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EMPLOYERS INDEMNITY POLICIES (PREMIUM RATES) ACT 1990

In pursuance of the Workers' Compensation and Rehabilitation Act 1981 and 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 1997.

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 1981.

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 1981 within one month from the date of being informed of the classification or the premium payable.

Dated at Perth this 6th day of June 1997.

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

Divn/Class	Name	Premium Rates 1997/98 %
A	AGRICULTURE, FORESTRY AND FISHING	
01	AGRICULTURE	
011	Horticulture and Fruit Growing	
	1110 Plant Nurseries	3.88
	1120 Cut Flower and Flower Seed Growing	3.88
	1130 Vegetable Growing	4.19
	1140 Grape Growing	3.65
	1150 Apple and Pear Growing	3.88
	1160 Stone Fruit Growing	3.88
	1170 Kiwi Fruit Growing	4.08
	1190 Fruit Growing n.e.c.	3.42
012	Grain, Sheep and Beef Cattle Farming	
	1210 Grain Growing	5.49
	1220 Grain-Sheep and Grain-Beef Cattle Farming	5.62
	1230 Sheep-Beef Cattle Farming	5.86
	1240 Sheep Farming	5.62
	1250 Beef Cattle Farming	5.49
013	Dairy Cattle Farming	
	1300 Dairy Cattle Farming	5.05
014	Poultry Farming	
	1410 Poultry Farming (Meat)	4.93
	1420 Poultry Farming (Eggs)	4.77
015	Other Livestock Farming	
	1510 Pig Farming	6.55
	1520 Horse Farming	8.10
	1530 Deer Farming	6.42
	1590 Livestock Farming n.e.c.	6.19
016	Other Crop Growing	
	1610 Sugar Cane Growing	5.64
	1620 Cotton Growing	6.21
	1690 Crop and Plant Growing n.e.c.	6.55
02	SERVICES TO AGRICULTURE, HUNTING AND TRAPPING	
021	Services to Agriculture	
	2110 Cotton Ginning	4.91
	2120 Shearing Services	5.59
	2130 Aerial Agriculture Services	5.89
	2190 Services to Agriculture n.e.c.	3.63
022	Hunting and Trapping	
	2200 Hunting and Trapping	4.94
03	FORESTRY AND LOGGING	
030	Forestry and Logging	
	3010 Forestry	4.85
	3020 Logging	6.19
	3030 Services to Forestry	3.70
04	COMMERCIAL FISHING	
041	Marine Fishing	
	4110 Rock Lobster Fishing	4.69
	4120 Prawn Fishing	5.19
	4130 Finfish Trawling	4.50
	4140 Squid Jigging	5.19
	4150 Line Fishing	5.19
	4190 Marine Fishing n.e.c.	5.77
042	Aquaculture	
	4200 Aquaculture	4.50

Divn/Class	Name	Premium Rates 1997/98 %
B	MINING	
11	COAL MINING	
110	Coal Mining	
	11010 Black Coal Mining	5.77
	11020 Brown Coal Mining	6.08
12	OIL AND GAS EXTRACTION	
120	Oil and Gas Extraction	
	12000 Oil and Gas Extraction—On Land	2.03
	12001 Oil and Gas Extraction—Offshore	3.46
13	METAL ORE MINING	
131	Metal Ore Mining	
	13110 Iron Ore Mining	0.79
	13120 Bauxite Mining	2.03
	13130 Copper Ore Mining	2.13
	13140 Gold Ore Mining	2.16
	13141 Underground Mining	3.02
	13150 Mineral Sand Mining	1.61
	13160 Nickel Ore Mining	1.88
	13170 Silver-Lead-Zinc Ore Mining	2.13
	13190 Metal Ore Mining n.e.c.	2.02
14	OTHER MINING	
141	Construction Material Mining	
	14110 Gravel and Sand Quarrying	1.48
	14190 Construction Material Mining n.e.c.	3.23
142	Mining n.e.c.	
	14200 Mining n.e.c.	1.56
	14201 Salt Harvesting	1.79
15	SERVICES TO MINING	
151	Exploration	
	15110 Petroleum Exploration (Own Account)	2.02
	15120 Petroleum Exploration Services	2.16
	15130 Mineral Exploration (Own Account)	1.88
	15140 Mineral Exploration Services	2.68
152	Other Mining	
	15200 Other Mining Services—On Land	2.54
	15201 Other Mining Services—Offshore	2.33
C	MANUFACTURING	
21	FOOD, BEVERAGE AND TOBACCO	
211	Meat and Meat Product Manufacturing	
	21110 Meat Processing	6.44
	21120 Poultry Processing	6.17
	21130 Bacon, Ham and Smallgood Manufacturing	6.17
212	Dairy Product Manufacturing	
	21210 Milk and Cream Processing	3.91
	21220 Ice Cream Manufacturing	3.44
	21290 Dairy Product Manufacturing n.e.c.	3.18
213	Fruit and Vegetable Processing	
	21300 Fruit and Vegetable Processing	4.49
214	Oil and Fat Manufacturing	
	21400 Oil and Fat Manufacturing	3.78
215	Flour Mill and Cereal Food Manufacturing	
	21510 Flour Mill Product Manufacturing	3.41
	21520 Cereal Food and Baking Mix Manufacturing	3.16

