



# WESTERN AUSTRALIAN GOVERNMENT Gazette

PERTH, THURSDAY, 18 JUNE 1992 No. 84 SPECIAL

PUBLISHED BY AUTHORITY G. L. DUFFIELD, GOVERNMENT PRINTER AT 3.30 PM

## EMPLOYERS INDEMNITY POLICY (PREMIUM RATES) ACT 1990

IN pursuance of section 4 of the Employers Indemnity Policies (Premium Rates) Act, the Premium Rates Committee has determined that the recommended Premium Rates in respect of employer indemnity policies shall be as set out in the attached Schedule, effective from and after 4.00 pm on 30 June 1992.

An employer indemnity policy is defined under section 3 of the Act as a policy of insurance that gives to an employer, in addition to the insurance required by the Workers' Compensation and Rehabilitation Act 1981, such insurance against liability arising under the Fatal Accidents Act 1959, the Law Reform (Miscellaneous Provisions) Act 1941, the Law Reform (Contributory Negligence and Tortfeasor's Contribution) Act 1947 or at common law for personal injury sustained by a person employed by the employer under a contract of service or apprenticeship, as may be specified in the policy.

Appeals against classification and insurance premium under the Workers' Compensation and Rehabilitation Act 1981, must be lodged under the provisions of section 154 of that Act within one month from the date of being informed of the classification or the premium payable.

Dated at Perth on 18 June 1992.

D. D. R. PEARSON,  
Chairman,  
Premium Rates Committee.

## SCHEDULE

Item No.	Classification of Risk	Rate per cent as from 30 June 1992
1	Abattoirs .....	8.19
2	Accumulator and Battery Makers .....	7.82
	Acid Works (see Chemical Works)	
3	Adjusters, Insurance .....	1.51
	Advertising Agents (see Billposters)	
6	Aerated Water Factories .....	6.32
	Aerodromes—	
8	(a) No Aviating .....	4.10
9	(b) With Aviating .....	4.10
458	(c) Crop Spraying and similar low flying risks	4.10
10	Agents (not otherwise enumerated) .....	1.51
11	Agricultural Societies .....	1.51
481	Aluminium Extrusion .....	7.69
12	Ambulance Associations .....	3.59
13	Animated Picture Shows (see Cinemas)	
14	Apiarists .....	5.10
15	Architects .....	0.60
470	Armoured Car Services and Pay Roll Escorts .....	6.08
16	Artesian Borers (not on Mines) .....	4.85
	Artificial Manure Factories (see Manure Factories)	
17	Asbestos Factories .....	9.05
	Asbestos Mining (see Mining)	
18	Asphalt and Bitumen Works .....	9.05
	Assayers—	
19	(a) Not on Mines .....	0.60
	(b) On Mines (see Mining)	
20	See Mental Health Institutions	
21	Auctioneers (excluding Stock Saleyards) .....	1.51
22	Automatic Weighing Machine Proprietors .....	1.51
	Automobile Dealers, Garages and Workshops—	
23	(a) Including Racing, Pacing, Track Riding and the like .....	4.10
24	(b) Garages and Workshops .....	4.10
25	(c) Warehouses, Stores, Sale shops .....	4.72
	Bacon Factories—	
27	(a) No Slaughtering .....	8.19
	(b) With Slaughtering (see Abattoirs)	
28	Bag Factories (Paper and Textile) .....	4.58
29	Bag Merchants .....	4.58
30	Bakers .....	6.32
31	Bands .....	3.36
	Barge Proprietors (see Ships)	
34	Bark Mills .....	7.50
	Basket Makers (see Caneworks)	
35	Baths (see Swimming Pool Operators)	
37	Benzine Importers .....	4.72
38	Bicycle Workshops and Dealers .....	4.10
39	Billiard Saloons .....	3.36
40	Billposters and Advertising Agents .....	1.51
41	Biscuit Factories .....	6.32
43	Blacksmiths and Wheelwrights .....	7.69
44	Blind Makers (not Venetian or Metal) .....	3.63
	Blind Institutions (see Mental Health Institutions)	
45	Boarding House Keepers .....	3.36
	Boat Proprietors (see Ships)	
47	Boat and Ship Builders and Repairers .....	13.57
488	Boat Builders (Small Wooden) .....	5.90
49	Boilermakers .....	7.69
50	Boiling Down Works .....	7.82
	Bone Mills (see Manure Factories)	
51	Bookbinders .....	1.41
52	Bookmakers and Commission Agents .....	1.51
53	Booksellers .....	2.48

