



Workers Compensation  
Statistical Report

July 2006 - June 2007

# **WORKCOVER TASMANIA**

## **WORKERS COMPENSATION STATISTICAL REPORT**

**July 2006 - June 2007**

Presented to WorkCover Tasmania at its board meeting of 18 September 2007.

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## Executive Summary

### Trends at a Glance

The following table highlights the trends between 2005-06 and 2006-07.

	Overall Scheme	Licensed Insurers	Self-Insurers	Tas State Service
Claims numbers	↓ 2.9%	↓ 1.9%	↓ 19.4%	↑ 0.1%
Days lost	↑ 7.4%	↑ 6.7%	↓ 12.2%	↑ 15.9%
Average claim costs	↑ 0.4%	↓ 3.7%	↑ 17.4%	↑ 14.0%
Scheme expenditure - Payments	↑ 1.8%	↓ 0.8%	↓ 19.1%	↑ 22.0%
Scheme expenditure - Administration costs	↓ 5.3%	↓ 5.1%	↓ 7.8%	↓ 4.9%

### Claims Reported

1. Overall, the total number of claims reported in 2006-07 was 9,726. This is 293 claims fewer than the total number of claims reported in 2005-06 (10,019), a decrease of 2.9%.
2. There has been a steady decline in the number of claims reported since 1995-96, although the rate of decline over the past five years has slowed.
3. On average, there were 44.3 claims per thousand workers during 2006-07. This was a decrease on 2005-06 of 4.5%, and continues a trend seen over the past five years in which the average incidence rate has fallen 17.9% from 54.0 in 2002-03.

### Fatalities

4. Four compensable fatalities were reported in 2006-07.

### Timeliness

5. The percentage of claims not being reported by employers to insurers within five working days has remained consistent at around 22-23%.

### Days Lost

6. During the payment year 2006-07 there were 212,137 days lost. The days lost relate to claims incurred during and prior to 2006-07. This is an increase of 14,691 days lost, an increase of 7.4% compared to 2005-06. The number days lost has been steadily increasing since 2003-04.

### Average Claims Cost

7. The past five years has seen a general downward trend in average estimated costs. The average cost for claims reported in 2006-07 was \$8,106, a slight increase of 0.4% compared with the average estimated claim cost of claims reported in 2005-06 of \$8,074.

### **Scheme Expenditure – Payments**

8. In 2006-07 a total of \$99.50m was paid on claims incurred prior to and during that year. This is \$1.74m more than the total amount paid during 2005-06, an increase of 1.8%.
9. The major component of total payments in 2006-07 was *Weekly Benefits* which represented 31.3% of all payments at \$31.13m, and increased by 6.2% relative to 2005-06 (\$29.30m).
10. Medical and related payments accounted for \$29.21m of the total payments in 2006-07, or 29.3%, and a small increase of 1.8% compared with 2005-06 (\$28.60m).
11. Payments relating to *Common law* during 2006-07 decreased by a further 6.4% relative to 2005-06, contributing \$5.22m or 5.2% to total payments.
12. *Other lump sum payments* increased 1.3% from \$26.35m in 2005-06 to \$26.70m in 2006-07, and accounted for 26.8% of all payments during the year.

### **Scheme Expenditure – Administration Costs**

13. In 2006-07 administration costs were \$30.92m, a decrease of 5.3% from the previous year.

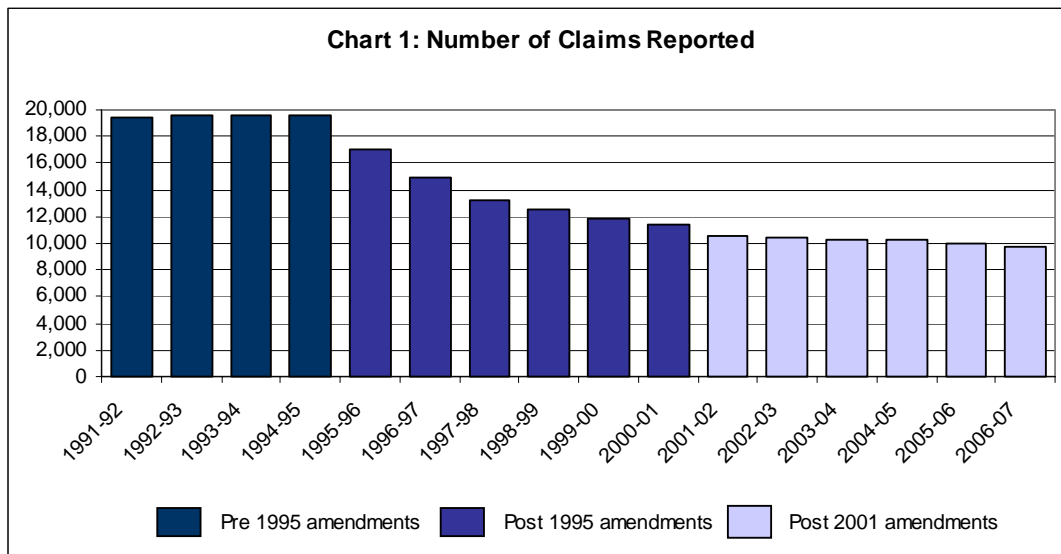
## Claims Reported

### Overall

Overall, the total number of claims reported<sup>1</sup> in 2006-07 was 9,726. This is 293 claims fewer than the total number of claims reported in 2005-06 (10,019), a decrease of 2.9% (Table 1).

There has been a steady decline in the number of claims reported since 1995-96, although the rate of decline over the past five years has slowed.

Chart 1 below details the number of claims by report year since 1991-92. The graph also shows when legislative changes were made.



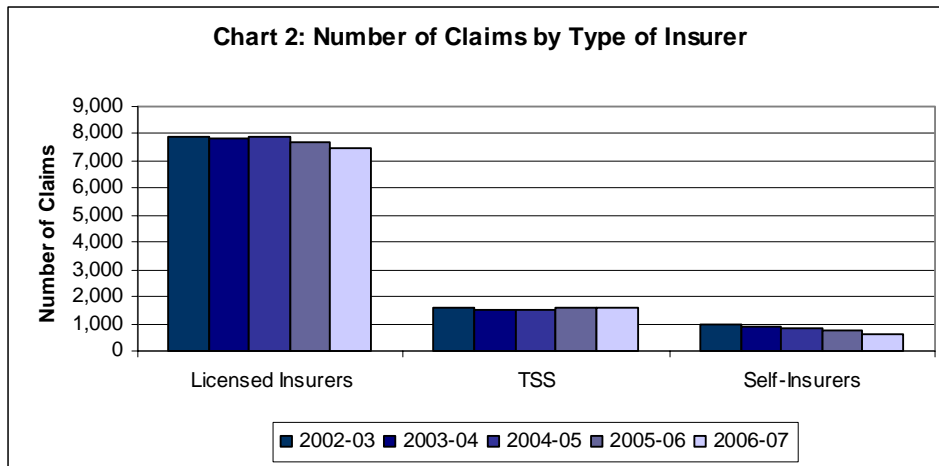
### Number of Claims by Type of Insurer

Licensed insurers experienced a small decrease (1.9%) in the number of claims reported in 2006-07 (7,511), with 142 fewer claims compared with 2005-06 (7,653), (Chart 2 and Table 2). Licensed insurers received 77.2% of all claims reported during 2006-07.

