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EMPLOYERS' INDEMNITY POLICIES (PREMIUM RATES) ACT 1990

AMENDED PREMIUM RATES

The attached schedule of recommended premium rates amend those appearing in *Special Gazette No. 78 dated 7 May 1999*.

The recommended premium rates have been calculated **exclusive** of the impact of the New Tax System (referred to as ANTS) and the Goods and Services Tax (referred to as the GST).

**The amended recommended premium rates are effective from
4.00 p.m. on 1 November 1999.**

In pursuance of the Workers' Compensation and Rehabilitation Act, 1981 (*as amended*), 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.

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 (*as amended*), 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 of the Workers' Compensation and Rehabilitation Act 1981 (*as amended*), 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 (*as amended*).

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 (*as amended*).

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 (*as amended*), within one month from the date of being informed of the classification or premium payable.

Dated at Perth this 26th day of October 1999.

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

PREMIUM RATES COMMITTEE
Amended Premium Rates for 1999/2000

Divn/Class	Name	Amended Premium Rates 1999/2000 %
A AGRICULTURE, FORESTRY AND FISHING		
01 AGRICULTURE		
011 Horticulture and Fruit Growing		
01110	Plant Nurseries	5.08
01120	Cut Flower and Flower Seed Growing	5.68
01130	Vegetable Growing	8.30
01140	Grape Growing	5.57
01150	Apple and Pear Growing	6.65
01160	Stone Fruit Growing	6.13
01170	Kiwi Fruit Growing	6.22
01190	Fruit Growing n.e.c.	5.37
012 Grain, Sheep and Beef Cattle Farming		
01210	Grain Growing	7.08
01220	Grain-Sheep and Grain-Beef Cattle Farming	7.21
01230	Sheep-Beef Cattle Farming	8.00
01240	Sheep Farming	8.15
01250	Beef Cattle Farming.....	7.48
013 Dairy Cattle Farming		
01300	Dairy Cattle Farming	6.13
014 Poultry Farming		
01410	Poultry Farming (Meat)	8.05
01420	Poultry Farming (Eggs)	7.53
015 Other Livestock Farming		
01510	Pig Farming	11.70
01520	Horse Farming	12.39
01530	Deer Farming	9.95
01590	Livestock Farming n.e.c.	9.77
016 Other Crop Growing		
01610	Sugar Cane Growing	7.69
01620	Cotton Growing	8.16
01690	Crop and Plant Growing n.e.c.	9.01
02 SERVICES TO AGRICULTURE, HUNTING AND TRAPPING		
021 Services to Agriculture		
02110	Cotton Ginning	4.56
02120	Shearing Services	7.51
02130	Aerial Agriculture Services	5.56
02190	Services to Agriculture n.e.c.	2.39
022 Hunting and Trapping		
02200	Hunting and Trapping	4.36
03 FORESTRY AND LOGGING		
030 Forestry and Logging		
03010	Forestry	5.39
03020	Logging	7.02
03030	Services to Forestry	3.64
04 COMMERCIAL FISHING		
041 Marine Fishing		
04110	Rock Lobster Fishing	4.73
04120	Prawn Fishing	5.16
04130	Finfish Trawling	4.52
04140	Squid Jigging	5.13
04150	Line Fishing	5.05
04190	Marine Fishing n.e.c.	5.88
042 Aquaculture		
04200	Aquaculture	4.34