Divn/Class	Name	Premium Rates 1997/98 %
216	Bakery Product Manufacturing	
	21610 Bread Manufacturing	3.51
	21620 Cake and Pastry Manufacturing	3.61
	21630 Biscuit Manufacturing	3.61
217	Other Food Manufacturing	
	21710 Sugar Manufacturing	6.17
	21720 Confectionery Manufacturing	3.15
	21730 Seafood Processing	3.34
	21740 Prepared Animal and Bird Feed Manufacturing	3.68
	21790 Food Manufacturing n.e.c.	4.24
218	Beverage and Malt Manufacturing	
	21810 Soft Drink, Cordial and Syrup Manufacturing	3.04
	21820 Beer Manufacturing	2.20
	21821 Malt Manufacturing	3.08
	21830 Wine Manufacturing	2.71
	21840 Spirit Manufacturing	2.91
219	Tobacco Product Manufacturing	
	21900 Tobacco Product Manufacturing	2.93
22	TEXTILE, CLOTHING, FOOTWEAR AND LEATHER MANUFACTURING	
221	Textile Fibre, Yarn and Woven Fabric Manufacturing	
	22110 Wool Scouring	4.67
	22120 Synthetic Fibre Textile Manufacturing	3.17
	22130 Cotton Textile Manufacturing	2.86
	22140 Wool Textile Manufacturing	3.24
	22150 Textile Finishing	3.17
222	Textile Product Manufacturing	
	22210 Made-Up Textile Product Manufacturing	3.01
	22220 Textile Floor Covering Manufacturing	3.51
	22230 Rope, Cordage and Twine Manufacturing	5.89
	22290 Textile Product Manufacturing n.e.c.	3.76
223	Knitting Mills	
	22310 Hosiery Manufacturing	3.14
	22320 Cardigan and Pullover Manufacturing	3.05
	22390 Knitting Mill Product Manufacturing n.e.c.	3.13
224	Clothing Manufacturing	
	22410 Men's and Boy's Wear Manufacturing	2.41
	22420 Women's and Girl's Wear Manufacturing	2.73
	22430 Sleepwear, Underwear and Infant Clothing Manufacturing	2.82
	22490 Clothing Manufacturing n.e.c.	2.47
225	Footwear Manufacturing	
	22500 Footwear Manufacturing	3.29
226	Leather and Leather Product Manufacturing	
	22610 Leather Tanning and Fur Dressing	5.83
	22620 Leather and Leather Substitute Product Manufacturing	4.11
23	WOOD AND PAPER PRODUCT MANUFACTURING	
231	Log Sawmilling and Timber Dressing	
	23110 Log Sawmilling	7.01
	23120 Wood Chipping	6.30
	23130 Timber Resawing and Dressing	6.17
232	Other Wood Product Manufacturing	
	23210 Plywood and Veneer Manufacturing	3.28
	23220 Fabricated Wood Manufacturing	3.28
	23230 Wooden Structural Component Manufacturing	3.28
	23290 Wood Product Manufacturing n.e.c.	2.60
233	Paper and Paper Product Manufacturing	
	23310 Pulp, Paper and Paperboard Manufacturing	4.96
	23320 Solid Paperboard Container Manufacturing	4.22
	23330 Corrugated Paperboard Container Manufacturing	3.78
	23340 Paper Bag and Sack Manufacturing	4.52
	23390 Paper Product Manufacturing n.e.c.	6.41

