



WESTERN
AUSTRALIAN
GOVERNMENT
gazette

2237



PERTH, FRIDAY, 9 JUNE 1995 No. 72

SPECIAL

PUBLISHED BY AUTHORITY G. L. DUFFIELD, GOVERNMENT PRINTER AT 3.00 PM

EMPLOYERS INDEMNITY POLICIES (PREMIUM RATES) ACT 1990

In pursuance of the Workers' Compensation and Rehabilitation Act 1981 and 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 1995.

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 as limited by the provisions under section 93 of the Workers' Compensation and Rehabilitation Act 1981 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.

The recommended premium rate shall be applied to the aggregate amount of wages, salaries or other remuneration paid to an employer's workers, in accordance with the provisions of section 160 of the Workers' Compensation and Rehabilitation Act 1981.

For premium rating purposes, all premiums for a particular industry will be calculated on the same rate. Only one rate will apply for each establishment. An establishment is defined as a unit covering all the operations of a company conducted at or from a single location. If an employer conducts more than one industry at the same single location, the classification of the employer's predominant industry (based on gross remuneration) shall apply.

Depending upon an employer's individual risk factor, insurers may discount the recommended rate by any amount, or surcharge it within the limit imposed by Section 152 of the Workers' Compensation and Rehabilitation Act.

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

Dated at Perth this 22nd day of May 1995.

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

A AGRICULTURE, FORESTRY AND FISHING**01 AGRICULTURE** Rate %

011 Horticulture and Fruit Growing	
1110 Plant Nurseries	4.71
1120 Cut Flower and Flower Seed Growing	4.71
1130 Vegetable Growing	4.71
1140 Grape Growing	4.71
1150 Apple and Pear Growing	4.71
1160 Stone Fruit Growing	4.71
1170 Kiwi Fruit Growing	4.71
1190 Fruit Growing n.e.c.	4.71

012 Grain, Sheep and Beef Cattle Farming	
1210 Grain Growing	4.71
1220 Grain-Sheep and Grain-Beef Cattle Farming	4.71
1230 Sheep-Beef Cattle Farming	4.71
1240 Sheep Farming	4.71
1250 Beef Cattle Farming.....	4.71

013 Dairy Cattle Farming	
1300 Dairy Cattle Farming.....	4.71

014 Poultry Farming	
1410 Poultry Farming (Meat)	4.71
1420 Poultry Farming (Eggs).....	4.71

015 Other Livestock Farming	
1510 Pig Farming	5.61
1520 Horse Farming	4.71
1530 Deer Farming.....	4.71
1590 Livestock Farming n.e.c.	4.71

016 Other Crop Growing	
1610 Sugar Cane Growing	4.71
1620 Cotton Growing	4.71
1690 Crop and Plant Growing n.e.c	4.71

02 SERVICES TO AGRICULTURE; HUNTING AND TRAPPING

021 Services to Agriculture	
2110 Cotton Ginning	4.10
2120 Shearing Services	4.71
2130 Aerial Agriculture Services.....	4.71
2190 Services to Agriculture n.e.c	4.71

022 Hunting and Trapping	
2200 Hunting and Trapping	4.71

03 FORESTRY AND LOGGING

030 Forestry and Logging	
3010 Forestry	4.71
3020 Logging	5.61
3030 Services to Forestry	4.71

04 COMMERCIAL FISHING

041 Marine Fishing	
4110 Rock Lobster Fishing	3.02
4120 Prawn Fishing	3.02
4130 Finfish Trawling	3.02
4140 Squid Jigging	3.02
4150 Line Fishing	3.02
4190 Marine Fishing n.e.c.	3.02

042 Aquaculture	
4200 Aquaculture	3.02

B MINING**11 COAL MINING** Rate %

110 Coal Mining	
11010 Black Coal Mining	5.88
11020 Brown Coal Mining	5.88

12 OIL AND GAS EXTRACTION

120 Oil and Gas Extraction	
12000 Oil and Gas Extraction - On Land	2.28
12001 Oil and Gas Extraction - Offshore	3.99

13 METAL ORE MINING

131 Metal Ore Mining	
13110 Iron Ore Mining	0.95
13120 Bauxite Mining	0.95
13130 Copper Ore Mining	2.28
13140 Gold Ore Mining	2.28
13141 Underground Mining	3.07
13150 Mineral Sand Mining	2.28
13160 Nickel Ore Mining	2.28
13170 Silver-Lead-Zinc Ore Mining	2.28
13190 Metal Ore Mining n.e.c.	2.28