Divn/Class	Name	Amended Premium Rates 1999/2000 %
B MINING		
11 COAL MINING		
110 Coal Mining		
11010 Black Coal Mining	5.96	
11020 Brown Coal Mining	5.83	
12 OIL AND GAS EXTRACTION		
120 Oil and Gas Extraction		
12000 Oil and Gas Extraction - On Land	1.95	
12001 Oil and Gas Extraction - Offshore	4.63	
13 METAL ORE MINING		
131 Metal Ore Mining		
13110 Iron Ore Mining.....	1.40	
13120 Bauxite Mining.....	3.69	
13130 Copper Ore Mining.....	3.52	
13140 Gold Ore Mining.....	3.75	
13141 Underground Mining	4.40	
13150 Mineral Sand Mining	2.71	
13160 Nickel Ore Mining	0.88	
13170 Silver-Lead-Zinc Ore Mining	3.09	
13190 Metal Ore Mining n.e.c.	2.66	
14 OTHER MINING		
141 Construction Material Mining		
14110 Gravel and Sand Quarrying	3.74	
14190 Construction Material Mining n.e.c.	5.69	
142 Mining n.e.c.		
14200 Mining n.e.c.	2.27	
14201 Salt Harvesting	2.00	
15 SERVICES TO MINING		
151 Exploration		
15110 Petroleum Exploration (Own Account)	3.70	
15120 Petroleum Exploration Services	3.46	
15130 Mineral Exploration (Own Account)	2.84	
15140 Mineral Exploration Services	5.15	
152 Other Mining		
15200 Other Mining Services - On Land	4.69	
15201 Other Mining Services - Offshore	3.97	
C MANUFACTURING		
21 FOOD, BEVERAGE AND TOBACCO		
211 Meat and Meat Product Manufacturing		
21110 Meat Processing	10.71	
21120 Poultry Processing	10.18	
21130 Bacon, Ham and Smallgood Manufacturing.....	11.18	
212 Dairy Product Manufacturing		
21210 Milk and Cream Processing	4.76	
21220 Ice Cream Manufacturing.....	3.30	
21290 Dairy Product Manufacturing n.e.c.	3.79	
213 Fruit and Vegetable Processing		
21300 Fruit and Vegetable Processing	6.45	
214 Oil and Fat Manufacturing		
21400 Oil and Fat Manufacturing	6.76	
215 Flour Mill and Cereal Food Manufacturing		
21510 Flour Mill Product Manufacturing.....	5.43	
21520 Cereal Food and Baking Mix Manufacturing	6.26	

Divn/Class	Name	Amended Premium Rates 1999/2000 %
216	Bakery Product Manufacturing	
21610	Bread Manufacturing	5.35
21620	Cake and Pastry Manufacturing	5.32
21630	Biscuit Manufacturing	5.25
217	Other Food Manufacturing	
21710	Sugar Manufacturing	7.91
21720	Confectionery Manufacturing	5.78
21730	Seafood Processing	5.30
21740	Prepared Animal and Bird Feed Manufacturing	5.62
21790	Food Manufacturing n.e.c.	7.40
218	Beverage and Malt Manufacturing	
21810	Soft Drink, Cordial and Syrup Manufacturing.....	3.83
21820	Beer Manufacturing	2.35
21821	Malt Manufacturing	3.30
21830	Wine Manufacturing	3.05
21840	Spirit Manufacturing	3.08
219	Tobacco Product Manufacturing	
21900	Tobacco Product Manufacturing	4.85
22	TEXTILE, CLOTHING, FOOTWEAR AND LEATHER MANUFACTURING	
221	Textile Fibre, Yarn and Woven Fabric Manufacturing	
22110	Wool Scouring	5.74
22120	Synthetic Fibre Textile Manufacturing	5.45
22130	Cotton Textile Manufacturing	5.68
22140	Wool Textile Manufacturing	5.86
22150	Textile Finishing	5.57
222	Textile Product Manufacturing	
22210	Made-Up Textile Product Manufacturing	4.85
22220	Textile Floor Covering Manufacturing	5.20
22230	Rope, Cordage and Twine Manufacturing	6.87
22290	Textile Product Manufacturing n.e.c.	5.69
223	Knitting Mills	
22310	Hosiery Manufacturing	4.85
22320	Cardigan and Pullover Manufacturing	4.97
22390	Knitting Mill Product manufacturing n.e.c.	5.00
224	Clothing Manufacturing	
22410	Men's and Boys' Wear Manufacturing	3.57
22420	Women's and Girls' Wear Manufacturing	3.91
22430	Sleepwear, Underwear and Infant Clothing Manufacturing	3.92
22490	Clothing Manufacturing n.e.c.	3.78
225	Footwear Manufacturing	
22500	Footwear Manufacturing	4.69
226	Leather and Leather Product Manufacturing	
22610	Leather Tanning and Fur Dressing	9.45
22620	Leather and Leather Substitute Product Manufacturing.....	6.41
23	WOOD AND PAPER PRODUCT MANUFACTURING	
231	Log Sawmilling and Timber Dressing	
23110	Log Sawmilling	10.82
23120	Wood Chipping	10.11
23130	Timber Resawing and Dressing	10.06
232	Other Wood Product Manufacturing	
23210	Plywood and Veneer Manufacturing	5.02
23220	Fabricated Wood Manufacturing	4.46
23230	Wooden Structural Component Manufacturing	4.69
23290	Wood Product Manufacturing n.e.c.	5.84
233	Paper and Paper Product Manufacturing	
23310	Pulp, Paper and Paperboard Manufacturing	7.57
23320	Solid Paperboard Container Manufacturing	5.89
23330	Corrugated Paperboard Container Manufacturing	5.34
23340	Paper Bag and Sack Manufacturing	6.20
23390	Paper Product Manufacturing n.e.c.	8.63