Self-insurers had 152 fewer claims in 2006-07 with 631 reported during the year, or 6.5% of the total. This was a 19.4% decrease on the 783 reported during 2005-06.

The Tasmanian State Service (TSS) was basically unchanged with one more claim reported in 2006-07 compared with 2005-06 (1,584 and 1,583 respectively).

<sup>1</sup> Claim numbers are based on the report year, that is, the year in which the claim was reported to the insurer, which may not be the same as the accident year (year in which the accident occurred). For further information, please see the Notes section at the end of this report.



### Claim Numbers by Industry Division

According to ANZSIC, there are 17 industry divisions. In this report, *Forestry* has been reported as a separate industry division from the *Agriculture, Forestry & Fishing* industry to create two industry divisions, *Agriculture, Fishing & Hunting* and *Forestry*, due to *Forestry* being a significant industry in Tasmania. Chart 3 on page 7 shows the number of claims per industry between 2002-03 and 2006-07.

*Manufacturing* continued to report the highest number of claims, with 2,064 in 2006-07, an increase of 2.3% compared with 2005-06 (2,017). This industry is the second biggest based on hours worked.

*Health & Community Services* and *Retail Trade* were also significant contributors to total claims for 2006-07, representing 12.9% and 10.0% of all claims respectively (Table 2). *Retail Trade* was the largest industry in 2006-07 based on hours worked and *Health & Community Services* was third.

There were reduction in claims numbers for 12 industry divisions for 2006-07 compared with 2005-06, with percentage decreases ranging between 3.9% and 29.2%. In percentage terms, the biggest improvement was in *Communication Services*, down by 29.2% to 34 claims in 2006-07. *Finance & Insurance* and *Mining* also recorded large decreases, of 27.0% and 21.5% respectively. In terms of absolute claim numbers, the biggest decline was seen in the *Retail Trade*, which had 105 fewer claims in 2006-07 compared with the previous year (-9.8%).

Five industry divisions experienced increases in claim numbers ranging from 0.2% to 6.4%. The biggest proportional increase for 2006-07 compared with 2005-06 was in *Personal & Other Services* which increased by 6.4% to 364 injuries and the biggest increase in absolute terms was *Health & Community Services* which reported 60 more injuries.

*Government Administration & Defence* was unchanged on 728 claims reported in both 2005-06 and 2006-07.

## Incidence Rate by Industry Division

The incidence rate is measured as the number of claims per thousand workers<sup>2</sup> and allows analysis of claims occurrence without the distorting effects of the size of the workforce. For instance, a large industry with many workers would expect to report more claims than an industry with few workers; by viewing claims occurrence as a ratio to the number of workers within the industry, a comparison of the relative performance of industries can be made.

Chart 4 (page 6) shows the incidence rate of claims by industry over a five year period, shown in the same order as in Chart 3. Across all industries, there was an average of 44.3 claims per thousand workers during 2006-07. This was a decrease on 2005-06 of 4.5%, and continues a trend seen over the past five years in which the average incidence rate has fallen 17.9% from 54.0 in 2002-03 (Table 4).

Between 2005-06 and 2006-07, 13 industries had decreases in the incidence of claims per thousand workers, while five had increases. The greatest improvement was in *Electricity, Gas & Water Supply* which decreased its incidence rate by 46.1% or 38.4 claims per thousand workers, compared with 2005-06. However, there appeared to be a much lower than usual number of workers during 2005-06 resulting in a high incidence rate of 83.3 injuries per thousand workers. Compared with 2004-05 when there was a more usual size of workforce, the incidence rate in 2006-07 was 20.7% lower or 11.7 fewer injuries per thousand workers, which corresponds with a 19.8% decrease in claim numbers during the period.

Other industries with significant improvements in incidence rates were *Finance & Insurance* (-29.2% or 6.1 fewer claims per thousand workers) and *Communication Services* (-26.2% or 7.3 fewer claims per thousand workers). These decreases came from a fall in claim numbers, of 27.0% and 29.2% respectively, with a stable workforce.

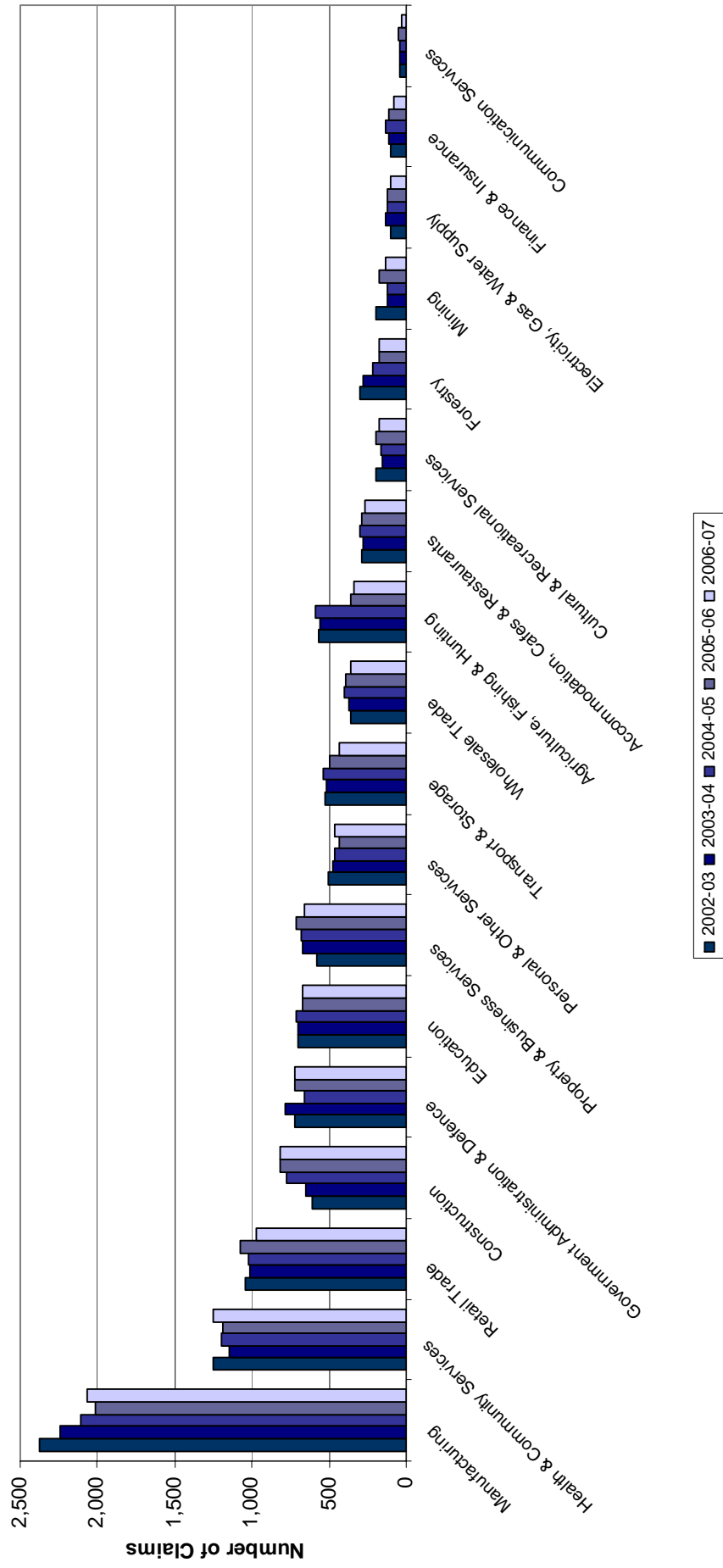
*Manufacturing* continued to have the highest incidence rate, recording 95.9 claims per thousand workers for 2006-07, more than twice the all industries average. Other industries with large incidence rates were *Construction* (76.2), *Mining* (72.9) and *Government Administration & Defence* (62.9). *Finance & Insurance* had the lowest incidence rate of just 14.8 claims per thousand workers, followed by *Agriculture, Fishing & Hunting* (19.3), *Accommodation, Cafes & Restaurants* (20.3) and *Communication Services* (20.7).