14 OTHER MINING

141 Construction Material Mining	
14110 Gravel and Sand Quarrying	2.28
14190 Construction Material Mining n.e.c.	3.07
142 Mining n.e.c.	
14200 Mining n.e.c.	2.28
14201 Salt Harvesting	3.07

15 SERVICES TO MINING

151 Exploration	
15110 Petroleum Exploration (Own Account)	2.28
15120 Petroleum Exploration Services	2.28
15130 Mineral Exploration (Own Account)	2.28
15140 Mineral Exploration Services	2.28
152 Other Mining	
15200 Other Mining Services - On Land	2.28
15201 Other Mining Services - Offshore	3.99

C MANUFACTURING**21 FOOD, BEVERAGE AND TOBACCO**

211 Meat and Meat Product Manufacturing	
21110 Meat Processing	5.61
21120 Poultry Processing.....	5.61
21130 Bacon, Ham and Smallgood Manufacturing.....	5.61
212 Dairy Product Manufacturing	
21210 Milk and Cream Processing.....	3.77
21220 Ice Cream Manufacturing.....	3.77
21290 Dairy Product Manufacturing n.e.c.	3.77
213 Fruit and Vegetable Processing	
21300 Fruit and Vegetable Processing	3.77
214 Oil and Fat Manufacturing	
21400 Oil and Fat Manufacturing	4.10
215 Flour Mill and Cereal Food Manufacturing	
21510 Flour Mill Product Manufacturing	5.61
21520 Cereal Food and Baking Mix Manufacturing	3.77

216	Bakery Product Manufacturing	Rate %
21610	Bread Manufacturing	3.77
21620	Cake and Pastry Manufacturing	3.77
21630	Biscuit Manufacturing	3.77
217	Other Food Manufacturing	
21710	Sugar Manufacturing	5.61
21720	Confectionery Manufacturing	3.77
21730	Seafood Processing	3.77
21740	Prepared Animal and Bird Feed Manufacturing	5.61
21790	Food Manufacturing n.e.c.	3.77
218	Beverage and Malt Manufacturing	
21810	Soft Drink, Cordial and Syrup Manufacturing	3.77
21820	Beer Manufacturing	3.77
21821	Malt Manufacturing	4.43
21830	Wine Manufacturing	3.77
21840	Spirit Manufacturing	3.77
219	Tobacco Product Manufacturing	
21900	Tobacco Product Manufacturing	3.95

22 TEXTILE, CLOTHING, FOOTWEAR AND LEATHER MANUFACTURING

221	Textile Fibre, Yarn and Woven Fabric Manufacturing	5.61
22110	Wool Scouring	5.61
22120	Synthetic Fibre Textile Manufacturing	4.10
22130	Cotton Textile Manufacturing	4.10
22140	Wool Textile Manufacturing	4.10
22150	Textile Finishing	4.10
222	Textile Product Manufacturing	
22210	Made-Up Textile Product Manufacturing	3.95
22220	Textile Floor Covering Manufacturing	4.10
22230	Rope, Cordage and Twine Manufacturing	4.10
22290	Textile Product Manufacturing n.e.c.	4.10
223	Knitting Mills	
22310	Hosiery Manufacturing	4.10
22320	Cardigan and Pullover Manufacturing	4.10
22390	Knitting Mill Product manufacturing n.e.c.	4.10
224	Clothing Manufacturing	
22410	Men's and Boys' Wear Manufacturing	4.10
22420	Women's and Girls' Wear Manufacturing	4.10
22430	Sleepwear, Underwear and Infant Clothing Manufacturing	4.10
22490	Clothing Manufacturing n.e.c.	4.10
225	Footwear Manufacturing	
22500	Footwear Manufacturing	3.95
226	Leather and Leather Product Manufacturing	
22610	Leather Tanning and Fur Dressing	5.61
22620	Leather and Leather Substitute Product Manufacturing	3.77