## SCHEDULE—continued

Item No.	Classification of Risk	Rate per cent as from 30 June 1992
	Boot Dealers—	
55	(a) Wholesale .....	3.63
56	(b) Retail .....	2.48
57	(c) Factories and Repairers .....	3.63
	Boot, Furniture and Floor Polish Manufacturers (see Candle, Soap and Polish Factories)	
	Boring Operations (Surface only) (see Mining)	
59	Bottle and Glass Manufacturers .....	4.91
60	Bottle Dealers .....	6.08
	Bottlers (see appropriate trade rate)	
	Bowling Clubs (see Clubs)	
	Box Makers—	
61	(a) Cardboard .....	4.58
62	(b) Wood .....	5.90
	Brass Foundries (see Foundries)	
65	Breweries .....	6.32
66	Brewers' Sundries Dealers .....	6.32
	Bricklayers (see Builders)	
67	Brick Works .....	9.05
	Briquette Makers (see Charcoal Crushers)	
68	Bridge Builders .....	2.67
69	Brush and Broom Makers .....	3.63
	Builders—	
439	(a) Buildings not exceeding two storeys or 10 m in height (basement deemed to be a storey), including demolishing or removing .....	13.32
	(b) All other buildings—	
70	(1) Excluding demolishing or removing .....	13.82
71	(2) Including demolishing or removing .....	13.82
	Bus Proprietors (see Omnibus Proprietors)	
	Butchers (see Abattoirs)	
73	Butter Factories .....	6.32
74	Cabinet Makers .....	5.90
	Cab Proprietors (see Omnibus Proprietors)	
77	Candle, Soap and Polish Factories .....	7.82
78	Cane Works .....	3.63
79	Cap Makers .....	4.58
80	Capsule Manufacturers—Metal .....	7.69
	Car Parking Stations (see Offices (b))	
	Caravan Parks (see Recreation Grounds)	
	Cardboard Box Factories (see Box Makers (a))	
81	Caretakers and Cleaners .....	3.84
	Carpenters (no building) (see Cabinet Makers)	
	Carriage Builders (see Motor Body Builders)	
	Carriers and Carters—	
85	(a) No timber carting in bush .....	6.08
	(b) With timber carting in bush (see Timber Trades)	
	Cash Register Agents (see Typewriter Dealers)	
86	Caterers .....	3.48
	Catgut Manufacturers (see Sausage Skin Manufac- turers)	
	Ceiling Factories—	
	(a) Not Metal (see Cement Goods Factories)	
	(b) Metal (see Metal Ceiling Factories)	
88	Cement Goods and Cement Pipe Factories .....	9.05
	Cement Pipe Factories (see Cement Goods Facto- ries)	
91	Cement Works (no quarrying) .....	9.05
92	Cemetery Boards .....	5.10
	Chaff Cutters (see Grain Crushers and Merchants)	
	Charcoal Burners (see Firewood Dealers)	
94	Charcoal Crushers .....	9.05
	Check Weighmen on Mines (see Mining)	
	Cheese Factories (see Butter Factories)	

## SCHEDULE—continued

Item No.	Classification of Risk	Rate per cent as from 30 June 1992
95	Chemical Works and Chlorination Works ..... Chemical Manure Factories (see Manure Factories)	7.82
	Chemists—	
96	(a) Wholesale manufacturing and analytical and distillers .....	3.72
97	(b) Retail .....	2.48
	Child Minding Centres (see Colleges)	
98	China Ware Dealers .....	4.91
	Chiropodists (see Masseurs)	
	Chlorination Works (see Chemical Works)	
101	Churches (excluding missionaries) .....	1.51
102	Church Missionaries .....	1.51
103	Cigar and Cigarette Factories .....	3.63
105	Cigarette Paper Manufacturers .....	4.58
13	Cinemas .....	3.36
106	Circuses .....	3.36
107	Civil Engineers .....	2.67
108	Clay, Gravel and Sand Pits .....	3.54
109	Cleaners, See Dry Cleaners and Dyers	
438	Clearers .....	4.85
112	Clerical Staff .....	0.60
113	Clock Makers .....	1.51
114	Clothiers .....	2.48
115	Clothing Factories and Corset Makers .....	4.58
118	Clubs .....	3.36
119	See Motor Body Trimmers	
	Coach Builders (see Motor Body Builders)	
	Coach Proprietors (see Omnibus Proprietors)	
	Coach Trimmers (see Motor Body Trimmers)	
	Coal Dealers (see Firewood Dealers)	
	Coal Mines (see Mining)	
	Cocoa and Coffee Works (see Confectionery Works)	
121	Cold Storage Works .....	4.72
122	Colleges .....	0.77
	Colour Merchants (see Paint Factories)	
123	Commercial Travellers .....	1.51
	Computer Dealers and Repairers (Hardware) (see Office Machines Dealers and Repairers)	
	Concentrating Plants (see Mining)	
125	Concrete (Ferro) Works .....	9.05
126	Condensed Milk Factories .....	6.32
127	Confectioners' Shops .....	2.48
128	Confectionery Works and Cocoa and Coffee Works	6.32
129	Consulting Engineers and Electrical Engineers (Consulting) .....	1.51
	Convents (see Colleges)	
130	Coopers .....	5.90
132	Coppersmiths .....	7.69
	Cordial Factories (see Aerated Water Factories)	
133	Cork Cutters .....	1.41
	Corn Merchants and Crushers (see Grain Crushers)	
	Corset Makers (see Clothing Factories)	
	Courier Services (see Messenger Services)	
	Cream Factories (see Butter Factories)	
	Crockery Dealers (see China Ware Dealers)	
	Crop Spraying (see Aerodromes)	
135	Crude Oil Suppliers .....	4.72
459	Culture Pearl Farming .....	3.98
	Curriers (see Tanners)	
	Curtain Makers (see Clothing Factories)	
	Customs Agents—	
136	(a) No carrying .....	1.51
	(b) With Carrying (see Carriers and Carters)	
	Dairy Farmers (see Farmers)	