Divn/Class	Name	Amended Premium Rates 1999/2000 %
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24 PRINTING, PUBLISHING AND RECORDED MEDIA

241 Printing and Services to Printing		
24110 Paper Stationery Manufacturing	2.09	
24120 Printing	1.77	
24130 Services to Printing	2.08	
242 Publishing		
24210 Newspaper Printing or Publishing.....	1.06	
24220 Other Periodical Publishing	0.91	
24230 Book and Other Publishing	0.99	
243 Recorded Media Manufacturing and Publishing		
24300 Recorded Media Manufacturing and Publishing.....	1.29	

25 PETROLEUM, COAL, CHEMICAL AND ASSOCIATED PRODUCT MANUFACTURING

251 Petroleum Refining		
25100 Petroleum Refining	2.28	
252 Petroleum and Coal Product Manufacturing n.e.c.		
25200 Petroleum and Coal Product Manufacturing n.e.c.	5.16	
253 Basic Chemical Manufacturing		
25310 Fertiliser Manufacturing	4.15	
25320 Industrial Gas Manufacturing	2.54	
25330 Synthetic Resin Manufacturing	3.98	
25340 Organic Industrial Chemical Manufacturing n.e.c.	3.04	
25350 Inorganic Industrial Chemical Manufacturing n.e.c.	2.71	
254 Other Chemical Product Manufacturing		
25410 Explosive Manufacturing	3.81	
25420 Paint Manufacturing	4.04	
25430 Medicinal and Pharmaceutical Product Manufacturing.....	3.76	
25440 Pesticide Manufacturing	3.74	
25450 Soap and Other Detergent Manufacturing	3.71	
25460 Cosmetic and Toiletry Preparation Manufacturing	3.66	
25470 Ink Manufacturing	3.52	
25490 Chemical Product Manufacturing n.e.c.	3.53	
255 Rubber Product Manufacturing		
25510 Rubber Tyre Manufacturing	9.05	
25590 Rubber Product Manufacturing n.e.c.	4.91	
256 Plastic Product Manufacturing		
25610 Plastic Blow Moulded Product Manufacturing	4.96	
25620 Plastic Extruded Product Manufacturing.....	6.02	
25630 Plastic Bag and Film Manufacturing	5.74	
25640 Plastic Product Rigid Fibre Reinforced Manufacturing	4.90	
25650 Plastic Foam Product Manufacturing	5.37	
25660 Plastic Injection Moulded Product Manufacturing	5.57	

26 NON-METALLIC MINERAL PRODUCT MANUFACTURING

261 Glass and Glass Product Manufacturing		
26100 Glass and Glass Product Manufacturing	7.46	
262 Ceramic Product Manufacturing		
26210 Clay Brick Manufacturing	10.18	
26220 Ceramic Product Manufacturing	8.56	
26230 Ceramic Tile and Pipe Manufacturing	6.09	
26290 Ceramic Product Manufacturing n.e.c.	7.50	
263 Cement, Lime, Plaster and Concrete Product Manufacturing		
26310 Cement and Lime Manufacturing	6.97	
26320 Plaster Product Manufacturing.....	8.31	
26330 Concrete Slurry Manufacturing	5.72	
26340 Concrete Pipe and Box Culvert Manufacturing	8.99	
26350 Concrete Product Manufacturing n.e.c.	7.93	