23 WOOD AND PAPER PRODUCT MANUFACTURING

231	Log Sawmilling and Timber Dressing	5.61
23110	Log Sawmilling	5.61
23120	Wood Chipping	5.61
23130	Timber Resawing and Dressing	5.61
232	Other Wood Product Manufacturing	
23210	Plywood and Veneer Manufacturing	5.61
23220	Fabricated Wood Manufacturing	5.61
23230	Wooden Structural Component Manufacturing	5.61
23290	Wood Product Manufacturing n.e.c.	4.10
233	Paper and Paper Product Manufacturing	
23310	Pulp, Paper and Paperboard Manufacturing	4.10
23320	Solid Paperboard Container Manufacturing	4.10
23330	Corrugated Paperboard Container Manufacturing	4.10
23340	Paper Bag and Sack Manufacturing	4.10
23390	Paper Product Manufacturing n.e.c.	4.10

24 PRINTING, PUBLISHING AND RECORDED MEDIA

241	Printing and Services to Printing	Rate %
24110	Paper Stationery Manufacturing	1.32
24120	Printing	1.32
24130	Services to Printing	1.32
242	Publishing	
24210	Newspaper Printing or Publishing	1.32
24220	Other Periodical Publishing	1.32
24230	Book and Other Publishing	1.32
243	Recorded Media Manufacturing and Publishing	
24300	Recorded Media Manufacturing and Publishing	1.32

25 PETROLEUM, COAL, CHEMICAL AND ASSOCIATED PRODUCT MANUFACTURING

251	Petroleum Refining	
25100	Petroleum Refining	4.10
252	Petroleum and Coal Product Manufacturing n.e.c.	
25200	Petroleum and Coal Product Manufacturing n.e.c.	3.22
253	Basic Chemical Manufacturing	
25310	Fertiliser Manufacturing	4.10
25320	Industrial Gas Manufacturing	4.10
25330	Synthetic Resin Manufacturing	4.10
25340	Organic Industrial Chemical Manufacturing n.e.c.	4.10
25350	Inorganic Industrial Chemical Manufacturing n.e.c.	4.10
254	Other Chemical Product Manufacturing	
25410	Explosive Manufacturing	4.10
25420	Paint Manufacturing	3.74
25430	Medicinal and Pharmaceutical Product Manufacturing	3.73
25440	Pesticide Manufacturing	4.10
25450	Soap and Other Detergent Manufacturing	3.85
25460	Cosmetic and Toiletry Preparation Manufacturing	3.85
25470	Ink Manufacturing	3.74
25490	Chemical Product Manufacturing n.e.c.	3.85
255	Rubber Product Manufacturing	
25510	Rubber Tyre Manufacturing	3.77
25590	Rubber Product Manufacturing n.e.c.	3.77
256	Plastic Product Manufacturing	
25610	Plastic Blow Moulded Product Manufacturing	4.10
25620	Plastic Extruded Product Manufacturing	4.10
25630	Plastic Bag and Film Manufacturing	4.10
25640	Plastic Product Rigid Fibre Reinforced Manufacturing	4.10
25650	Plastic Foam Product Manufacturing	4.10
25660	Plastic Injection Moulded Product Manufacturing	4.10

26 NON-METALLIC MINERAL PRODUCT MANUFACTURING

261	Glass and Glass Product Manufacturing	
26100	Glass and Glass Product Manufacturing	3.77
262	Ceramic Product Manufacturing	
26210	Clay Brick Manufacturing	5.61
26220	Ceramic Product Manufacturing	3.77
26230	Ceramic Tile and Pipe Manufacturing	3.77
26290	Ceramic Product Manufacturing n.e.c.	3.77
263	Cement, Lime, Plaster and Concrete Product Manufacturing	
26310	Cement and Lime Manufacturing	5.61
26320	Plaster Product Manufacturing	5.61
26330	Concrete Slurry Manufacturing	5.61
26340	Concrete Pipe and Box Culvert Manufacturing	5.61
26350	Concrete Product Manufacturing n.e.c.	5.61
264	Non-Metallic Mineral Product Manufacturing n.e.c.	
26400	Non-Metallic Mineral Product Manufacturing n.e.c.	5.61
26401	Fibreglass and Insulation Manufacturing	4.10
26402	Stone Products Manufacturing	3.90