SCHEDULE—*continued*

Item No.	Classification of Risk	Rate per cent as from 30 June 1992
	Dairymen—	
138	(a) Milk Retailers (using vehicles) .....	6.08
139	(b) Not milk retailers .....	6.32
140	Dairy Produce Dealers .....	2.48
463	Dam Construction .....	2.67
141	Dam Sinkers .....	4.85
142	Dancing Academies .....	3.36
	Decorators (see Painters)	
	Delicatessens (see Dairy Products Dealers)	
	Demolishers (buildings) (see Builders (b))	
143	Dentists .....	0.60
144	Detectives (private) .....	1.51
	Diamond Drillers (see Mining)	
	Discotheques (see Hotels)	
	Dispensaries (see Chemists (b))	
	Distillers (see Chemists (a))	
146	District Nursing Associations .....	3.73
	Divers (see Ships)	
	Dock Builders (see Wharf Builders)	
147	Doctors .....	0.60
148	Dogs' Homes .....	5.10
	Domestic Servants (see Householders)	
149	Reserved	
	Drafting Services (see Consulting Engineers)	
	Drainers (see Sewer Construction)	
	Drapers (see Clothiers)	
	Dredging (Marine)—	
474	(a) Sea .....	3.98
475	(b) River .....	3.98
150	Dressmakers .....	4.58
	Dried Milk Factories (see Condensed Milk Factories)	
	Driving Schools (see Omnibus, Bus and Cab Proprietors (a))	
151	Drovers .....	5.10
109	Dry Cleaners and Dyers .....	7.82
152	Egg Dealers, Packers, Sorters and Pulpers .....	6.32
437	Electrical Apparatus (other than lighting and power supply and other heavy equipment) Makers and/or Repairers and/or Dealers or Assemblers not otherwise classified .....	3.12
	Electrical Engineers (Consulting) (see Consulting Engineers)	
154	Electrical Goods Dealers (no fitting) .....	2.48
	Electrical Treatment Establishments (see Masseurs)	
	Electric Lighting Works and Fitters—	
155	(a) Not public authorities .....	3.12
	(b) Public authorities (see Public Authorities (c))	
	Electricians (see Electric Lighting (a))	
156	Electroplaters .....	7.69
	Engineering Works—	
157	(a) Not structural .....	7.69
158	(b) Structural (workshops and/or building construction) .....	13.57
	Engineers—	
	(a) Civil (see Civil Engineers)	
	(b) Consulting and Mining (see Consulting Engineers)	
159	(c) Dismantling, demolishing and/or removing mining machinery and mining buildings .....	7.69
160	Engravers .....	1.51
	Enquiry Agents (private) (see Detectives)	
161	Essential Oil Factories .....	7.82
162	Estate Agents .....	1.51