Divn/Class	Name	Amended Premium Rates 1999/2000 %
264	Non-Metallic Mineral Product Manufacturing n.e.c.	
26400	Non-Metallic Mineral Product Manufacturing n.e.c.	9.44
26401	Fibreglass and Insulation Manufacturing.....	6.77
26402	Stone Products Manufacturing.....	7.75
27	METAL PRODUCT MANUFACTURING	
271	Iron and Steel Manufacturing	
27110	Basic Iron and Steel Manufacturing	6.59
27120	Iron and Steel Casting and Forging	7.60
27130	Steel Pipe and Tube Manufacturing	5.15
272	Basic Non-Ferrous Metal Manufacturing	
27210	Alumina Production	1.57
27220	Aluminium Smelting.....	2.87
27230	Copper, Silver, Lead and Zinc Smelting, Refining.....	2.33
27290	Basic Non-Ferrous Metal Manufacturing n.e.c.	2.25
273	Non-Ferrous Basic Metal Product Manufacturing	
27310	Aluminium Rolling, Drawing, Extruding	5.87
27320	Non-Ferrous Metal Rolling, Drawing, Extruding n.e.c.	6.32
27330	Non-Ferrous Metal Casting	6.02
274	Structural Metal Product Manufacturing	
27410	Structural Steel Fabricating.....	10.00
27420	Architectural Aluminium Product Manufacturing	6.88
27490	Structural Metal Product Manufacturing n.e.c.	8.33
275	Sheet Metal Product Manufacturing	
27510	Metal Container Manufacturing	6.91
27590	Sheet Metal Product Manufacturing n.e.c.	6.56
276	Fabricated Metal Product Manufacturing	
27610	Hand Tool and General Hardware Manufacturing	5.17
27620	Spring and Wire Product Manufacturing	5.62
27630	Nut, Bolt, Screw and Rivet Manufacturing	6.57
27640	Metal Coating and Finishing	7.52
27650	Non-Ferrous Pipe Fitting Manufacturing.....	5.56
27690	Fabricated Metal Product Manufacturing n.e.c.	4.79
27691	Boiler Making and Installation	5.46
28	MACHINERY AND EQUIPMENT MANUFACTURING	
281	Motor Vehicle and Part Manufacturing	
28110	Motor Vehicle Manufacturing	4.18
28120	Motor Vehicle Body Manufacturing	5.32
28130	Automotive Electrical and Instrument Manufacturing	4.44
28190	Automotive Component Manufacturing n.e.c.	4.00
282	Other Transport Equipment Manufacturing	
28210	Shipbuilding	6.32
28220	Boatbuilding	6.35
28230	Railway Equipment Manufacturing	3.86
28240	Aircraft Manufacturing.....	5.16
28290	Transport Equipment Manufacturing n.e.c.	5.25
283	Photographic and Scientific Equipment Manufacturing	
28310	Photographic and Optical Good Manufacturing	2.75
28320	Medical and Surgical Equipment Manufacturing.....	2.72
28390	Professional and Scientific Equipment Manufacturing n.e.c.	3.18
284	Electronic Equipment Manufacturing	
28410	Computer and Business Machine Manufacturing	1.94
28420	Telecommunication, Broadcasting and Transceiving Equipment Manufacturing	2.02
28490	Electronic Equipment Manufacturing n.e.c.	1.87
285	Electrical Equipment and Appliance Manufacturing	
28510	Household Appliance Manufacturing.....	4.53
28520	Electric Cable and Wire Manufacturing	3.56
28530	Battery Manufacturing	3.74
28540	Electric Light and Sign Manufacturing	3.93
28590	Electrical and Equipment Manufacturing n.e.c.	3.22

Divn/Class	Name	Amended Premium Rates 1999/2000 %
286	Industrial Manufacturing and Equipment Manufacturing	
28610	Agricultural Machinery Manufacturing	4.84
28620	Mining and Construction Machinery Manufacturing	3.86
28630	Food Processing Machinery Manufacturing	4.61
28640	Machine Tool and Part Manufacturing	3.56
28650	Lifting and Material Handling Equipment Manufacturing	5.13
28660	Pump and Compressor Manufacturing	4.35
28670	Commercial Space Heating and Cooling Equipment Manufacturing	4.32
28690	Industrial Machinery and Equipment Manufacturing n.e.c.	3.79
29	OTHER MANUFACTURING	
291	Prefabricated Building Manufacturing	
29110	Prefabricated Metal Building Manufacturing	4.58
29190	Prefabricated Building Manufacturing n.e.c.	6.43
292	Furniture Manufacturing	
29210	Wooden Furniture and Upholstered Seat Manufacturing	5.76
29220	Sheet Metal Furniture Manufacturing	4.47
29230	Mattress Manufacturing (Except Rubber)	4.29
29290	Furniture Manufacturing n.e.c.	4.31
294	Other Manufacturing	
29410	Jewellery and Silverware Manufacturing	3.73
29420	Toy and Sporting Good Manufacturing	3.99
29490	Manufacturing n.e.c.	3.80
D	ELECTRICITY, GAS AND WATER	
36	ELECTRICITY AND GAS SUPPLY	
361	Electrical Supply	
36100	Electricity Supply	2.11
362	Gas Supply	
36200	Gas Supply	3.41
37	WATER SUPPLY, SEWERAGE AND DRAINAGE SERVICES	
370	Water Supply, Sewerage and Drainage Services	
37010	Water Supply	5.31
37020	Sewerage and Drainage Services	6.97
E	CONSTRUCTION	
41	GENERAL CONSTRUCTION	
411	Building Construction	
41110	House Construction	2.62
41120	Residential Building Construction n.e.c.	5.12
41130	Non-Residential Building Construction	5.71
412	Non-Building Construction	
41210	Road and Bridge Construction	4.05
41220	Non-Building Construction n.e.c.	4.34
42	CONSTRUCTION TRADE SERVICES	
421	Site Preparation Services	
42100	Site Preparation Services	3.92
422	Building Structure Services	
42210	Concreting Services	8.61
42220	Bricklaying Services	12.56
42230	Roofing Services	7.81
42240	Structural Steel Erection Services	9.30
423	Installation Trade Services	
42310	Plumbing Services	5.76
42320	Electrical Services	3.19
42330	Air Conditioning and Heating Services	3.69
42340	Fire and Security System Services	2.71