27 METAL PRODUCT MANUFACTURING

271	Iron and Steel Manufacturing	Rate %
27110	Basic Iron and Steel Manufacturing	5.61
27120	Iron and Steel Casting and Forging	5.61
27130	Steel Pipe and Tube Manufacturing	5.61
272	Basic Non-Ferrous Metal Manufacturing	
27210	Alumina Production	2.28
27220	Aluminium Smelting	2.28
27230	Copper, Silver, Lead and Zinc Smelting, Refining	2.28
27290	Basic Non-Ferrous Metal Manufacturing n.e.c.	2.28
273	Non-Ferrous Basic Metal Product Manufacturing	
27310	Aluminium Rolling, Drawing, Extruding	5.61
27320	Non-Ferrous Metal Rolling, Drawing, Extruding n.e.c.	5.61
27330	Non-Ferrous Metal Casting	5.61
274	Structural Metal Product Manufacturing	
27410	Structural Steel Fabricating	7.04
27420	Architectural Aluminium Product Manufacturing	5.61
27490	Structural Metal Product Manufacturing n.e.c.	7.04
275	Sheet Metal Product Manufacturing	
27510	Metal Container Manufacturing	5.61
27590	Sheet Metal Product Manufacturing n.e.c.	5.61
276	Fabricated Metal Product Manufacturing	
27610	Hand Tool and General Hardware Manufacturing	5.61
27620	Spring and Wire Product Manufacturing	5.61
27630	Nut, Bolt, Screw and Rivet Manufacturing	5.61
27640	Metal Coating and Finishing	5.61
27650	Non-Ferrous Pipe Fitting Manufacturing	5.61
27690	Fabricated Metal Product Manufacturing n.e.c.	3.77
27691	Boiler Making and Installation	5.61

28 MACHINERY AND EQUIPMENT MANUFACTURING

281	Motor Vehicle and Part Manufacturing	
28110	Motor Vehicle Manufacturing	3.77
28120	Motor Vehicle Body Manufacturing	3.77
28130	Automotive Electrical and Instrument Manufacturing	2.08
28190	Automotive Component Manufacturing n.e.c.	3.77
282	Other Transport Equipment Manufacturing	
28210	Shipbuilding	7.04
28220	Boatbuilding	4.10
28230	Railway Equipment Manufacturing	3.77
28240	Aircraft Manufacturing	3.77
28290	Transport Equipment Manufacturing n.e.c.	3.77
283	Photographic and Scientific Equipment Manufacturing	
28310	Photographic and Optical Good Manufacturing	3.74
28320	Medical and Surgical Equipment Manufacturing	1.32
28390	Professional and Scientific Equipment Manufacturing n.e.c.	2.08
284	Electronic Equipment Manufacturing	
28410	Computer and Business Machine Manufacturing	2.08
28420	Telecommunication, Broadcasting and Transceiving Equipment Manufacturing	2.08
28490	Electronic Equipment Manufacturing n.e.c.	2.08
285	Electrical Equipment and Appliance Manufacturing	
28510	Household Appliance Manufacturing	5.61
28520	Electric Cable and Wire Manufacturing	5.61
28530	Battery Manufacturing	3.85
28540	Electric Light and Sign Manufacturing	3.77
28590	Electrical and Equipment Manufacturing n.e.c.	3.77
286	Industrial Machinery and Equipment Manufacturing	
28610	Agricultural Machinery Manufacturing	5.61
28620	Mining and Construction Machinery Manufacturing	5.61
28630	Food Processing Machinery Manufacturing	5.61
28640	Machine Tool and Part Manufacturing	5.61
28650	Lifting and Material Handling Equipment Manufacturing	5.61

286	Industrial Machinery and Equipment Manufacturing—continued	Rate %
28660	Pump and Compressor Manufacturing	5.61
28670	Commercial Space Heating and Cooling Equipment Manufacturing	5.61
28690	Industrial Machinery and Equipment Manufacturing n.e.c.	5.61

29 OTHER MANUFACTURING

291	Prefabricated Building Manufacturing	
29110	Prefabricated Metal Building Manufacturing	5.70
29190	Prefabricated Building Manufacturing n.e.c.	5.70
292	Furniture Manufacturing	
29210	Wooden Furniture and Upholstered Seat Manufacturing.....	4.10
29220	Sheet Metal Furniture Manufacturing	5.61
29230	Mattress Manufacturing (Except Rubber)	3.95
29290	Furniture Manufacturing n.e.c.	3.95
294	Other Manufacturing	
29410	Jewellery and Silverware Manufacturing	2.08
29420	Toy and Sporting Good Manufacturing	4.10
29490	Manufacturing n.e.c.	2.84