SCHEDULE—*continued*

Item No.	Classification of Risk	Rate per cent as from 30 June 1992
163	Explosive Importers .....	4.72
164	Fancy Goods Dealers .....	2.48
472	Farm Advisers .....	1.51
165	Farmers and Graziers .....	5.10
	Farriers (see Blacksmiths)	
	Fast Food Outlets (see Luncheon Rooms)	
	Fencers and Telegraph Line Repairing Contractors—	
168	(a) No explosives .....	4.85
169	(b) With explosives .....	4.85
	Ferro-Concrete Works (see Concrete Works)	
414	Fibreglass Goods Manufacturers .....	7.82
	Ferry Boat Proprietors (see Ships)	
	Fertiliser Works (see Manure Factories)	
	Fibrous Board Factories (see Cement Goods Factories)	
	Film Exchange (see Cinemas)	
	Film Producing (see Television Stations)	
171	Fire Brigades .....	3.59
	Fire Protection Engineers (see Plumbers)	
172	Firewood Dealers or Suppliers and Bark Getters ..	7.50
	Fireworks Manufacturers (see Chemical Works)	
	Fish Curers and Canners (see Preserving Works)	
	Fishing Vessels (see Ships)	
176	Fish Shops .....	3.48
177	Flock Mills and Stores .....	4.58
175	Floor Sanders .....	5.90
	Florists—	
178	(a) Sale shop .....	2.48
179	(b) Nursery .....	5.10
180	Flour Millers .....	8.19
	Forwarding Agents (see Customs Agents)	
181	Foundries .....	7.69
	Freezing Works (see Cold Storage Works)	
182	French Polishers .....	5.90
183	Friendly Societies .....	0.60
	Fruit Dryers (see Fruit Growers)	
184	Fruiterers .....	2.48
	Fruit Growers, Fruit Dryers and Orchardists—	
185	(a) Fruit growers and orchardists, Packers only	5.10
186	(b) All other employees .....	5.10
187	Fumigators .....	3.72
	Furniture Dealers (including repairing)—	
188	(a) With power .....	5.90
189	(b) Without power .....	5.90
	Furniture Factories (see Cabinet Makers)	
192	Furriers .....	2.48
193	Galvanised Iron Works and Stores .....	7.69
194	Garbage Services (see Carriers and Carters)	
	Garages (see Automobiles)	
	Gardeners (see Florists (b))	
	Gasfitters (see Plumbers)	
	Gasproducer Manufacturers and Fitters (see Engineering Works)	
195	Gas Works .....	7.82
196	General Stores .....	2.48
478	Geological Surveys (If associated with mining, the appropriate pneumoconiosis rate applies) .....	3.02
	Glass Advertising Sign Makers—	
198	(a) Without fixing .....	4.91
199	(b) With fixing .....	4.91
	Glass Works (see Bottle and Glass Manufacturers)	
	Glass Ware Dealers (see China Ware Dealers)	
	Glaziers (see Glass Advertising Sign Makers)	

## SCHEDULE—continued

Item No.	Classification of Risk	Rate per cent as from 30 June 1992
200	Gold Extraction Works and Mining (see Mining) Golf Clubs (see Clubs) Grain Crushers and Merchants, Chaffcutters and Hay Merchants ..... Gravel Pits (see Clay Pits) Graziers (see Pastoralists)	8.19
202	Grocers— (a) Wholesale or manufacturing ..... (b) Retail (see General Stores)	4.72
204	Guano Getters (see Gypsum Getters)	
205	Gunsmiths and Locksmiths .....	7.69
206	Gymnasiums .....	3.36
206	Gypsum Getters, Guano Getters and Phosphate Diggers .....	3.54
207	Hair Mills and Works .....	4.58
32	Hairdressers .....	2.48
208	Halls, Proprietors .....	3.36
	Ham Factories— (a) No slaughtering (see Bacon Factories (a)) (b) With slaughtering (see Abattoirs)	
209	Harbour Boards (to be specifically rated)	
	Harbour Vessels (see Ships)	
209	Hardware Merchants (Wholesale) .....	4.72
210	Harnessmakers and Leather Dressers .....	3.63
	Hat Makers (see Cap Makers)	
	Hatters (see Clothiers)	
	Hay Merchants (see Grain Crushers and Merchants)	
213	Herbalists .....	3.72
214	Hide and Skin Stores .....	4.72
215	Hire Cars (see Omnibus, Bus and Cab Proprietors)	
	Hire Services— (a) Clothing, Camping, Crockery and the like (see General Stores) (b) Plant and Heavy Equipment (see Machinery Merchants and Importers)	
216	Hop Growers and Pickers (see Tobacco Growers) Horse Trainers (see Stables (b)) Horticultural Societies (see Agricultural Societies) Hosiery (see Clothiers)	
217	Hospitals .....	3.73
218	Hotels .....	3.36
	Householders (private)— (a) Permanent Staff: (1) Indoor .....	3.84
220	(2) Outdoor .....	3.84
221	(b) Occasional staffs indoor and outdoor \$1.00 per employee	
	Hunt Clubs (see Clubs)	
	Hurdle Racing (see Stables)	
	Hulks, Coal (see Ships)	
223	Ice Cream Factories .....	6.32
	Ice Vendors (see Cold Storage Works)	
	Ice Works (see Cold Storage Works)	
224	Implement Factories (Light Engineering) .....	7.69
225	Industrial Schools .....	0.77
	Insulation Installers and Contractors— (a) Domestic and Light Commercial (see Builders (a)) (b) Others (see Engineering Works (b))	
413	Insulation Manufacturers .....	7.82
	Iron Founders (see Foundries)	
226	Ironmongers .....	7.69
	Iron Pipe Factories (see Foundries)	
227	Jam Factories .....	6.32