Over the past five years, *Forestry*, *Communication Services*, *Agriculture, Fishing & Hunting* and *Mining* have shown significant improvements in their claims incidence rates. *Forestry* had the highest incidence rate by industry in 2002-03 of 132.7 claims per thousand workers in 2002-03, but this has reduced by 57.1% to 56.9 claims in 2006-07. *Communication Services* has reduced by 43.3% over the past 5 years from 36.5 claims per thousand workers in 2002-03, to less than half the all industries average at 20.7 claims per thousand workers in 2006-07. *Agriculture, Fishing & Hunting* has reduced by 39.1%, from 31.7 claims per thousand workers in 2002-03 to one of the lowest incidence rates by industry at 19.3 claims in 2006-07. A majority of this decline occurred between 2004-05 and 2005-06, with only a 0.4% decrease between 2005-06 and 2006-07.

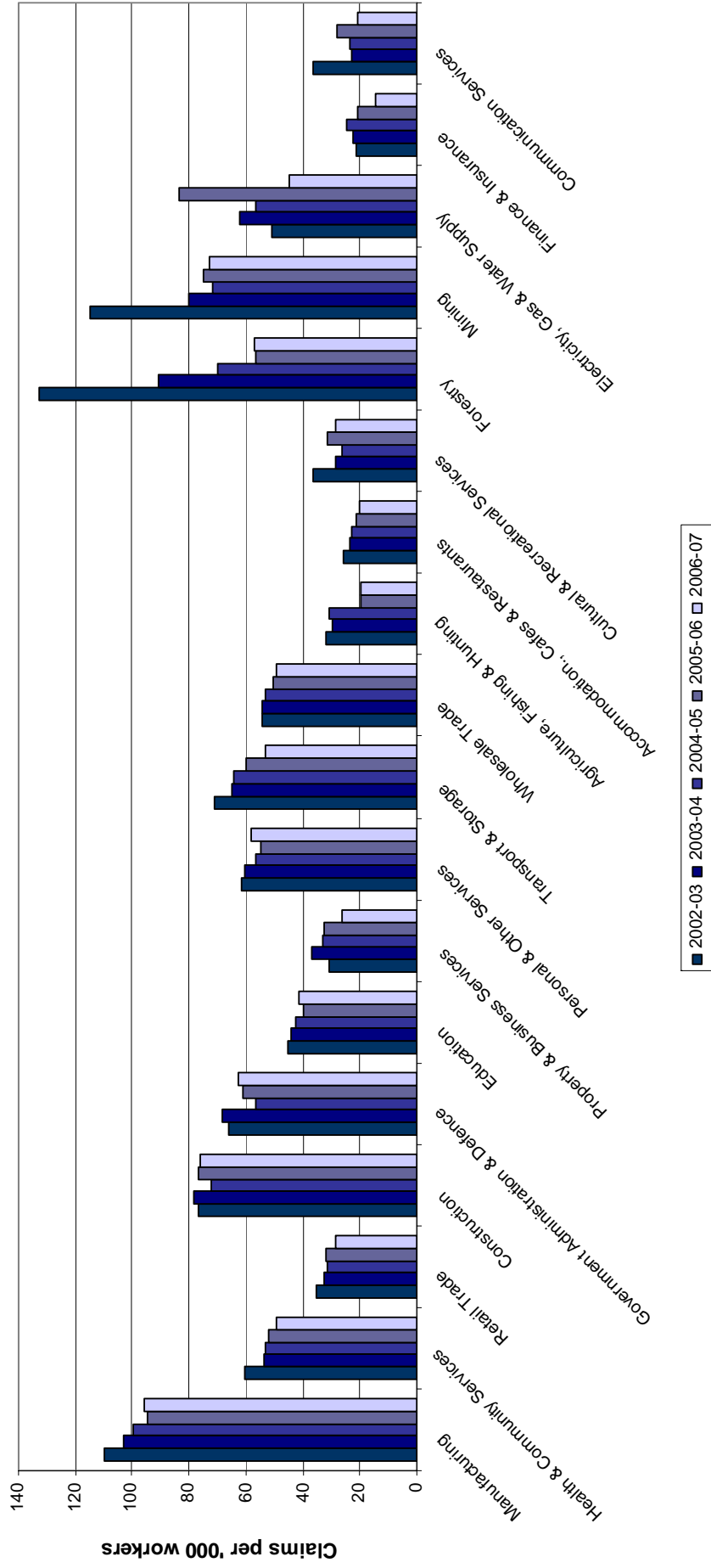
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<sup>2</sup> Number of workers declared by employers to be covered by Tasmanian workers compensation insurance. This should not be confused with the total number of workers in Tasmania.

**Chart 3: Number of Claims by Industry Division**



**Chart 4: Incidence Rate by Industry Division**



## Fatalities

There were seven work related<sup>3</sup> fatalities in Tasmania reported during 2006-07, of which four were compensable<sup>4</sup> under the Tasmanian Workers Compensation Scheme.