D ELECTRICITY, GAS AND WATER**36 ELECTRICITY AND GAS SUPPLY**

361	Electricity Supply	
36100	Electricity Supply	2.19
362	Gas Supply	
36200	Gas Supply	2.96

37 WATER SUPPLY, SEWERAGE AND DRAINAGE SERVICES

370	Water Supply, Sewerage and Drainage Services	
37010	Water Supply	2.96
37020	Sewerage and Drainage Services	2.96

E CONSTRUCTION**41 GENERAL CONSTRUCTION**

411	Building Construction	
41110	House Construction	5.70
41120	Residential Building Construction n.e.c.	7.04
41130	Non-Residential Building Construction	7.04
412	Non-Building Construction	
41210	Road and Bridge Construction	1.58
41220	Non-Building Construction n.e.c.	2.52

42 CONSTRUCTION TRADE SERVICES

421	Site Preparation Services	
42100	Site Preparation Services	2.52
422	Building Structure Services	
42210	Concreting Services	5.70
42220	Bricklaying Services	5.70
42230	Roofing Services	5.70
42240	Structural Steel Erection Services	7.04
423	Installation Trade Services	
42310	Plumbing Services	4.82
42320	Electrical Services	2.96
42330	Air Conditioning and Heating Services	4.82
42340	Fire and Security System Services	4.82

424	Building Completion Services	Rate %
42410	Plastering and Ceiling Services	5.70
42420	Carpentry Services	5.70
42430	Tiling and Carpeting Services	2.53
42440	Painting and Decorating Services	5.70
42450	Glazing Services	3.77

425	Other Construction Services	
42510	Landscaping Services	2.52
42590	Construction Services n.e.c.	5.70

F WHOLESALE TRADE

45 BASIC MATERIAL WHOLESALING

451	Farm Produce Wholesaling	
45110	Wool Wholesaling	3.13
45120	Cereal Grain Wholesaling	3.13
45190	Farm Produce and Supplies Wholesaling n.e.c.	2.93
45191	Livestock Wholesaling	2.93

452	Mineral, Metal and Chemical Wholesaling	
45210	Petroleum Product Wholesaling	2.93
45220	Metal and Mineral Wholesaling	5.61
45230	Chemical Wholesaling	2.93

453	Builders Supplies Wholesaling	
45310	Timber Wholesaling	5.61
45390	Building Supplies Wholesaling n.e.c.	2.93

46 MACHINERY AND MOTOR VEHICLE WHOLESALING

461	Machinery and Equipment Wholesaling	
46110	Farm and Construction Machinery Wholesaling.....	2.93
46120	Professional Equipment Wholesaling	1.50
46130	Computer Wholesaling	1.50
46140	Business Machine Wholesaling n.e.c.	1.50
46150	Electrical and Electronic Equipment Wholesaling n.e.c.	1.50
46190	Machinery and Equipment Wholesaling n.e.c.	2.93

462	Motor Vehicle Wholesaling	
46210	Car Wholesaling	2.93
46220	Commercial Vehicle Wholesaling	2.93
46230	Motor Vehicle New Part Dealing	2.93
46240	Motor Vehicle Dismantling and Used Part Dealing	2.93

47 PERSONAL AND HOUSEHOLD GOOD WHOLESALING

471	Food, Drink and Tobacco Wholesaling	
47110	Meat Wholesaling	5.61
47120	Poultry and Smallgood Wholesaling	5.61
47130	Dairy Produce Wholesaling	1.50
47140	Fish Wholesaling	1.50
47150	Fruit & Vegetable Wholesaling	1.50
47160	Confectionery and Soft Drink Wholesaling	3.77
47170	Liquor Wholesaling	1.50
47180	Tobacco Product Wholesaling	2.93
47190	Grocery Wholesaling n.e.c.	2.93

472	Textile, Clothing and Footwear Wholesaling	
47210	Textile Product Wholesaling	2.93
47220	Clothing Wholesaling	1.50
47230	Footwear Wholesaling	1.53

473	Household Good Wholesaling	
47310	Household Appliance Wholesaling	3.33
47320	Furniture Wholesaling	3.33
47330	Floor Covering Wholesaling	3.33
47390	Household Good Wholesaling n.e.c.	3.33

479	Other Wholesaling	
47910	Photographic Equipment Wholesaling	3.74
47920	Jewellery And Watch Wholesaling	1.50
47930	Toy and Sporting Good Wholesaling	2.93
47940	Book and Magazine Wholesaling	3.33

479	Other Wholesaling—continued	Rates %
	47950 Paper Product Wholesaling	3.33
	47960 Pharmaceutical and Toiletry Wholesaling	3.33
	47990 Wholesaling n.e.c.	3.33