## SCHEDULE—continued

Item No.	Classification of Risk	Rate per cent as from 30 June 1992
	Jetty Builders (see Wharf Builders)	
	Jewellers (see Clock Makers)	
	Jockeys (see Stables)	
	Joiners (no building) (see Cabinet Makers)	
230	Journalists Award .....	1.41
	Kalsomine Factories (see Paint Factories)	
	Kangaroo Hunters (see Rabbiters)	
	Kerosene Importers (see Benzine Importers)	
232	Kindergartens (see Colleges)	
	Knitting Establishments .....	4.58
	Land Agents (see Estate Agents)	
	Launches (see Ships)	
233	Laundries .....	7.82
235	Lawn Cutting Services .....	5.10
	Leather Dressers (see Harnessmakers and Leather Dressers)	
	Leather Factories and Dealers—	
	(a) Manufacturing and Wholesale (see Harness Makers)	
	(b) Retail (see Boot Dealers (b))	
	Libraries (see Booksellers)	
237	Lift Attendants .....	3.84
	Lighter Owners (see Ships)	
238	Lime Works (no Quarrying) .....	9.05
	Lithographers (see Printers)	
239	Livery Stables (see Stables (a))	
	Livestock Saleyards (see Stock Saleyards)	
	Locksmiths (see Gunsmiths)	
241	Luncheon Rooms .....	3.48
242	Macaroni Factories .....	6.32
	Machinery Merchants and Importers—	
243	(a) No manufacturing or fitting .....	4.72
244	(b) With manufacturing or fitting .....	7.69
	Mail Contractors (see Omnibus Proprietors)	
456	Maltsters .....	8.19
	Manicurists (see Masseurs)	
247	Manure Factories .....	7.82
	Margarine Factories (see Butter Factories)	
	Marine Adjusters and Surveyors—	
	(a) Salvage and Seagoing (see Ships)	
	(b) Others (see Adjusters, Insurance)	
	Marine Dealers (see Bottle Dealers)	
248	Market Gardeners .....	5.10
249	Market Proprietors .....	4.72
	Masons—Stone and Monumental—	
250	(a) No building .....	4.91
	(b) With building (see Builders)	
251	Masseurs, Chiropodists and Manicurists .....	0.60
252	Match Factories .....	7.50
253	Mattress Factories .....	3.63
254	Reserved	
255	Meat Works .....	8.19
	Mechanics (see Automobile (b))	
256	Mechanics' Institute .....	3.36
	Medical Baths (see Swimming Pools)	
	Medical Practitioners (see Doctors)	
	Mercers (see Clothiers)	
20	Mental Health Institutions .....	3.73
	Merry-go-round Proprietors (see Side Show Proprietors)	
258	Messengers Services .....	3.91
259	Metal Ceiling Factories .....	7.69
	Metallurgists (see Assayers (a))	
261	Milk Bars .....	2.48



SCHEDULE—*continued*

Item No.	Classification of Risk	Rate per cent as from 30 June 1992
	Milk Preserving Works (see Condensed Milk Factories)	
	Milliners (see Clothiers)	
	Miners' Institutes (see Mechanics' Institute)	
	Mining—General—	
440	(a) Coal Mining .....	3.00
441	(b) Gold Mining, (not open cut), Asbestos Mining and not otherwise specified (excluding Pneumoconiosis rate) .....	6.76
471	(c) Ilmenite Mining (excluding Pneumoconiosis rate) .....	3.54
479	(d) Gold Mining (open cut) (excluding Pneumoconiosis rate) .....	3.54
480	(e) Tin Mining (excluding Pneumoconiosis rate) .....	3.54
487	(f) Iron Mining (excluding Pneumoconiosis rate) .....	2.88
	Missionaries (see Church Missionaries)	
	Mobile Crane Drivers and Operators (see Carriers and Carters)	
	Monasteries (see Colleges)	
	Motels (see Hotels)	
262	Motor Body Builders .....	4.10
119	Motor Body Trimmers .....	4.10
462	Motor Car, Motor Cycle and/or Cycle Racing Tracks or Racing Grounds .....	4.10
	Motor Garages and Motor Dealers (see Automobiles)	
	Municipal Services (see Public Authorities)	
263	See Organ Builders	
	Nail Factories (see Wire Workers)	
	Naptha Importers (see Benzine Importers)	
	Newsagents (see Booksellers)	
266	Newspaper Offices .....	1.41
	Nickel Platers (see Electroplaters)	
	Night Clubs (see Hotels)	
	Night Soil Removers (see Sanitary Services)	
	Nurserymen (see Florists (b))	
	Oculists (see Doctors)	
381	Office Machines Dealers and Repairers .....	1.51
	Offices (excluding Mines, Municipalities and Vermin Boards)—	
	Indoor Staff (Clerical only) (see Clerical Staff)	
268	Outdoor Staff .....	1.51
	Oil and Colour Merchants (see Paint Factories)	
	Oil Borers—	
271	(a) On Land .....	4.85
482	(b) Off-shore .....	6.32
272	Oil Reticulation .....	4.46
464	Oil Search (no boring) .....	3.02
	Omnibus, Bus and Cab Proprietors—	
273	(a) Conductors, Drivers and Inspectors .....	3.91
274	(b) Garage Employees .....	4.10
276	Opticians .....	0.60
	Orchardists (see Fruit Growers)	
	Orchestras (see Bands)	
263	Organ Builders .....	5.90
	Outfitters (see Clothiers)	
	Oven Makers (see Stove Makers)	
279	Oxygen Works .....	7.82
269	Paint Factories .....	3.72
280	Painters and Decorators .....	8.47
	Panelbeaters (see Motor Body Builders)	
	Paper Bag Factories (see Bag Factories)	
	Paper Hangers (see Painters and Decorators)	
281	Paper Manufacturers .....	4.58
283	Pastoralists and Station Owners .....	5.10

