
(Everyone receives E rate; no A rates are allowed.)

Note: class E represents D industries that are eligible for disability coverage. The on-the-job rider is not available.

Bars/Lounges/Taverns
Casinos**
Convenience Stores (with or without gas)
Garbage/Sewer Services
Gas Stations (full- or self-service)
Limousine Repair Services (not limousine transportation services)
Lumber, Sawmills, Millwork (no logging)
Lumber Products Wholesale
Meat Slaughtering/Processing Plants
Parking Lots and Garages
Recycling – Waste Paper Only
Restaurants (fast food, drive-ins, pizza parlors, counter services)
Security Guard & Patrol Services
Surface Mining (above ground only)
Truck Stops

**Exceptions may be made for casinos under limited circumstances by submitting the Casino.1 form. Approval must be received before writing business.