Divn/Class	Name	Premium Rates 1997/98 %
24	<i>PRINTING, PUBLISHING AND RECORDED MEDIA</i>	
241	Printing and Services to Printing	
	24110 Paper Stationery Manufacturing	1.58
	24120 Printing	1.19
	24130 Services to Printing	1.28
242	Publishing	
	24210 Newspaper Printing or Publishing	1.20
	24220 Other Periodical Publishing	1.00
	24230 Book and Other Publishing	1.00
243	Recorded Media Manufacturing and Publishing	
	24300 Recorded Media Manufacturing and Publishing	1.20
25	<i>PETROLEUM, COAL, CHEMICAL AND ASSOCIATED PRODUCT MANUFACTURING</i>	
251	Petroleum Refining	
	25100 Petroleum Refining	2.39
252	Petroleum and Coal Product Manufacturing n.e.c	
	25200 Petroleum and Coal Product Manufacturing n.e.c.	5.04
253	Basic Chemical Manufacturing	
	25310 Fertiliser Manufacturing	3.54
	25320 Industrial Gas Manufacturing	2.39
	25330 Synthetic Resin Manufacturing	3.20
	25340 Organic Industrial Chemical Manufacturing n.e.c.	2.85
	25350 Inorganic Industrial Chemical Manufacturing n.e.c.	2.50
254	Other Chemical Product Manufacturing	
	25410 Explosive Manufacturing.....	2.68
	25420 Paint Manufacturing	3.01
	25430 Medicinal and Pharmaceutical Product Manufacturing	2.44
	25440 Pesticide Manufacturing	2.92
	25450 Soap and Other Detergent Manufacturing	2.74
	25460 Cosmetic and Toiletry Preparation Manufacturing	2.89
	25470 Ink Manufacturing	2.84
	25490 Chemical Product Manufacturing n.e.c.	2.88
255	Rubber Product Manufacturing	
	25510 Rubber Tyre Manufacturing	5.35
	25590 Rubber Product Manufacturing n.e.c.	4.25
256	Plastic Product Manufacturing	
	25610 Plastic Blow Moulded Product Manufacturing	3.08
	25620 Plastic Extruded Product Manufacturing.....	3.20
	25630 Plastic Bag and Film Manufacturing	3.73
	25640 Plastic Product Rigid Fibre Reinforced Manufacturing	3.19
	25650 Plastic Foam Product Manufacturing	4.19
	25660 Plastic Injection Moulded Product Manufacturing	3.16
26	<i>NON-METALLIC MINERAL PRODUCT MANUFACTURING</i>	
261	Glass and Glass Product Manufacturing	
	26100 Glass and Glass Product Manufacturing	4.46
262	Ceramic Product Manufacturing	
	26210 Clay Brick Manufacturing	5.66
	26220 Ceramic Product Manufacturing	5.37
	26230 Ceramic Tile and Pipe Manufacturing	3.85
	26290 Ceramic Product Manufacturing n.e.c.	4.79
263	Cement, Lime, Plaster and Concrete Product Manufacturing	
	26310 Cement and Lime Manufacturing	5.29
	26320 Plaster Product Manufacturing	5.72
	26330 Concrete Slurry Manufacturing	3.28
	26340 Concrete Pipe and Box Culvert Manufacturing	6.27
	26350 Concrete Product Manufacturing n.e.c.	5.96