SCHEDULE—*continued*

Item No.	Classification of Risk	Rate per cent as from 30 June 1992
287	Pastry Cooks (see Bakers) Pawnbrokers .....	2.48
457	Pearling Vessels (see Ships) Pest Controllers (see Fumigators) Petroleum Refinery .....	7.82
288	Petrol Service Stations .....	4.10
290	Phosphate Diggers (see Gypsum Getters) Photocopier Dealers and Repairers (see Office Machines Dealers and Repairers) Photographic Material Dealers and Operators .....	3.72
291	Pickle Factories (see Jam Factories) Picture Frame Makers .....	5.90
486	Pier Builders (see Wharf Builders) Piggeries (see Abattoirs) Plasterboard Manufacturers .....	9.05
477	Plasterers (see Builders) Plaster Goods Factories (see Cement Goods Factories) Plastic Goods Manufacturers .....	7.82
293	Plating Works (see Electroplaters) Plumbers and Zinc Works .....	4.46
294	Plywood Factories .....	7.50
295	Pottery Works .....	4.91
296	Poultry Farmers and Dealers .....	5.10
297	Preserving and Canning Works and Factories— (a) Butter, Cream, Cheese, Margarine and Milk Factories (see Butter Factories) (b) Fish .....	6.32
299	(c) Fruit canning and pulping works, jam, pickle and sauce factories (see Jam Factories) (d) Ham and Bacon Factories— (1) No Slaughtering (see Bacon Factories(a)) (2) With slaughtering (see Abattoirs) (e) Meat Canning Works (see Meat Works) (f) Refrigerating Works (see Cold Storage Works) Printers .....	1.41
302	Produce Dealers (see Grain Crushers and Merchants) Prospectors (see Mining) Pulp (Fruit) Factories (see Jam Factories)  Public Authorities, Municipalities, Vermin Boards and Trusts, and Boards of Health— (a) Clerical Employees (see Item No. 112) (b) General Employees .....	5.88
304	(c) Electric Light and Gas Services .....	3.73
308	(d) Collectors, engineers, inspectors, supervisors and clerical staff also engaged on such duties .	1.51
310	Quarries .....	6.76
311	Rabbiters and Kangaroo Hunters .....	5.10
469	Racing Clubs (see Clubs) Racing Stables (see Horse Trainers) Radio Service and Maintenance (see Electrical Apparatus) Radio Stations (see Television Stations) Railways—Construction of Earthworks, etc., and Track Laying (excluding Bridge Building and Tunnelling) .....	2.67
466	Ready Mixed Concrete Supplies .....	9.05
313	Recreation Grounds .....	5.10
	Reformatories (see Colleges) Refreshment Rooms (see Luncheon Rooms) Refrigeration Works (see Cold Storage Works) Removalists (see Carriers and Carters) Removers (building) (see Builders) Restaurants (see Luncheon Rooms) Rifle Clubs (see Clubs)	