Divn/Class	Name	Amended Premium Rates 1999/2000 %
424	Building Completion Services	
42410	Plastering and Ceiling Services	6.89
42420	Carpentry Services	6.16
42430	Tiling and Carpeting Services	6.05
42440	Painting and Decorating Services	5.89
42450	Glazing Services	5.38
425	Other Construction Services	
42510	Landscaping Services	5.95
42590	Construction Services n.e.c.	7.36
F WHOLESALE TRADE		
45	BASIC MATERIAL WHOLESALING	
451	Farm Produce Wholesaling	
45110	Wool Wholesaling	3.85
45120	Cereal Grain Wholesaling	2.52
45190	Farm Produce and Supplies Wholesaling n.e.c.	3.82
45191	Livestock Wholesaling	2.85
452	Mineral, Metal and Chemical Wholesaling	
45210	Petroleum Product Wholesaling	2.23
45220	Metal and Mineral Wholesaling	4.28
45230	Chemical Wholesaling	2.26
453	Builders Supplies Wholesaling	
45310	Timber Wholesaling	4.85
45390	Building Supplies Wholesaling n.e.c.	3.65
46	MACHINERY AND MOTOR VEHICLE WHOLESALING	
461	Machinery and Equipment Wholesaling	
46110	Farm and Construction Machinery Wholesaling	1.71
46120	Professional Equipment Wholesaling	0.83
46130	Computer Wholesaling	0.86
46140	Business Machine Wholesaling n.e.c.	0.95
46150	Electrical and Electronic Equipment Wholesaling n.e.c.	0.96
46190	Machinery and Equipment Wholesaling n.e.c.	2.00
462	Motor Vehicle Wholesaling	
46210	Car Wholesaling	2.82
46220	Commercial Vehicle Wholesaling	2.07
46230	Motor Vehicle New Part Dealing	2.37
46240	Motor Vehicle Dismantling and Used Part Dealing	2.00
47	PERSONAL AND HOUSEHOLD GOOD WHOLESALING	
471	Food, Drink and Tobacco Wholesaling	
47110	Meat Wholesaling	6.23
47120	Poultry and Smallgood Wholesaling	8.08
47130	Dairy Produce Wholesaling	5.42
47140	Fish Wholesaling	4.58
47150	Fruit & Vegetable Wholesaling	4.55
47160	Confectionery and Soft Drink Wholesaling	4.77
47170	Liquor Wholesaling	3.62
47180	Tobacco Product Wholesaling	4.39
47190	Grocery Wholesaling n.e.c.	5.01
472	Textile, Clothing and Footwear Wholesaling	
47210	Textile Product Wholesaling	2.60
47220	Clothing Wholesaling	2.26
47230	Footwear Wholesaling	2.66
473	Household Good Wholesaling	
47310	Household Appliance Wholesaling	5.01
47320	Furniture Wholesaling	5.23
47330	Floor Covering Wholesaling	4.64
47390	Household Good Wholesaling n.e.c.	4.58