Divn/Class	Name	Premium Rates 1997/98 %
264	Non-Metallic Mineral Product Manufacturing n.e.c.	
	26400 Non-Metallic Mineral Product Manufacturing n.e.c.	6.59
	26401 Fibreglass and Insulation Manufacturing	4.37
	26402 Stone Products Manufacturing	5.35
27	METAL PRODUCT MANUFACTURING	
271	Iron and Steel Manufacturing	
	27110 Basic Iron and Steel Manufacturing	3.54
	27120 Iron and Steel Casting and Forging	5.19
	27130 Steel Pipe and Tube Manufacturing	3.73
272	Basic Non-Ferrous Metal Manufacturing	
	27210 Alumina Production	1.64
	27220 Aluminium Smelting	2.08
	27230 Copper, Silver, Lead and Zinc Smelting, Refining	2.08
	27290 Basic Non-Ferrous Metal Manufacturing n.e.c.	2.08
273	Non-Ferrous Basic Metal Product Manufacturing	
	27310 Aluminium Rolling, Drawing, Extruding	4.95
	27320 Non-Ferrous Metal Rolling, Drawing, Extruding n.e.c.	4.36
	27330 Non-Ferrous Metal Casting	4.36
274	Structural Metal Product Manufacturing	
	27410 Structural Steel Fabricating	7.74
	27420 Architectural Aluminium Product Manufacturing	5.46
	27490 Structural Metal Product Manufacturing n.e.c.	5.48
275	Sheet Metal Product Manufacturing	
	27510 Metal Container Manufacturing	3.57
	27590 Sheet Metal Product Manufacturing n.e.c.	3.28
276	Fabricated Metal Product Manufacturing	
	27610 Hand Tool and General Hardware Manufacturing	3.28
	27620 Spring and Wire Product Manufacturing	3.28
	27630 Nut, Bolt, Screw and Rivet Manufacturing	3.31
	27640 Metal Coating and Finishing	3.63
	27650 Non-Ferrous Pipe Fitting Manufacturing	3.31
	27690 Fabricated Metal Product Manufacturing n.e.c.	2.54
	27691 Boiler Making and Installation	3.38
28	MACHINERY AND EQUIPMENT MANUFACTURING	
281	Motor Vehicle and Part Manufacturing	
	28110 Motor Vehicle Manufacturing	3.21
	28120 Motor Vehicle Body Manufacturing	3.79
	28130 Automotive Electrical and Instrument Manufacturing	3.08
	28190 Automotive Component Manufacturing n.e.c.	2.74
282	Other Transport Equipment Manufacturing	
	28210 Shipbuilding	5.17
	28220 Boatbuilding	3.56
	28230 Railway Equipment Manufacturing	2.92
	28240 Aircraft Manufacturing	3.80
	28290 Transport Equipment Manufacturing n.e.c.	3.80
283	Photographic and Scientific Equipment Manufacturing	
	28310 Photographic and Optical Goods Manufacturing	2.66
	28320 Medical and Surgical Equipment Manufacturing	2.15
	28390 Professional and Scientific Equipment Manufacturing n.e.c.	2.42
284	Electronic Equipment Manufacturing	
	28410 Computer and Business Machine Manufacturing	1.98
	28420 Telecommunication, Broadcasting and Transceiving Equipment Manufacturing	1.96
	28490 Electronic Equipment Manufacturing n.e.c.	1.91
285	Electrical Equipment and Appliance Manufacturing	
	28510 Household Appliance Manufacturing	3.28
	28520 Electric Cable and Wire Manufacturing	3.28
	28530 Battery Manufacturing	3.56
	28540 Electric Light and Sign Manufacturing	3.63
	28590 Electrical and Equipment Manufacturing n.e.c.	3.05

Divn/Class	Name	Premium Rates 1997/98 %
286	Industrial Manufacturing and Equipment Manufacturing	
	28610 Agricultural Machinery Manufacturing	4.32
	28620 Mining and Construction Machinery Manufacturing	5.05
	28630 Food Processing Machinery Manufacturing	5.49
	28640 Machine Tool and Part Manufacturing	3.50
	28650 Lifting and Material Handling Equipment Manufacturing	4.93
	28660 Pump and Compressor Manufacturing	4.80
	28670 Commercial Space Heating and Cooling Equipment Manufacturing	4.68
	28690 Industrial Machinery and Equipment Manufacturing n.e.c.	3.34
29	OTHER MANUFACTURING	
291	Prefabricated Building Manufacturing	
	29110 Prefabricated Metal Building Manufacturing	3.33
	29190 Prefabricated Building Manufacturing n.e.c.	3.34
292	Furniture Manufacturing	
	29210 Wooden Furniture and Upholstered Seat Manufacturing	4.78
	29220 Sheet Metal Furniture Manufacturing	3.53
	29230 Mattress Manufacturing (Except Rubber)	3.32
	29290 Furniture Manufacturing n.e.c.	2.95
294	Other Manufacturing	
	29410 Jewellery and Silverware Manufacturing	2.78
	29420 Toy and Sporting Good Manufacturing	3.23
	29490 Manufacturing n.e.c.	2.87
D	ELECTRICITY, GAS AND WATER	
36	ELECTRICITY AND GAS SUPPLY	
361	Electrical Supply	
	36100 Electricity Supply	2.31
362	Gas Supply	
	36200 Gas Supply	3.62
37	WATER SUPPLY, SEWERAGE AND DRAINAGE SERVICES	
370	Water Supply, Sewerage and Drainage Services	
	37010 Water Supply	3.08
	37020 Sewerage and Drainage Services	3.48
E	CONSTRUCTION	
41	GENERAL CONSTRUCTION	
411	Building Construction	
	41110 House Construction	3.33
	41120 Residential Building Construction n.e.c.	4.15
	41130 Non-Residential Building Construction	4.31
412	Non-Building Construction	
	41210 Road and Bridge Construction	2.49
	41220 Non-Building Construction n.e.c.	2.49
42	CONSTRUCTION TRADE SERVICES	
421	Site Preparation Services	
	42100 Site Preparation Services	3.19
422	Building Structure Services	
	42210 Concreting Services	4.65
	42220 Bricklaying Services	6.88
	42230 Roofing Services	4.88
	42240 Structural Steel Erection Services	5.92