The following table shows the number of work related fatalities and the number of those that were compensable for the past five years:

Year <sup>3</sup>	Total Work Related Fatalities	Compensable Fatalities
2002-03	13	10
2003-04	9	4
2004-05	9	4
2005-06	8	5
2006-07	7	4

The four compensable fatalities which occurred in 2006-07 comprised:

- Two workers were killed by electrocution in the same incident due to contact with overhead power lines whilst moving irrigation pipes. They were employed in the *Grain-sheep and grain-beef cattle farming* industry.
- A worker was killed in a motor vehicle accident while driving a work truck in the *Timber resawing & dressing* industry.
- A worker in the *Freight forwarding (except road)* industry was killed.

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<sup>3</sup> A fatality is considered to be work related if the death arose out of or in the course of employment or at a workplace where the activity of the deceased was contributing to, or subject to, the activity of that workplace.

<sup>4</sup> Not all work related fatalities are covered under workers compensation legislation due to the nature of the deceased person's work arrangements; for example, contractors and self-employed people. Compensable fatalities are identified as those work related fatalities where death entitlements have been paid as part of the Tasmanian Workers Compensation Scheme and thus are recorded as a workers compensation claim on the Workers Compensation Monitoring System.

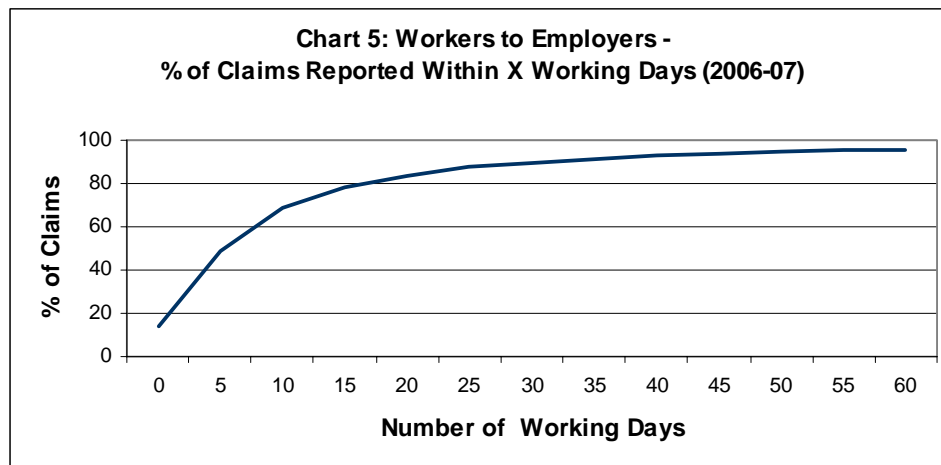
## Timeliness of Claims Reporting

There is evidence of a correlation between claim costs and lag-times in claims reporting, with long lag-times often resulting in higher costs. The sooner a claim is reported, the sooner management of the injury and claim can commence, leading to improved outcomes for the worker and the employer with regards to treatment and cost of the injury.

### Worker to Employer

Between 2005-06 and 2006-07 there was a small increase in the proportion of claims being reported by workers to their employers within one week of injury. For claims reported during 2006-07, 48.7% were reported within one week, while for 2005-06 48.4% were reported within one week. This is fairly consistent with previous years, where on average nearly half of all claims are reported within this timeframe (Table 5).

The following graph shows the total proportion of claims reported within a given number of days. Of all claims occurring in 2006-07, just less than 70% had been reported after 10 working days (two weeks), and after 35 working days (seven weeks) 91.7% had been reported.



### Employer to Insurer

It is a requirement under section 36 of the *Workers Rehabilitation and Compensation Act 1988*, that an employer must forward a claim to the insurer within five working days. The percentage of claims not being reported by employers to insurers within five working days has remained consistent at around 22-23%. The percentage for 2006-07 was 22.9%, which was 3.4% lower than 2005-06 (23.7%) (Table 6).

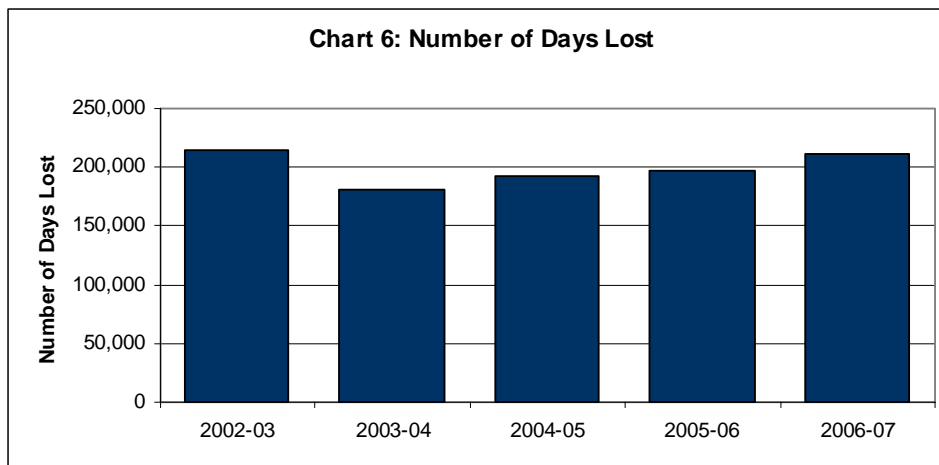
## Days Lost

### Overall

During the payment year 2006-07 there were 212,137 days lost (Table 7). The days lost relate to claims incurred during and prior to 2006-07. This is an increase of 14,691 days lost, an increase of 7.4% compared to 2005-06. The number days lost has been steadily increasing since 2003-04.

The 212,137 days lost cost the scheme \$31.13m in weekly benefits (income replacement payments), which is \$1.83m (6.2%) more than the benefits paid in 2005-06.

It is interesting to note that the increases seen in the number of days lost has occurred during a period when total claim numbers have been decreasing. This suggests that either a larger proportion of claims are incurring lost time or individual claims are incurring a greater number of days lost, or a combination of both.



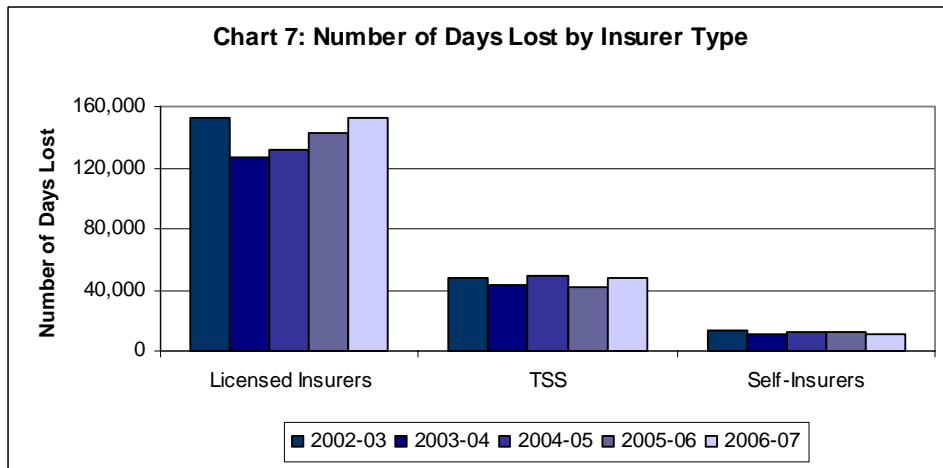
### Lost Days by Type of Insurer

The number of days lost for licensed insurers in 2006-07 was 152,792, an increase of 6.7% on the number from the previous year (Table 7).