G RETAIL TRADE**51 FOOD RETAILING**

511	Supermarket and Grocery Stores	
	51100 Supermarket and Grocery Stores	1.50
512	Specialised Food Retailing	
	51210 Fresh Meat and Poultry Retailing	5.61
	51211 Fish Retailing	1.50
	51220 Fruit & Vegetable Retailing	1.50
	51230 Liquor Retailing	1.50
	51240 Bread and Cake Retailing	3.77
	51250 Takeaway Food Retailing	1.50
	51260 Milk Vending	2.93
	51290 Specialised Food Retailing n.e.c.	1.50

52 PERSONAL AND HOUSEHOLD GOOD RETAILING

521	Department Stores	
	52100 Department Stores	1.50
522	Clothing and Soft Good Retailing	
	52210 Clothing Retailing	1.50
	52220 Footwear Retailing	1.50
	52230 Fabrics and Other Soft Good Retailing	1.50
523	Furniture, Houseware and Appliance Retailing	
	52310 Furniture Retailing	1.50
	52320 Floor Covering Retailing	1.50
	52330 Domestic Hardware and Houseware Retailing	1.50
	52340 Domestic Appliance Retailing	1.50
	52350 Recorded Music Retailing	1.50
524	Recreational Good Retailing	
	52410 Sport and Camping Equipment Retailing	1.50
	52420 Toy and Game Retailing	1.50
	52430 Newspaper, Book and Stationery Retailing	1.50
	52440 Photographic Equipment Retailing	3.74
	52450 Marine Equipment Retailing	1.50
525	Other Personal and Household Good Retailing	
	52510 Pharmaceutical, Cosmetic and Toiletry Retailing	1.50
	52520 Antique and Used Good Retailing	1.50
	52530 Garden Supplies Retailing	1.50
	52540 Flower Retailing	1.50
	52550 Watch and Jewellery Retailing	1.50
	52590 Retailing n.e.c.	2.92
526	Household Equipment Repair Services	
	52610 Household Equipment Repair Services (Electrical)	1.50
	52690 Household Equipment Repair Services n.e.c.	1.32

53 MOTOR VEHICLE RETAILING AND SERVICES

531	Motor Vehicle Retailing	
	53110 Car Retailing	2.93
	53120 Motor Cycle Dealing	2.93
	53130 Trailer and Caravan Dealing	2.93
532	Motor Vehicle Services	
	53210 Automotive Fuel Retailing	2.93
	53220 Automotive Electrical Services	2.74
	53230 Smash Repairing	2.93
	53240 Tyre Retailing	2.93
	53290 Automotive Repair and Services n.e.c.	2.93

H	ACCOMMODATION, CAFES AND RESTAURANTS	
57	ACCOMMODATION, CAFES AND RESTAURANTS	Rates %
571	Accommodation	
	57100 Accommodation	2.73
572	Pubs, Taverns and Bars	
	57200 Pubs, Taverns and Bars	2.73
573	Cafes and Restaurants	
	57300 Cafes and Restaurants	2.73
574	Clubs (Hospitality)	
	57400 Clubs (Hospitality)	2.73
I	TRANSPORT AND STORAGE	
61	ROAD TRANSPORT	
611	Road Freight Transport	
	61100 Road Freight Transport	5.42
612	Road Passenger Transport	
	61210 Long Distance Bus Transport	3.33
	61220 Short Distance Bus Transport (Including Tramway)	3.33
	61230 Taxi and Other Road Passenger Transport	3.33
62	RAIL TRANSPORT	
620	Rail Transport	
	62000 Rail Transport	3.33
63	WATER TRANSPORT	
630	Water Transport	
	63010 International Sea Transport	3.25
	63020 Coastal Water Transport	3.25
	63030 Inland Water Transport	3.25
64	AIR AND SPACE TRANSPORT	
640	Air and Space Transport	
	64010 Scheduled International Air Transport	3.33
	64020 Scheduled Domestic Air Transport	3.33
	64030 Non-Scheduled Air and Space Transport	3.33
65	OTHER TRANSPORT	
650	Other Transport	
	65010 Pipeline Transport	3.03
	65090 Transport n.e.c.	5.42
66	SERVICES TO TRANSPORT	
661	Services to Road Transport	
	66110 Parking Services	2.93
	66190 Services to Road Transport n.e.c.	2.09
662	Services to Water Transport	
	66210 Stevedoring	5.42
	66220 Water Transport Terminals	2.09
	66230 Port Operators	5.42
	66290 Services to Water Transport n.e.c.	2.09
	66291 Salvage Service, Marine	3.25
663	Services to Air Transport	
	66300 Services to Air Transport	3.33
664	Other Services to Transport	
	66410 Travel Agency Services	1.50
	66420 Road Freight Forwarding	2.09
	66430 Freight Forwarding (Except Road)	2.09
	66440 Customs Agency Services	2.09
	66490 Services to Transport n.e.c.	1.50