Divn/Class	Name	Premium Rates 1997/98 %
423	Installation Trade Services	
	42310 Plumbing Services	4.32
	42320 Electrical Services	2.14
	42330 Air Conditioning and Heating Services	2.79
	42340 Fire and Security System Services	2.81
424	Building Completion Services	
	42410 Plastering and Ceiling Services	3.69
	42420 Carpentry Services	3.88
	42430 Tiling and Carpeting Services	3.67
	42440 Painting and Decorating Services	4.10
	42450 Glazing Services	3.46
425	Other Construction Services	
	42510 Landscaping Services	3.73
	42590 Construction Services n.e.c.	4.85
F	WHOLESALE TRADE	
45	BASIC MATERIAL WHOLESALING	
451	Farm Produce Wholesaling	
	45110 Wool Wholesaling	3.49
	45120 Cereal Grain Wholesaling	1.83
	45190 Farm Produce and Supplies Wholesaling n.e.c.	2.31
	45191 Livestock Wholesaling	2.02
452	Mineral, Metal and Chemical Wholesaling	
	45210 Petroleum Product Wholesaling	1.78
	45220 Metal and Mineral Wholesaling	3.28
	45230 Chemical Wholesaling	1.75
453	Builders Supplies Wholesaling	
	45310 Timber Wholesaling	3.78
	45390 Building Supplies Wholesaling n.e.c.	1.97
46	MACHINERY AND MOTOR VEHICLE WHOLESALING	
461	Machinery and Equipment Wholesaling	
	46110 Farm and Construction Machinery Wholesaling	1.71
	46120 Professional Equipment Wholesaling	1.02
	46130 Computer Wholesaling	1.00
	46140 Business Machine Wholesaling n.e.c.	1.00
	46150 Electrical and Electronic Equipment Wholesaling n.e.c.	0.99
	46190 Machinery and Equipment Wholesaling n.e.c.	1.71
462	Motor Vehicle Wholesaling	
	46210 Car Wholesaling	1.92
	46220 Commercial Vehicle Wholesaling	1.71
	46230 Motor Vehicle New Part Dealing	1.71
	46240 Motor Vehicle Dismantling and Used Part Dealing	1.71
47	PERSONAL AND HOUSEHOLD GOOD WHOLESALING	
471	Food, Drink and Tobacco Wholesaling	
	47110 Meat Wholesaling	4.68
	47120 Poultry and Smallgood Wholesaling	6.17
	47130 Dairy Produce Wholesaling	3.06
	47140 Fish Wholesaling	2.58
	47150 Fruit and Vegetable Wholesaling	2.30
	47160 Confectionery and Soft Drink Wholesaling	3.19
	47170 Liquor Wholesaling	2.58
	47180 Tobacco Product Wholesaling	3.34
	47190 Grocery Wholesaling n.e.c.	3.44
472	Textile, Clothing and Footwear Wholesaling	
	47210 Textile Product Wholesaling	2.05
	47220 Clothing Wholesaling	1.79
	47230 Footwear Wholesaling	2.09