The number of days lost for self-insurers in 2006-07 was 11,016, a decrease of 12.2% on the number from the previous year.

The number of days lost for the Tasmanian State Service in 2006-07 was 48,329, an increase of 15.9% on the number from the previous year.

The number of days lost for the Tasmanian State service as a proportion of total days lost has fluctuated at around 23% over the past five years. This is more than the Tasmanian State Service proportion of total claim numbers which has remained constant at around 15-16%. This suggests that claims from the Tasmanian State Service are more likely than claims from other insurer types to either incur lost time or have a greater number of days lost per claim or a combination of both. This corresponds to findings from other reports.



## Average Claim Cost

The Tasmanian Workers Compensation Scheme provides direct benefits to injured workers as well as covering the medical, rehabilitation and legal costs of the worker.

This section examines the costs of claims; that is, the cost (payments) made against claims where the claim was incurred in that year. The analysis does not include administration costs which are examined separately in a later section.

The total estimated incurred cost of a claim is equal to the total payments made against a claim plus the insurer estimate of future payments (referred to as outstanding case estimate). The average estimated incurred cost is calculated as the total estimated incurred cost divided by the total number of claims reported.

Many of the claims included in this analysis are still open and receiving payments. This fact makes comparison difficult as older claims are more developed; that is, the claim has been finalised or stabilised meaning the final cost of the claim is known or can be more accurately predicted. Conversely, more recent claims have had less time to develop and there is greater uncertainty regarding estimates of future payments.

To enable meaningful comparison two series of average estimated incurred costs are presented.

### ***Average estimated incurred cost as at 30 June each year***

This series is based on the total estimated incurred cost at the end of June each year, with payments and outstanding case estimates adjusted for inflation. For example, for claims reported in 2002-03 total incurred cost has been estimated as total payments made to 30 June 2003 plus outstanding case estimates at 30 June 2003, adjusted for inflation. This allows the average estimated incurred cost to be compared from year to year, at the same stage of development.

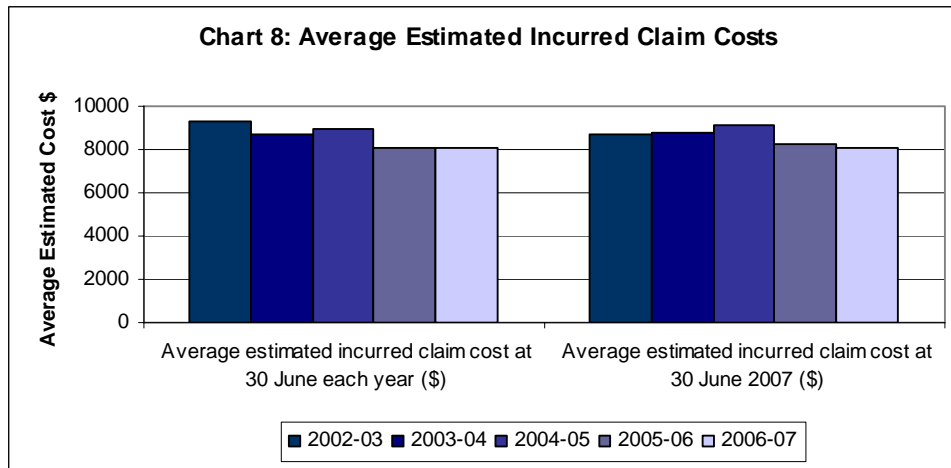
When examined this way, the past five years has generally seen a downward trend in average estimated incurred costs, although there was a small increase in 2006-07. The average incurred cost for claims reported in 2006-07 was \$8,106, an increase of 0.4% compared with the average estimated incurred cost for claims reported in 2005-06, of \$8,074 (Table 8).

### ***Average estimated incurred cost as at 30 June 2007***

This series is based on total estimated incurred cost as at 30 June 2007, with payments adjusted for inflation. For example, for claims reported in 2002-03 total incurred cost has been estimated as total payments to 30 June 2007 adjusted for inflation, plus outstanding case estimates at 30 June 2007. It should be noted that for this series the total estimated incurred cost for more recent years would be subject to further development. This development may be upwards if future payments and estimates exceed those already recorded or downwards if the estimates have been found to have been too high.

When examined this way, the past five years has seen a general downward trend in average estimated costs. The average cost for claims reported in 2006-07 was \$8,106, a decrease of 1.6% compared with the average estimated claim cost of claims reported in 2005-06 of \$8,236 (Table 8).

From Chart 8 it can be seen the two series are relatively similar suggesting a close correlation between the estimation of future payments and the subsequent actual payments.



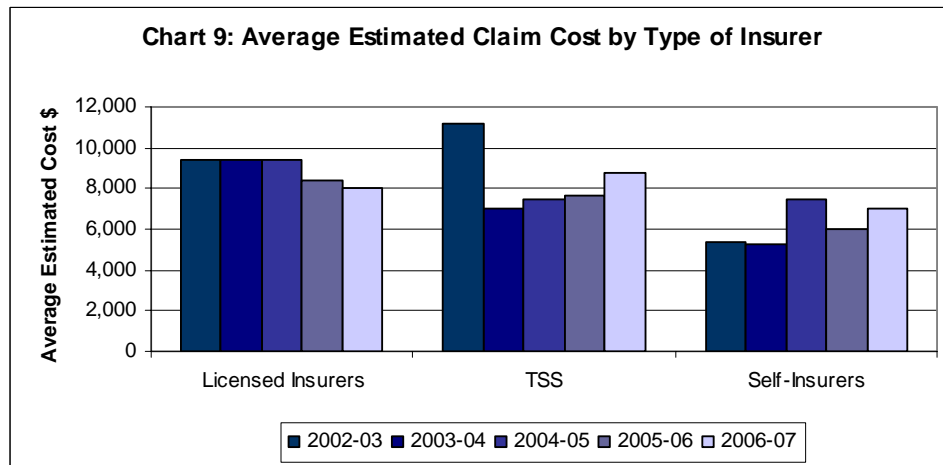
### Average Claim Cost by Insurer Type

The comparison of average claim costs between insurers as presented in this section is based on the average estimated incurred cost at 30 June each year.

The average estimated incurred cost of claims for licensed insurers was \$8,061 in 2006-07, a decrease of approximately 3.7% from the average in 2005-06 (Table 9).

The average estimated incurred cost of claims for self-insurers has increased to \$7,041 in 2006-07. This is a 17.4% increase.