Divn/Class	Name	Amended Premium Rates 1999/2000 %
479 Other Wholesaling		
47910 Photographic Equipment Wholesaling	3.55	
47920 Jewellery and Watch Wholesaling	3.64	
47930 Toy and Sporting Good Wholesaling	3.41	
47940 Book and Magazine Wholesaling	4.18	
47950 Paper Product Wholesaling	4.68	
47960 Pharmaceutical and Toiletry Wholesaling	4.39	
47990 Wholesaling n.e.c.....	5.11	
G RETAIL TRADE		
51 FOOD RETAILING		
511 Supermarket and Grocery Stores		
51100 Supermarket and Grocery Stores	3.09	
512 Specialised Food Retailing		
51210 Fresh Meat and Poultry Retailing	4.42	
51211 Fish Retailing	2.52	
51220 Fruit & Vegetable Retailing.....	3.15	
51230 Liquor Retailing	2.64	
51240 Bread and Cake Retailing	3.57	
51250 Takeaway Food Retailing	2.43	
51260 Milk Vending	3.19	
51290 Specialised Food Retailing n.e.c.....	3.67	
52 PERSONAL AND HOUSEHOLD GOOD RETAILING		
521 Department Stores		
52100 Department Stores	2.47	
522 Clothing and Soft Good Retailing		
52210 Clothing Retailing	2.08	
52220 Footwear Retailing	2.25	
52230 Fabrics and Other Soft Good Retailing	2.40	
523 Furniture, Houseware and Appliance Retailing		
52310 Furniture Retailing	2.15	
52320 Floor Covering Retailing	1.85	
52330 Domestic Hardware and Houseware Retailing	2.26	
52340 Domestic Appliance Retailing.....	1.21	
52350 Recorded Music Retailing	1.46	
524 Recreational Good Retailing		
52410 Sport and Camping Equipment Retailing	0.94	
52420 Toy and Game Retailing	1.15	
52430 Newspaper, Book and Stationery Retailing	0.96	
52440 Photographic Equipment Retailing	0.98	
52450 Marine Equipment Retailing	1.43	
525 Other Personal and Household Good Retailing		
52510 Pharmaceutical, Cosmetic and Toiletry Retailing	0.93	
52520 Antique and Used Good Retailing	1.82	
52530 Garden Supplies Retailing.....	2.60	
52540 Flower Retailing	1.88	
52550 Watch and Jewellery Retailing	1.60	
52590 Retailing n.e.c	3.34	
526 Household Equipment Repair Services		
52610 Household Equipment Repair Services (Electrical)	1.70	
52690 Household Equipment Repair Services n.e.c	1.71	
53 MOTOR VEHICLE RETAILING AND SERVICES		
531 Motor Vehicle Retailing		
53110 Car Retailing	2.06	
53120 Motor Cycle Dealing	1.62	
53130 Trailer and Caravan Dealing	2.00	

Divn/Class	Name	Amended Premium Rates 1999/2000 %
532 Motor Vehicle Services		
53210 Automotive Fuel Retailing	2.46	
53220 Automotive Electrical Services	2.53	
53230 Smash Repairing	3.34	
53240 Tyre Retailing	2.98	
53290 Automotive Repair and Services n.e.c.	3.69	
H ACCOMMODATION, CAFES AND RESTAURANTS		
57 ACCOMMODATION, CAFES AND RESTAURANTS		
571 Accommodation		
57100 Accommodation.....	3.43	
572 Pubs, Taverns and Bars		
57200 Pubs, Taverns and Bars	3.24	
573 Cafes and Restaurants		
57300 Cafes and Restaurants	3.58	
574 Clubs (Hospitality)		
57400 Clubs (Hospitality)	4.24	
I TRANSPORT AND STORAGE		
61 ROAD TRANSPORT		
611 Road Freight Transport		
61100 Road Freight Transport	6.38	
612 Road Passenger Transport		
61210 Long Distance Bus Transport	3.60	
61220 Short Distance Bus Transport (Including Tramway)	4.41	
61230 Taxi and Other Road Passenger Transport	3.83	
62 RAIL TRANSPORT		
620 Rail Transport		
62000 Rail Transport	2.68	
63 WATER TRANSPORT		
630 Water Transport		
63010 International Sea Transport	4.96	
63020 Coastal Water Transport	4.19	
63030 Inland Water Transport	3.68	
64 AIR AND SPACE TRANSPORT		
640 Air and Space Transport		
64010 Scheduled International Air Transport	3.47	
64020 Scheduled Domestic Air Transport	1.35	
64030 Non-Scheduled Air and Space Transport	1.76	
65 OTHER TRANSPORT		
650 Other Transport		
65010 Pipeline Transport.....	5.10	
65090 Transport n.e.c.	6.15	
66 SERVICES TO TRANSPORT		
661 Services to Road Transport		
66110 Parking Services.....	2.31	
66190 Services to Road Transport n.e.c.	2.10	
662 Services to Water Transport		
66210 Stevedoring	3.36	
66220 Water Transport Terminals	4.13	
66230 Port Operators	3.60	
66290 Services to Water Transport n.e.c.	2.82	
66291 Salvage Service, Marine	2.84	