Divn/Class	Name	Premium Rates 1997/98 %
473	Household Good Wholesaling	
	47310 Household Appliance Wholesaling	4.54
	47320 Furniture Wholesaling	4.34
	47330 Floor Covering Wholesaling	4.27
	47390 Household Goods Wholesaling n.e.c.	4.29
479	Other Wholesaling	
	47910 Photographic Equipment Wholesaling	3.14
	47920 Jewellery and Watch Wholesaling	2.99
	47930 Toy and Sporting Goods Wholesaling	2.96
	47940 Book and Magazine Wholesaling	3.83
	47950 Paper Product Wholesaling	4.07
	47960 Pharmaceutical and Toiletry Wholesaling	3.83
	47990 Wholesaling n.e.c.	4.32
G	RETAIL TRADE	
51	FOOD RETAILING	
511	Supermarket and Grocery Stores	
	51100 Supermarket and Grocery Stores	1.95
512	Specialised Food Retailing	
	51210 Fresh Meat and Poultry Retailing	3.28
	51211 Fish Retailing	1.44
	51220 Fruit and Vegetable Retailing	1.76
	51230 Liquor Retailing	1.51
	51240 Bread and Cake Retailing	2.29
	51250 Takeaway Food Retailing	0.91
	51260 Milk Vending	1.82
	51290 Specialised Food Retailing n.e.c.	1.71
52	PERSONAL AND HOUSEHOLD GOODS RETAILING	
521	Department Stores	
	52100 Department Stores	1.69
522	Clothing and Soft Good Retailing	
	52210 Clothing Retailing	1.43
	52220 Footwear Retailing	1.27
	52230 Fabrics and Other Soft Good Retailing	1.38
523	Furniture, Houseware and Appliance Retailing	
	52310 Furniture Retailing	1.97
	52320 Floor Covering Retailing	1.58
	52330 Domestic Hardware and Houseware Retailing	1.50
	52340 Domestic Appliance Retailing	1.05
	52350 Recorded Music Retailing	1.38
524	Recreational Goods Retailing	
	52410 Sport and Camping Equipment Retailing	1.37
	52420 Toy and Game Retailing	1.37
	52430 Newspaper, Book and Stationery Retailing	1.09
	52440 Photographic Equipment Retailing	1.43
	52450 Marine Equipment Retailing	1.37
525	Other Personal and Household Good Retailing	
	52510 Pharmaceutical, Cosmetic and Toiletry Retailing	0.88
	52520 Antique and Used Good Retailing	2.03
	52530 Garden Supplies Retailing	2.58
	52540 Flower Retailing	2.27
	52550 Watch and Jewellery Retailing	1.42
	52590 Retailing n.e.c.	5.02
526	Household Equipment Repair Services	
	52610 Household Equipment Repair Services (Electrical)	1.38
	52690 Household Equipment Repair Services n.e.c.	1.67

Divn/Class	Name	Premium Rates 1997/98 %
53	<i>MOTOR VEHICLE RETAILING AND SERVICES</i>	
531	Motor Vehicle Retailing	
	53110 Car Retailing	1.71
	53120 Motor Cycle Dealing	1.71
	53130 Trailer and Caravan Dealing.....	1.71
532	Motor Vehicle Services	
	53210 Automotive Fuel Retailing	1.71
	53220 Automotive Electrical Services	2.55
	53230 Smash Repairing	3.32
	53240 Tyre Retailing	2.44
	53290 Automotive Repair and Services n.e.c.	3.33
H	<i>ACCOMMODATION, CAFES AND RESTAURANTS</i>	
57	<i>ACCOMMODATION, CAFES AND RESTAURANTS</i>	
571	Accommodation	
	57100 Accommodation	3.02
572	Pubs, Taverns and Bars	
	57200 Pubs, Taverns and Bars	1.71
573	Cafes and Restaurants	
	57300 Cafes and Restaurants	2.08
574	Clubs (Hospitality)	
	57400 Clubs (Hospitality)	2.75
I	<i>TRANSPORT AND STORAGE</i>	
61	<i>ROAD TRANSPORT</i>	
611	Road Freight Transport	
	61100 Road Freight Transport	5.08
612	Road Passenger Transport	
	61210 Long Distance Bus Transport	2.25
	61220 Short Distance Bus Transport (Including Tramway)	1.91
	61230 Taxi and Other Road Passenger Transport	2.00
62	<i>RAIL TRANSPORT</i>	
620	Rail Transport	
	62000 Rail Transport	2.55
63	<i>WATER TRANSPORT</i>	
630	Water Transport	
	63010 International Sea Transport	3.03
	63020 Coastal Water Transport.....	2.97
	63030 Inland Water Transport	2.67
64	<i>AIR AND SPACE TRANSPORT</i>	
640	Air and Space Transport	
	64010 Scheduled International Air Transport	1.94
	64020 Scheduled Domestic Air Transport	1.69
	64030 Non-Scheduled Air and Space Transport	1.85
65	<i>OTHER TRANSPORT</i>	
650	Other Transport	
	65010 Pipeline Transport	4.14
	65090 Transport n.e.c.	4.30
66	<i>SERVICES TO TRANSPORT</i>	
661	Services to Road Transport	
	66110 Parking Services	2.55
	66190 Services to Road Transport n.e.c.	1.91