The average estimated incurred cost of claims for the Tasmanian State Service continued to increase, from \$7,672 in 2005-06 to \$8,747 in 2006-07, an increase of 14.0%. Average costs have increase 24.5% since 2003-04. The relatively large estimated average cost in 2002-03 was due to high outstanding estimates for future payments as estimated at 30 June 2003.

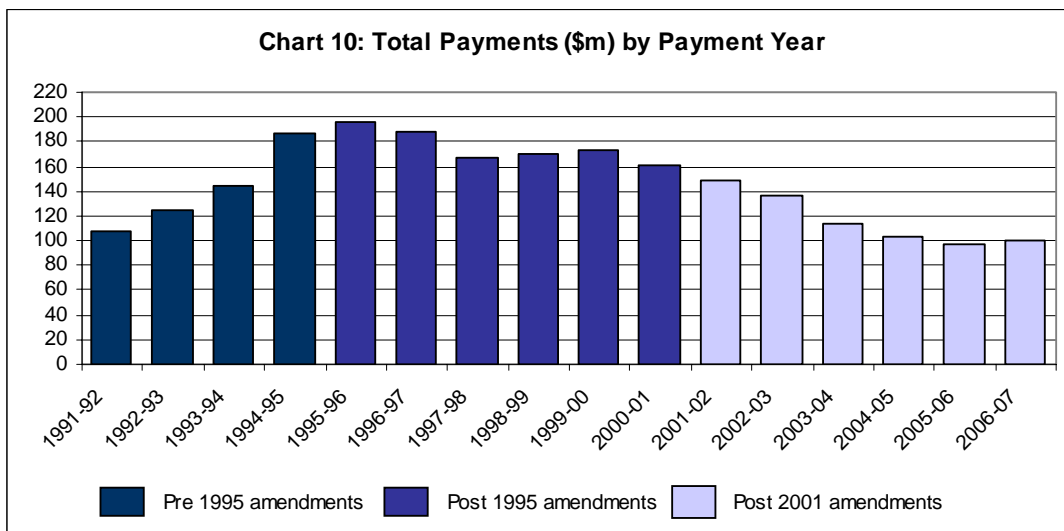


## Scheme Expenditure - Payments

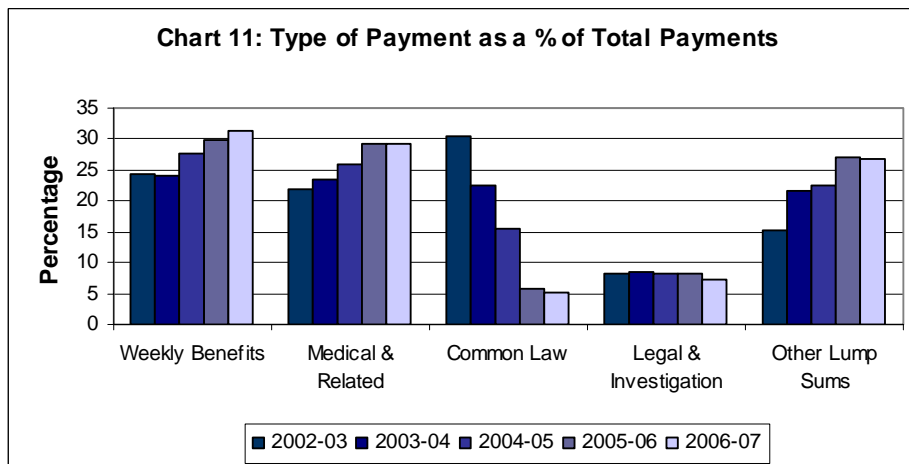
This section details the payments made in each payment year; that is, the payments made in a year to and on behalf of injured workers against a claim regardless of when the claim was incurred (as opposed to the previous section which examined the total costs of claims for claims which were reported in a given year). Payment data from past years presented in this report has been inflated to allow for more accurate analysis of payment data over time (for further information, please see the Notes section at the end of this report).

### Overall

In 2006-07 a total of \$99.50m was paid on claims reported prior to and during that year. This is \$1.74m more than the total amount paid during 2005-06 (\$97.76m), an increase of 1.8% (Table 10). This is the first increase in payments since 1999-2000.



### Payments by Payment Type



#### *Weekly benefits (income replacement payments)*

The major component of total payments in 2006-07 was *Weekly Benefits* which

represented 31.3% of all payments at \$31.13m. This was an increase on 2005-06 of \$1.82m (6.2%). *Weekly benefits* have been increasing as a proportion of total payments over the past six years (Table 10).

### ***Medical and related payments***

*Medical and related payments* accounted for \$29.12m of the total payments in 2006-07, or 29.3%. This equates to an increase of 1.8% on *Medical and related payments* in 2005-06 (\$28.60m), but unchanged as a proportion of total payments.

Payments for *Doctors* made up more than a third of total *Medical and related payments* (35.6%) in 2006-07. The greatest increase between 2005-06 and 2006-07 was in *Rehabilitation*, which increased by \$0.66m or 9.2%. *Miscellaneous*<sup>5</sup> medical payments fell by 4.5% between 2005-06 and 2006-07, after a large increase of 28.3% between 2004-05 and 2005-06 (Table 11).

### ***Common law payments***

Payments relating to *Common law* during 2006-07 decreased by a further 6.4% relative to 2005-06, contributing \$5.22m or 5.2% to total payments (Table 10). This is 87.4% less than the \$41.49m paid in 2002-03.

### ***Legal and investigation payments***

*Legal and investigation payments* have experienced significant declines in recent years, falling by 8.6% to \$7.47m in 2006-07 compared with \$7.85m in 2005-06 (Table 12). Expenses are about half legal and half investigation; in 2006-07 48.9% went to *Legal expenses* and 51.1% went to *Investigation expenses*. *Investigation expenses* have been increasing as a proportion of all *Legal and investigation expenses*, from 39.4 % in 2002-03 to more than half in 2006-07.

### ***Other lump sum payments***

*Other lump sum payments*, including redemptions, impairment payments, death benefits and settlements, increased by 1.3% from \$26.35m in 2005-06, making up 26.8% of total payments (Table 13).

The majority of *Other lump sum payments* was made up of *Settlements* which accounted for 79.5% of the total in 2006-07. *Settlements* have increased since the implementation of the 2001 legislative changes restricting access to common law to injuries with a whole body impairment of at least 30% (Table 10).

*Impairment payments* increased to \$1.96m in 2006-07, up from \$0.49m in 2005-06, an increase of nearly 300%. This increase was partly due to there being more claims receiving impairment payments during 2006-07 (68) compared with the previous year (23), but also because of several large impairment payments, including two claims at the maximum applicable for the accident year of \$187,725 and another three above \$100,000.