SCHEDULE—*continued*

Item No.	Classification of Risk	Rate per cent as from 30 June 1992
	River Vessels (see Ships)	
	Road Boards (see Public Authorities)	
314	Road Makers (including clearing and grubbing in connection with such work only) .....	2.67
	Roofers (see Builders)	
451	Rope and Twine Works .....	4.53
316	Rubber Stamp Makers .....	1.41
	Saddle Makers (see Harness Makers)	
	Safe Makers (iron) (see Foundries)	
	Sail Makers (see Blind Makers)	
317	Salt Getters .....	6.76
	Salvage Operators (see Ships (f))	
	Sandalwood Getters and Merchants (see Firewood Dealers)	
318	Reserved	
	Sandalwood Oil Factories (see Essential Oil Factories)	
319	Sanitary Services .....	6.08
	Sash Factories (see Timber Trades)	
	Sauce Factories (see Jam Factories)	
320	Sausage Skin and Catgut Manufacturers .....	8.19
	Saw Mills (see Timber Trades)	
	Scale Makers and Dealers (see Stove Makers)	
321	Scientific Instrument Makers .....	1.51
	Schools (see Colleges)	
322	Scrap Metal Breakers .....	7.69
	Seedsman—	
	(a) Sale Shop (see Florists (a))	
	(b) Nursery (see Florists (b))	
	Service Stations (petrol) (see Petrol Service Stations)	
323	Self Raising Flour Factories .....	8.19
324	Sewer Construction .....	4.46
325	Sewing Machine Agents (no fitting or repairing) .	2.48
326	Sewing Machine Fitters or Repairers .....	1.51
	Shale Miners (see Mining)	
	Shark Fishermen (see Ships)	
328	Shearers .....	5.10
	Shipbuilders (see Boat and Ship Builders)	
	Shipping Agents—	
331	(a) No carrying .....	1.51
	(b) With carrying (see Customs Agents (b))	
	Ships—	
333	(a) Sailing and fishing, barges and lighters .....	3.98
334	(b) Pearlling vessels (not Culture Pearl Farming)	3.98
335	(c) Steamers (not river or harbour) .....	3.98
336	(d) Steamers, launches and boats (river and harbour limits) .....	3.98
467	(f) Salvage Operations .....	3.98
	Shirt Factories (see Clothing Factories)	
	Shoe Dealers (see Boot Dealers (b))	
	Shooting Galleries (see Sideshow Proprietors)	
	Shops (not otherwise enumerated) (see General Stores)	
339	Sideshow Proprietors and Shooting Galleries .....	3.36
	Signwriters (see Painters)	
340	Skating Rinks .....	3.36
	Slaughter Houses (see Abattoirs)	
	Soap Factories (see Candle Factories)	
	Social Clubs (see Clubs)	
	Societies—	
	(a) Agricultural, horticultural and pastoral (see Agricultural Societies)	
	(b) Others (see Friendly Societies)	
	Soft Drink Factories (see Aerated Water Factories)	
	Soft Goods Dealers (see Clothiers)	
343	Spinning Mills .....	4.58

SCHEDULE—*continued*

Item No.	Classification of Risk	Rate per cent as from 30 June 1992
	Stables—	
239	(a) Livery .....	16.97
216	(b) Horse Trainers (excluding racing risk) .....	16.97
	(c) Racing risk (from time of weighing out and ceasing on weighing in)—	
344	(1) Flat racing and trotting .....	16.97
345	(2) Hurdle racing and steeplechasing .....	16.97
	Stallion Proprietors (see Stud Proprietors)	
	Stationers (see Booksellers)	
	Stationery Factories (see Printers)	
	Station Owners (see Pastoralists)	
	Steamers (see Ships)	
	Steel Drum Manufacturers (see Stove Makers)	
	Steeplechasing (see Stables (c) (2))	
347	Stevedores .....	6.77
348	Stock Saleyards .....	5.10
349	Stone Crushers .....	9.05
	Stonemasons (see Masons, etc.)	
	Stores, General (see General Stores)	
350	Stores (not otherwise enumerated) .....	4.72
351	Stove Makers .....	7.69
	Structural Engineers (workshop and/or building construction) (see Engineering Works)	
352	Stud Proprietors .....	5.10
454	Sugar Refineries .....	8.19
	Surgical Goods Makers and Dealers (see Scientific Instrument Makers)	
353	Surveyors .....	1.51
	Swimming Pool Installers—	
	(a) Fibreglass or Concrete (see Plumbers)	
415	(b) Others .....	4.72
	Swimming Pool Manufacturers—	
	(a) Fibreglass (see Fibreglass Goods Manufacturers)	
	(b) Concrete (see Swimming Pool Installers)	
	(c) Other (see Engineering Works (a))	
35	Swimming Pool Operators .....	3.36
	Tailings Retreatment (see Mining)	
	Tailors (see Clothiers)	
356	Talcum Treatment Works .....	9.05
358	Tally Clerks .....	1.51
360	Tanners .....	8.19
	Tarpaulin Makers (see Blind Makers)	
	Taxicab Proprietors (see Omnibus, Bus and Cab Proprietors)	
361	Taxidermists .....	3.63
362	Tea Blenders and Dealers .....	6.32
	Tea Rooms (see Luncheon Rooms)	
	Telegraph Line Repairers (see Fencers)	
476	Telephone Cleaners .....	3.84
408	Television and Radio Stations .....	1.41
	Television Service and Maintenance (see Electrical Apparatus)	
	Tent Makers (see Blind Makers)	
364	Theatres .....	3.36
	Tile Works (see Brick Works)	
	Tilers (see Builders)	
	Timber Trades—	
365	1. Storage yards and/or Sheds only .....	7.50
367	2. (a) Sash and Door Factories and/or Joineries and/or Saw Mills, but no breaking down or timber getting or cutting logs .....	7.50
368	(b) Sash and Door Factories and/or Joineries and/or Saw Mills including breaking down and/or cutting logs but no timber getting .....	7.50