Divn/Class	Name	Premium Rates 1997/98 %
662	Services to Water Transport	
	66210 Stevedoring	3.27
	66220 Water Transport Terminals	3.07
	66230 Port Operators	3.17
	66290 Services to Water Transport n.e.c.	1.98
	66291 Salvage Service, Marine	2.22
663	Services to Air Transport	
	66300 Services to Air Transport	2.50
664	Other Services to Transport	
	66410 Travel Agency Services	1.08
	66420 Road Freight Forwarding	1.91
	66430 Freight Forwarding (Except Road)	1.69
	66440 Customs Agency Services	1.38
	66490 Services to Transport n.e.c.	1.37
67	STORAGE	
	67010 Grain Storage	4.04
	67090 Storage n.e.c.	7.39
J	COMMUNICATION SERVICES	
71	COMMUNICATION SERVICES	
711	Postal and Courier Services	
	71110 Postal Services	1.94
	71120 Courier Services	2.07
712	Telecommunication Services	
	71200 Telecommunication Services	0.97
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	0.67
	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	0.67

Divn/Class	Name	Premium Rates 1997/98 %
L	PROPERTY AND BUSINESS SERVICES	
77	PROPERTY SERVICES	
771	Property Operators and Developers	
	77110 Residential Property Operators	0.67
	77120 Commercial Property Operators and Developers	0.67
772	Real Estate Agents	
	77200 Real Estate Agents	0.67
773	Non-Financial Asset Investors	
	77300 Non-Financial Asset Investors	0.67
774	Machinery and Equipment Hiring and Leasing	
	77410 Motor Vehicle Hiring	1.94
	77420 Other Transport Equipment Leasing	2.12
	77430 Plant Hiring or Leasing	2.18
78	BUSINESS SERVICES	
781	Scientific Research	
	78100 Scientific Research	0.75
782	Technical Services	
	78210 Architectural Services	0.67
	78220 Surveying Services	0.67
	78230 Consulting Engineering Services	0.68
	78290 Technical Services n.e.c.	1.42
783	Computer Services	
	78310 Data Processing Services	0.67
	78320 Information Storage and Retrieval Services	0.67
	78330 Computer Maintenance Services	0.88
	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	0.67
	78520 Commercial Art and Display Services	0.72
	78530 Market Research Services	0.70
	78540 Business Administrative Services	0.67
	78550 Business Management Services	0.76
786	Other Business Services	
	78610 Employment Placement Services	1.08
	78620 Contract Staff Services—Predominantly Clerical Staff	1.01
	78621 Contract Staff Services—n.e.c. (rate as per Industry)	
	78630 Secretarial Services	1.00
	78640 Security and Investigative Services (Except Police)	3.42
	78650 Pest Control Services	3.00
	78660 Cleaning Services	4.62
	78670 Contract Packing Services n.e.c.	3.23
	78690 Business Services n.e.c.	2.12
M	GOVERNMENT ADMINISTRATION AND DEFENCE	
81	GOVERNMENT ADMINISTRATION	
811	Government Administration	
	81110 Central Government Administration	4.90
	81120 State Government Administration	5.14
	81130 Local Government Administration	4.90
812	Justice	
	81200 Justice	3.32
813	Foreign Government Representation	
	81300 Foreign Government Representation	2.80