Divn/Class	Name	Amended Premium Rates 1999/2000 %
663 Services to Air Transport	66300 Services to Air Transport	3.12
664 Other Services to Transport	66410 Travel Agency Services	0.95
	66420 Road Freight Forwarding	2.39
	66430 Freight Forwarding (Except Road)	1.51
	66440 Customs Agency Services	1.42
	66490 Services to Transport n.e.c.	2.40
67 STORAGE		
	67010 Grain Storage	3.50
	67090 Storage n.e.c.	6.89
J COMMUNICATION SERVICES		
71 COMMUNICATION SERVICES		
711 Postal and Courier Services	71110 Postal Services.....	2.39
	71120 Courier Services	2.96
712 Telecommunication Services	71200 Telecommunication Services	1.30
K FINANCE AND INSURANCE		
73 FINANCE		
731 Central Bank	73100 Central Bank	0.45
732 Deposit Taking Financiers	73210 Banks	0.40
	73220 Building Societies	0.90
	73230 Credit Unions	0.60
	73240 Money Market Dealers.....	0.40
	73290 Deposit Taking Financiers n.e.c.	0.45
733 Other Financiers	73300 Other Financiers	0.40
734 Financial Asset Investors	73400 Financial Asset Investors	0.86
74 INSURANCE		
741 Life Insurance and Superannuation Funds	74110 Life Insurance	0.63
	74120 Superannuation Funds	0.58
742 Other Insurance	74210 Health Insurance	1.02
	74220 General Insurance	0.81
75 SERVICES TO FINANCE AND INSURANCE		
751 Services to Finance and Investment	75110 Financial Asset Broking Services	0.40
	75190 Services to Finance and Investment n.e.c.	0.40
752 Services to Insurance	75200 Services to Insurance	0.54
L PROPERTY AND BUSINESS SERVICES		
77 PROPERTY SERVICES		
771 Property Operators and Developers	77110 Residential Property Operators.....	0.85
	77120 Commercial Property Operators and Developers	0.95

Divn/Class	Name	Amended Premium Rates 1999/2000 %
772 Real Estate Agents	77200 Real Estate Agents	0.43
773 Non-Financial Asset Investors	77300 Non-Financial Asset Investors	0.79
774 Machinery and Equipment Hiring and Leasing	77410 Motor Vehicle Hiring	2.03
	77420 Other Transport Equipment Leasing	3.54
	77430 Plant Hiring or Leasing	2.94
78 BUSINESS SERVICES		
781 Scientific Research	78100 Scientific Research	1.01
782 Technical Services	78210 Architectural Services	0.40
	78220 Surveying Services	0.63
	78230 Consulting Engineering Services	0.87
	78290 Technical Services n.e.c.	1.93
783 Computer Services	78310 Data Processing Services	0.40
	78320 Information Storage and Retrieval Services	0.41
	78330 Computer Maintenance Services	0.49
	78340 Computer Consultancy Services	0.40
784 Legal and Accounting Services	78410 Legal Services	0.65
	78420 Accounting Services	0.48
785 Marketing and Business Management Services	78510 Advertising Services	0.58
	78520 Commercial Art and Display Services	0.66
	78530 Market Research Services	1.01
	78540 Business Administrative Services	0.73
	78550 Business Management Services	0.74
786 Other Business Services	78610 Employment Placement Services	1.90
	78620 Contract Staff Services - Predominantly Clerical Staff	3.04
	78621 Contract Staff Services - n.e.c. (rate as per Industry)	
	78630 Secretarial Services	1.61
	78640 Security and Investigative Services (Except Police)	4.01
	78650 Pest Control Services	4.41
	78660 Cleaning Services	7.98
	78670 Contract Packing Services n.e.c.	5.01
	78690 Business Services n.e.c.	2.16
M GOVERNMENT ADMINISTRATION AND DEFENCE		
81 GOVERNMENT ADMINISTRATION		
811 Government Administration	81110 Central Government Administration	2.90
	81120 State Government Administration	2.44
	81130 Local Government Administration	4.07
812 Justice	81200 Justice	3.88
813 Foreign Government Representation	81300 Foreign Government Representation	1.74
82 DEFENCE		
820 Defence	82000 Defence	2.93