67 STORAGE

670 Storage	Rates %
67010 Grain Storage	3.13
67090 Storage n.e.c.	3.33

J COMMUNICATION SERVICES**71 COMMUNICATION SERVICES**

711 Postal and Courier Services	
71110 Postal Services.....	3.33
71120 Courier Services	3.33
712 Telecommunication Services	
71200 Telecommunication Services	1.43

K FINANCE AND INSURANCE**73 FINANCE**

731 Central Bank	
73100 Central Bank	0.67
732 Deposit Taking Financiers	
73210 Banks	0.67
73220 Building Societies	0.67
73230 Credit Unions	0.67
73240 Money Market Dealers	0.67
73290 Deposit Taking Financiers n.e.c.	0.67
733 Other Financiers	
73300 Other Financiers	0.67
734 Financial Asset Investors	
73400 Financial Asset Investors	0.67

74 INSURANCE

741 Life Insurance and Superannuation Funds	
74110 Life Insurance	0.67
74120 Superannuation Funds	0.67
742 Other Insurance	
74210 Health Insurance	0.79
74220 General Insurance	0.67

75 SERVICES TO FINANCE AND INSURANCE

751 Services to Finance and Investment	
75110 Financial Asset Broking Services	0.67
75190 Services to Finance and Investment n.e.c.	0.67
752 Services to Insurance	
75200 Services to Insurance	0.83

L PROPERTY AND BUSINESS SERVICES**77 PROPERTY SERVICES**

771 Property Operators and Developers	
77110 Residential Property Operators	0.83
77120 Commercial Property Operators and Developers.....	0.83
772 Real Estate Agents	
77200 Real Estate Agents	0.83
773 Non-Financial Asset Investors	
77300 Non-Financial Asset Investors	0.67
774 Machinery and Equipment Hiring and Leasing	
77410 Motor Vehicle Hiring	3.33
77420 Other Transport Equipment Leasing.....	3.33
77430 Plant Hiring or Leasing	2.93

78 BUSINESS SERVICES

781	Scientific Research	Rates %
	78100 Scientific Research	0.67
782	Technical Services	
	78210 Architectural Services	0.79
	78220 Surveying Services	0.83
	78230 Consulting Engineering Services	0.97
	78290 Technical Services n.e.c.	0.79
783	Computer Services	
	78310 Data Processing Services	0.67
	78320 Information Storage and Retrieval Services	0.67
	78330 Computer Maintenance Services	1.50
	78340 Computer Consultancy Services	0.67
784	Legal and Accounting Services	
	78410 Legal Services	0.67
	78420 Accounting Services	0.67
785	Marketing and Business Management Services	
	78510 Advertising Services	0.83
	78520 Commercial Art and Display Services	0.83
	78530 Market Research Services	0.67
	78540 Business Administrative Services	0.67
	78550 Business Management Services	0.83
786	Other Business Services	
	78610 Employment Placement Services	0.67
	78620 Contract Staff Services - Predominantly Clerical Staff	0.67
	78621 Contract Staff Services - n.e.c. (rate as per Industry)	
	78630 Secretarial Services	0.67
	78640 Security and Investigative Services (Except Police)	2.43
	78650 Pest Control Services	2.73
	78660 Cleaning Services	2.69
	78670 Contract Packing Services n.e.c.	3.33
	78690 Business Services n.e.c.	0.83

M GOVERNMENT ADMINISTRATION AND DEFENCE**81 GOVERNMENT ADMINISTRATION**

811	Government Administration	
	81110 Central Government Administration	5.21
	81120 State Government Administration	5.21
	81130 Local Government Administration	5.21

812 Justice

	81200 Justice	0.67
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813 Foreign Government Representation

	81300 Foreign Government Representation	0.67
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82 DEFENCE

820	Defence	
	82000 Defence	2.43

N EDUCATION**84 EDUCATION**

841	Preschool Education	
	84100 Preschool Education	0.72

842 School Education

	84210 Primary Education	0.72
	84220 Secondary Education	0.72
	84230 Combined Primary and Secondary Education	0.72
	84240 Special School Education	0.72