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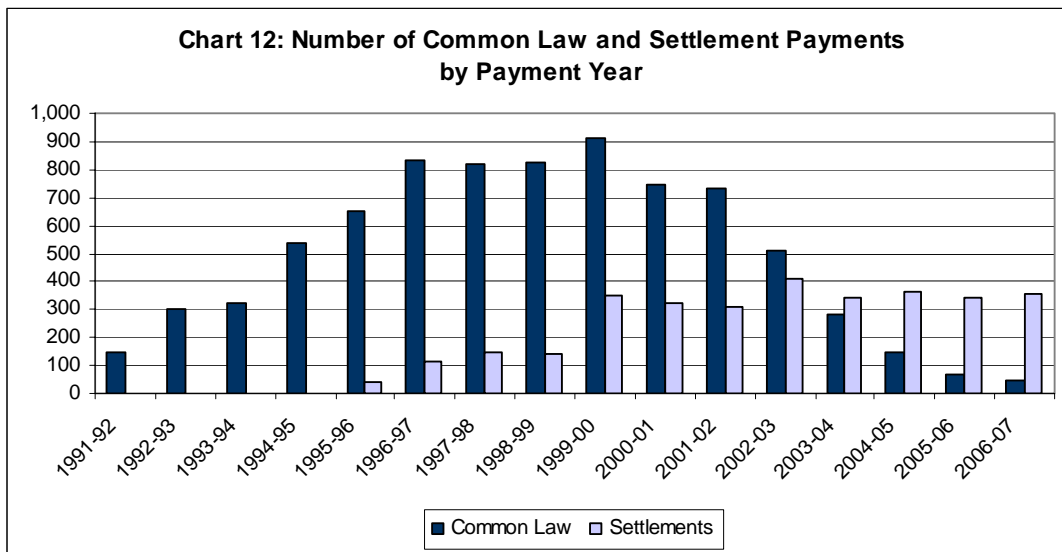
<sup>5</sup> Miscellaneous costs relate to travel or accommodation expenses incurred by worker to undertake medical treatment, including road or air ambulance, worker's transport (at insurer's request), and clothing. Also includes costs associated with modifications to the home as part of rehabilitation. Also includes payments relating to funeral expenses for accidents incurred from 1 July 2001.

Impairment payments include payments under the previous maims structure as well as the current impairment payments introduced in the 2001 legislative changes. It should also be noted the impairment payments presented here may not represent total impairment payments, as a payment for impairment could have been included in a settlement and not recorded under the impairment category.

### Common Law Payments and Settlements

Since the changes to the legislation in 2001, the number of *Common law payments* has dropped significantly. In 2000-01, the year before the legislative changes came into effect, there were 748 *Common law payments* made against claims incurred in previous years (Table 15). In 2006-07 there were 48 of these payments. It is worth noting that the most recent claim to be paid a *Common law payment* occurred in 2003-04.

As the number of payments for *Common law* has fallen, the number of payments for *Settlements* has increased, suggesting a substitution effect. However, despite the increase in the number of *Settlements*, there are still far fewer of these payments compared with *Common law payments* in previous years, as shown in Chart 12.



Consistent with the drop in number of *Common law payments* made, the total amount of *Common law payments* have also decreased from around \$60m to \$5.22m in 2005-06.

Payments for *Settlements* have increased from around \$15m in 2000-01 to over \$21m for the past two years. However, this is a third of the amount paid out on *Common law payments* immediately prior to the legislative changes.

The average size of *Settlements* has tended to be less than those of *Common law payments*. Since 2000-01, on average *Common law payments* have been between \$80-110,000 each year whereas the average *Settlement* in that time has been about half that, at around \$40-60,000.

The following table shows the number of *Settlements* made each year by the size of the payment. Prior to 1995-96, there was only one other *Settlement* paid in 1992-93.

### Number of Settlements by Size of Payment

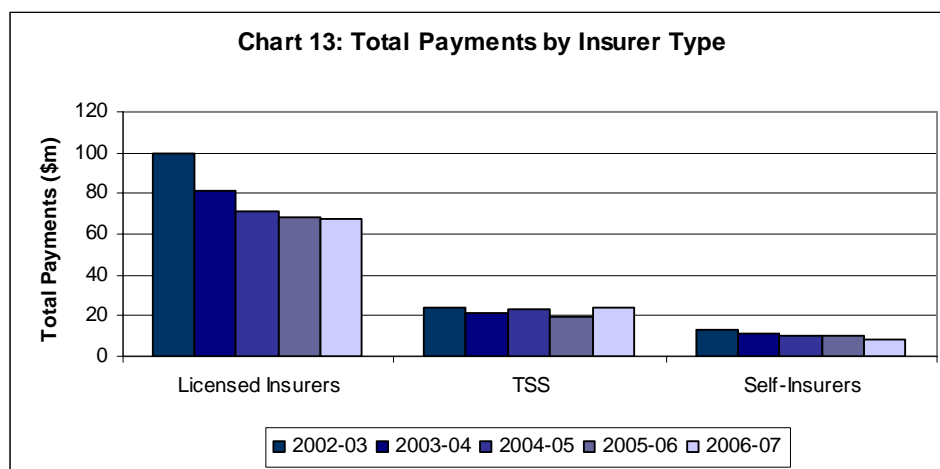
Payment Year	Number of Settlements by Size of Payment(\$)						Total Payments
	0-5,000	5-10,000	10-25,000	25-50,000	50-100,000	>= 100,000	
1995-96	12	1	5	11	10		39
1996-97	24	10	19	19	31	9	112
1997-98	34	21	29	29	28	6	147
1998-99	21	19	33	28	26	12	139
1999-00	60	33	86	60	56	54	349
2000-01	75	26	58	51	73	37	320
2001-02	42	51	79	59	59	17	307
2002-03	45	56	97	83	83	45	409
2003-04	36	41	65	59	89	54	344
2004-05	49	40	73	67	88	46	363
2005-06	36	33	68	67	74	65	343
2006-07	37	25	85	63	83	66	359

### Payments by Insurer Type

Licensed insurers paid a total of \$67.61m in 2006-07, a decrease of 0.8% compared with 2005-06 (\$68.17m) (Table 14).

The Tasmanian State Service paid out \$23.61m during 2006-07, an increase of 22.0% on the \$19.36m paid in 2005-06.

Self-insurers reported a decrease in total payments in 2006-07 compared to 2005-06, of 19.1%, down to \$8.27m.