Divn/Class	Name	Premium Rates 1997/98 %
82	DEFENCE	
820	Defence	
	82000 Defence	4.69
N	EDUCATION	
84	EDUCATION	
841	Preschool Education	
	84100 Preschool Education	0.88
842	School Education	
	84210 Primary Education	0.71
	84220 Secondary Education	0.79
	84230 Combined Primary and Secondary Education	0.67
	84240 Special School Education	0.67
843	Post School Education	
	84310 Higher Education	0.68
	84320 Technical and Further Education	0.73
844	Other Education	
	84400 Other Education	1.71
O	HEALTH AND COMMUNITY SERVICES	
86	HEALTH SERVICES	
861	Hospitals and Nursing Homes	
	86110 Hospitals (Except Psychiatric Hospitals)	2.82
	86120 Psychiatric Hospitals	3.31
	86130 Nursing Homes	3.68
862	Medical and Dental Services	
	86210 General Practice Medical Services	0.67
	86220 Specialist Medical Services	0.67
	86230 Dental Services	0.67
863	Other Health Services	
	86310 Pathology Services	0.67
	86320 Optometry and Optical Dispensing	0.67
	86330 Ambulance Services	2.65
	86340 Community Health Centres	1.39
	86350 Physiotherapy Services	0.69
	86360 Chiropractic Services	0.67
	86390 Health Services n.e.c.	1.24
864	Veterinary Services	
	86400 Veterinary Services	1.74
87	COMMUNITY SERVICES	
871	Child Care Services	
	87100 Child Care Services	1.30
872	Community Care Services	
	87210 Accommodation for the Aged	2.60
	87220 Residential Care Services n.e.c.	1.99
	87290 Non-Residential Care Services n.e.c.	1.73
P	CULTURAL AND RECREATIONAL SERVICES	
91	MOTION PICTURE, RADIO AND TELEVISION SERVICES	
911	Film and Video Services	
	91110 Film and Video Production	0.84
	91120 Film and Video Distribution	0.88
	91130 Motion Picture Exhibition	1.00

Divn/Class	Name	Premium Rates 1997/98 %
912	Radio and Television Services	
	91210 Radio Services	0.84
	91220 Television Services	0.84
92	LIBRARIES, MUSEUMS AND THE ARTS	
921	Libraries	
	92100 Libraries	0.78
922	Museums	
	92200 Museums	1.59
923	Parks and Gardens	
	92310 Zoological and Botanic Gardens	1.71
	92390 Recreational Parks and Gardens	1.71
924	Arts	
	92410 Music and Theatre Productions	1.59
	92420 Creative Arts	1.59
925	Services to the Arts	
	92510 Sound Recording Studios	1.59
	92520 Performing Arts Venues	1.59
	92590 Services to the Arts n.e.c.	1.59
93	SPORT AND RECREATION	
931	Sport	
	93110 Horse and Dog Racing	4.20
	93120 Sports Grounds and Facilities n.e.c.	1.59
	93121 Speedway Operation	1.60
	93190 Sports and Services to Sports n.e.c.	1.59
932	Gambling Services	
	93210 Lotteries	1.49
	93220 Casinos	1.59
	93290 Gambling Services n.e.c.	1.59
933	Other Recreation Services	
	93300 Other Recreation Services	1.83
Q	PERSONAL AND OTHER SERVICES	
95	PERSONAL SERVICES	
951	Personal and Household Goods Hiring	
	95110 Video Hire Outlets	1.49
	95190 Personal and Household Goods Hiring n.e.c.	1.76
952	Other Personal Services	
	95210 Laundries and Dry-Cleaners (Excluding Industrial Laundries) .	3.61
	95211 Industrial Laundries	3.31
	95220 Photographic Film Processing	2.18
	95230 Photographic Studios	1.82
	95240 Funeral Directors, Crematoria and Cemeteries	2.04
	95250 Gardening Services	2.53
	95260 Hairdressing and Beauty Salons	1.59
	95290 Personal Services n.e.c.	1.73
96	OTHER SERVICES	
961	Religious Organisations	
	96100 Religious Organisations	1.06
962	Interest Groups	
	96210 Business and Professional Associations	1.04
	96220 Labour Associations	1.04
	96290 Interest Groups n.e.c.	1.60

Divn/Class	Name	Premium Rates 1997/98 %
963	Public Order and Safety Services	
	96310 Police Services	2.79
	96320 Corrective Centres	2.79
	96330 Fire Brigade Services	3.04
	96340 Waste Disposal Services	2.98
97	PRIVATE HOUSEHOLDS EMPLOYING STAFF	
970	Private Households Employing Staff	
	97000 Private Households Employing Staff—Permanent Staff	2.12
	97001 Private Households Employing Staff—Occasional Staff (\$/employee)	1.00
	RECOMMENDED MINIMUM PREMIUMS	
	Householders' policies	\$50.00
	All other policies	\$95.00