SCHEDULE—*continued*

Item No.	Classification of Risk	Rate per cent as from 30 June 1992
369	3. Saw Mills, Bush, including obtaining Timber from Bush, Trucking, Driving or Hauling to mill and cutting up on spot, including Bush Falling and/or Logging and/or Tramway Work and/or Bush Work, but no sleeper Getting or Hewing .....	7.50
370	4. Sleeper Getting or Hewing and Sleeper Loaders and/or Stackers (no bush work) .....	7.50
480	Tin Mining (see Mining)	
372	Tinsmiths (no plumbing) .....	7.69
465	Titanium Oxide Pigments Manufacturers .....	3.72
	Tobacconists (see Stores (not otherwise enumerated))	
	Tobacco Factories (see Cigar and Cigarette Factories)	
	Tomato Growers (see Market Gardeners)	
	Tool Makers (see Implement Factories)	
374	Totalisator Proprietors .....	2.48
376	Towel Suppliers .....	7.82
	Toy Makers—	
	(a) Working in wood (see Cabinet Makers)	
379	(b) Not working in wood .....	4.58
380	Trade Unions .....	1.51
	Trainers, Horse (see Stables (b))	
	Tripe Factories (see Bacon Factories)	
	Trotting, Racing (see Stables (c))	
	Tunnelling (see Mining (b))	
	Turkish Baths (see Swimming Pool Operators)	
	Typewriter Dealers and Repairers (see Office Machine Dealers and Suppliers)	
382	Umbrella Makers and/or Repairs .....	3.63
	Underclothing Factories (see Clothing Factories)	
383	Undertakers .....	3.73
386	Upholsterers .....	3.63
	Varnish Factories (see Paint Factories)	
388	Venetian and Metal Blind Factories .....	3.63
390	Veterinary Surgeons .....	5.10
391	Vignerons .....	5.10
392	Vinegar Factories .....	6.32
393	Vulcanising Works .....	4.10
394	Warehouses not otherwise enumerated .....	4.72
	Waste Disposal (see Carriers and Carters)	
460	Watching and/or Patrolling Services .....	6.08
	Watchmakers (see Clockmakers)	
395	Water Meter Factories .....	7.69
396	Water Reticulation .....	4.46
397	Water Supply Works .....	4.46
398	Well Sinkers, not Borers .....	4.46
468	Wharf Builders .....	2.67
	Wheat Agents—	
400	(a) Excluding work on wharves and in wharf sheds .....	5.56
	(b) For work on wharves or in wharf sheds (see Stevedores)	
	Wheelwrights (see Blacksmiths)	
	White Lead Factories (see Paint Factories)	
402	Windmill Factories and Erectors .....	13.57
	Window Cleaners—	
403	(a) Not exceeding two storeys or 10 m in height	3.84
406	(b) all others .....	3.84
404	Wine and Spirit Merchants .....	2.48
	Wine Makers (see Vignerons)	
405	Wine Saloons .....	3.36
	Wireless and Television Stations (see Television and Radio Stations)	
410	Wire Workers .....	7.69
	Wood Turners (see Cabinet Makers)	

SCHEDULE—*continued*

Item No.	Classification of Risk	Rate per cent as from 30 June 1992
	Wood Wool and Wall Board Factories (see Cement Goods Factories)	
411	Woollen Mills .....	4.58
412	Wool Stores .....	5.56
	Wool Scourers (see Tanners)	
	Yacht Clubs (see Clubs)	
	Zinc Works (see Plumbers)	
	Zoological Gardens (see Recreation Grounds)	
437	See Electrical Apparatus	
438	See Clearers	
439	See Builders	
440-441	See Mining	
451	See Rope and Twine Works	
454	See Sugar Refineries	
456	See Maltsters	
457	See Petroleum Refinery	
458	See Aerodromes (c)	
459	See Culture Pearl Farming	
460	See Watching and/or Patrolling Services	
461-462	See Motor Car, Motor Cycle and/or Cycle Racing Tracks or Racing Grounds	
463	See Dam Construction	
464	See Oil Search (no boring)	
465	See Titanium Oxide Pigments Manufacturers	
466	See Ready Mixed Concrete Suppliers	
467	See Ships—Salvage Operations	
468	See Wharf Builders	
469	See Railway—Construction of Earthworks, etc, and Track Laying (excluding Bridge Building and Tunnelling)	
470	See Armoured Car Services and Payroll Escorts	
471	See Mining (c)—Ilmenite Mining	
472	See Farm Advisers	
474-475	See Dredging (Marine)	
476	See Telephone Cleaners	
477	See Plastic Goods Manufacturers	
478	See Geological Surveys	
480	See Mining (e) Tin Mining	
481	See Aluminium Extrusion	
482	See Oil Borers (b) off-shore	
486	See Plasterboard Manufacturers	
487	See Mining (f) Iron Mining	
488	See Boat Builders—Small Wooden	
	Recommended Minimum Premiums:	
	Householders' policies . . . . .	\$45.00
	All other policies .....	\$75.00





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**RATES**