Divn/Class	Name	Amended Premium Rates 1999/2000 %
N EDUCATION		
84 EDUCATION		
841 Preschool Education	84100 Preschool Education	1.40
842 School Education	84210 Primary Education 84220 Secondary Education..... 84230 Combined Primary and Secondary Education..... 84240 Special School Education	1.05 1.46 1.63 1.45
843 Post School Education	84310 Higher Education 84320 Technical and Further Education.....	0.82 1.13
844 Other Education	84400 Other Education	2.17
O HEALTH AND COMMUNITY SERVICES		
86 HEALTH SERVICES		
861 Hospitals and Nursing Homes	86110 Hospitals (Except Psychiatric Hospitals) .. 86120 Psychiatric Hospitals .. 86130 Nursing Homes.....	3.55 4.20 6.36
862 Medical and Dental Services	86210 General Practice Medical Services .. 86220 Specialist Medical Services..... 86230 Dental Services.....	0.50 0.46 0.69
863 Other Health Services	86310 Pathology Services .. 86320 Optometry and Optical Dispensing..... 86330 Ambulance Services .. 86340 Community Health Centres .. 86350 Physiotherapy Services .. 86360 Chiropractic Services .. 86390 Health Services n.e.c.	1.13 0.76 3.90 2.55 1.07 0.76 3.85
864 Veterinary Services	86400 Veterinary Services	1.88
87 COMMUNITY SERVICES		
871 Child Care Services	87100 Child Care Services	2.22
872 Community Care Services	87210 Accommodation for the Aged .. 87220 Residential Care Services n.e.c. 87290 Non-Residential Care Services n.e.c.	5.79 4.68 2.87
P CULTURAL AND RECREATIONAL SERVICES		
91 MOTION PICTURE, RADIO AND TELEVISION SERVICES		
911 Film and Video Services	91110 Film and Video Production .. 91120 Film and Video Distribution .. 91130 Motion Picture Exhibition	1.46 1.23 1.38
912 Radio and Television Services	91210 Radio Services .. 91220 Television Services	1.04 1.08
92 LIBRARIES, MUSEUMS AND THE ARTS		
921 Libraries	92100 Libraries	1.71

Divn/Class	Name	Amended Premium Rates 1999/2000 %
922	Museums	
	92200 Museums.....	2.17
923	Parks and Gardens	
	92310 Zoological and Botanic Gardens	4.88
	92390 Recreational Parks and Gardens	3.13
924	Arts	
	92410 Music and Theatre Productions	2.17
	92420 Creative Arts	2.14
925	Services to the Arts	
	92510 Sound Recording Studios	2.16
	92520 Performing Arts Venues	2.26
	92590 Services to the Arts n.e.c.	2.20
93	<i>SPORT AND RECREATION</i>	
931	Sport	
	93110 Horse and Dog Racing	7.16
	93120 Sports Grounds and Facilities n.e.c.	2.55
	93121 Speedway Operation	3.02
	93190 Sports and Services to Sports n.e.c.	2.36
932	Gambling Services	
	93210 Lotteries	1.05
	93220 Casinos.....	1.19
	93290 Gambling Services n.e.c.	1.37
933	Other Recreation Services	
	93300 Other Recreation Services	3.04
Q	PERSONAL AND OTHER SERVICES	
95	<i>PERSONAL SERVICES</i>	
951	Personal and Household Goods Hiring	
	95110 Video Hire Outlets	2.26
	95190 Personal and Household Goods Hiring n.e.c.	3.46
952	Other Personal Services	
	95210 Laundries and Dry-Cleaners (Excluding Industrial Laundries)	4.45
	95211 Industrial Laundries	4.73
	95220 Photographic Film Processing	2.24
	95230 Photographic Studios	2.76
	95240 Funeral Directors, Crematoria and Cemeteries	2.82
	95250 Gardening Services	4.53
	95260 Hairdressing and Beauty Salons	1.59
	95290 Personal Services n.e.c.	2.97
96	<i>OTHER SERVICES</i>	
961	Religious Organisations	
	96100 Religious Organisations	1.91
962	Interest Groups	
	96210 Business and Professional Associations	1.77
	96220 Labour Associations	1.73
	96290 Interest Groups n.e.c.	2.78
963	Public Order and Safety Services	
	96310 Police Services	5.06
	96320 Corrective Centres.....	4.57
	96330 Fire Brigade Services	4.20
	96340 Waste Disposal Services	6.85
97	<i>PRIVATE HOUSEHOLDS EMPLOYING STAFF</i>	
970	Private Households Employing Staff	
	97000 Private Households Employing Staff - Permanent Staff	3.69
	97001 Private Households Employing Staff - Occasional Staff (\$/employee	1.00

Divn/Class	Name	Amended Premium Rates 1999/2000 %
<i>RECOMMENDED MINIMUM PREMIUMS</i>		
	Householders' policies.....	\$50.00
	All other policies	\$150.00