843 Post School Education

	84310 Higher Education	0.72
	84320 Technical and Further Education	0.72

844	Other Education	Rates %
	84400 Other Education	2.92

O HEALTH AND COMMUNITY SERVICES**86 HEALTH SERVICES**

861	Hospitals and Nursing Homes	
	86110 Hospitals (Except Psychiatric Hospitals)	2.92
	86120 Psychiatric Hospitals	2.92
	86130 Nursing Homes	2.92

862 Medical and Dental Services

86210	General Practice Medical Services	0.72
86220	Specialist Medical Services	0.72
86230	Dental Services.....	0.72

863 Other Health Services

86310	Pathology Services	0.72
86320	Optometry and Optical Dispensing.....	0.72
86330	Ambulance Services	2.25
86340	Community Health Centres	0.72
86350	Physiotherapy Services	0.72
86360	Chiropractic Services	0.72
86390	Health Services n.e.c.	0.72

864 Veterinary Services

86400	Veterinary Services	2.92
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87 COMMUNITY SERVICES**871 Child Care Services**

87100	Child Care Services	0.72
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872 Community Care Services

87210	Accommodation for the Aged	2.92
87220	Residential Care Services n.e.c.	2.92
87290	Non-Residential Care Services n.e.c.	2.92

P CULTURAL AND RECREATIONAL SERVICES**91 MOTION PICTURE, RADIO AND TELEVISION SERVICES****911 Film and Video Services**

91110	Film and Video Production	1.43
91120	Film and Video Distribution	1.43
91130	Motion Picture Exhibition	2.73

912 Radio and Television Services

91210	Radio Services	1.43
91220	Television Services	1.43

92 LIBRARIES, MUSEUMS AND THE ARTS**921 Libraries**

92100	Libraries	0.67
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922 Museums

92200	Museums	2.73
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923 Parks and Gardens

92310	Zoological and Botanic Gardens	2.93
92390	Recreational Parks and Gardens	2.93

924 Arts

92410	Music and Theatre Productions	2.73
92420	Creative Arts	2.73

925 Services to the Arts

92510	Sound Recording Studios	2.73
92520	Performing Arts Venues	2.73
92590	Services to the Arts n.e.c.	2.73

93	SPORT AND RECREATION	Rates %
931	Sport	
93110	Horse and Dog Racing	7.20
93120	Sports Grounds and Facilities n.e.c.	2.73
93121	Speedway Operation	2.73
93190	Sports and Services to Sports n.e.c.	2.73
932	Gambling Services	
93210	Lotteries	2.73
93220	Casinos	2.73
93290	Gambling Services n.e.c.	2.73
933	Other Recreation Services	
93300	Other Recreation Services	2.73

Q PERSONAL AND OTHER SERVICES**95 PERSONAL SERVICES**

951	Personal and Household Goods Hiring	
95110	Video Hire Outlets	1.50
95190	Personal and Household Goods Hiring n.e.c.	1.50
952	Other Personal Services	
95210	Laundries and Dry-Cleaners (Excluding Industrial Laundries) .	3.85
95211	Industrial Laundries	7.93
95220	Photographic Film Processing	3.74
95230	Photographic Studios	1.50
95240	Funeral Directors, Crematoria and Cemeteries	2.73
95250	Gardening Services	2.93
95260	Hairdressing and Beauty Salons.....	2.73
95290	Personal Services n.e.c.	0.98

96 OTHER SERVICES

961	Religious Organisations	
96100	Religious Organisations	1.78
962	Interest Groups	
96210	Business and Professional Associations	1.78
96220	Labour Associations	1.78
96290	Interest Groups n.e.c.	1.78
963	Public Order and Safety Services	
96310	Police Services	2.25
96320	Corrective Centres	2.25
96330	Fire Brigade Services	2.25
96340	Waste Disposal Services	2.70

97 PRIVATE HOUSEHOLDS EMPLOYING STAFF

970	Private Households Employing Staff	
97000	Private Households Employing Staff - Permanent Staff	2.73
97001	Private Households Employing Staff - Occasional Staff (\$/employee)	1.00

RECOMMENDED MINIMUM PREMIUMS:

Householders' policies	\$45.00
All other policies	\$90.00



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