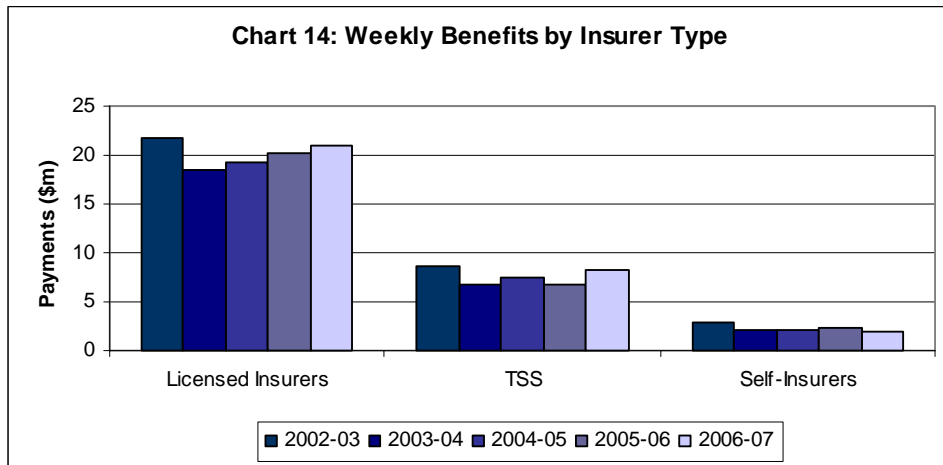
### Weekly benefits (income replacement payments)

Licensed insurers paid \$20.92m in weekly benefits during 2006-07, an increase of 3.7% on 2005-06 (\$20.17m). This was 67.2% of the total weekly benefits paid out by all insurer types during 2005-06 (Table 16).

During 2006-07, the Tasmanian State Service paid out \$8.34m in weekly benefits, an increase of 22.7% relative to 2005-06 (\$6.80m).

Self-insurers weekly benefits payments decreased by 20.0% in 2006-07 compared to

2005-06, down to \$1.87m.

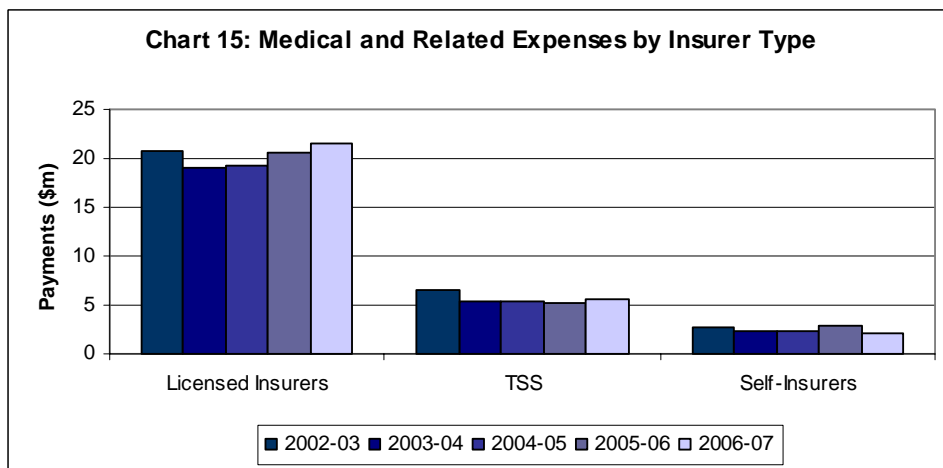


**Medical and related payments**

Licensed insurers accounted for 73.8% of all *Medical and related payments*, a total of \$21.50m. This was a 4.3% increase on 2005-06 figures, or an extra \$0.88m (Table 17).

The Tasmanian State Service paid \$0.44m more in 2006-07 in medical payments than they did in 2005-06, an 8.7% increase.

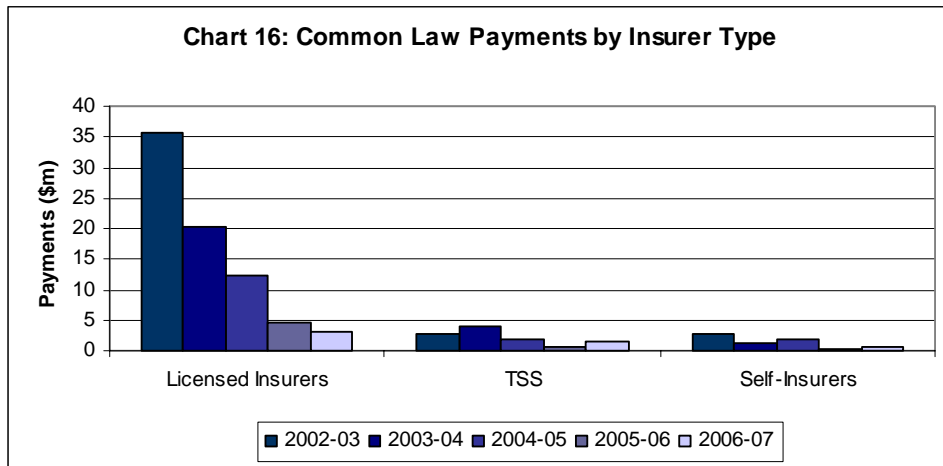
Self-insurers had the greatest proportional change in *Medical and related payments*, falling by 28.1% to \$2.07m in 2006-07 compared with 2005-06 (\$2.88m). However, 2005-06 had in turn been a 25.6% increase on the previous year, 2004-05, which paid out \$2.31m in medical payments.



**Common law payments**

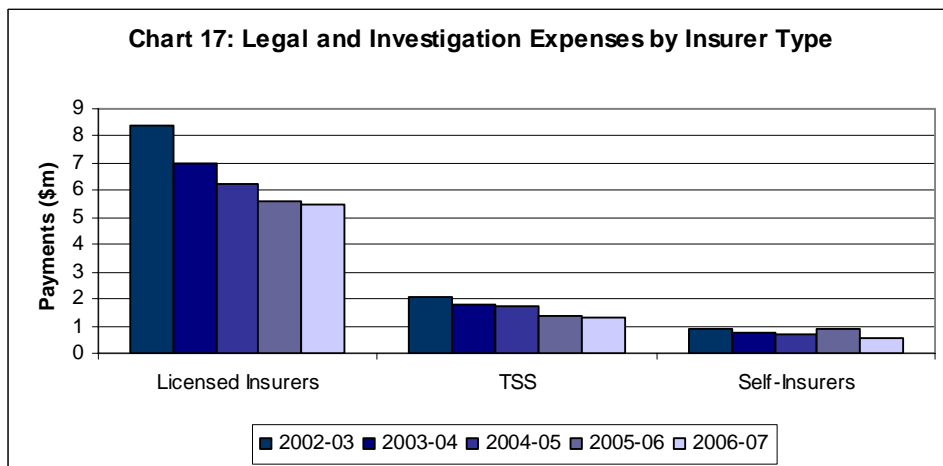
The common law payments made by both the Tasmanian State Service and self-insurers more than doubled between 2005-06 and 2006-07 (Table 18). The Tasmanian State Service increased from \$0.60m to \$1.47m, an increase of 147.1%, and self-insurers rose 112.1% to \$0.67m compared to \$0.32m the previous year.

In previous years, licensed insurers had accounted for around 80% of the total common law payments made during a year. However, due to the increases in payments by the Tasmanian State Service and self-insurers, as well as a 34.1% drop in payments by licensed insurers, the proportion has fallen to 58.9% in 2006-07.



### **Legal and investigation payments**

*Legal and investigation payments* fell in 2006-07 compared with 2005-06 for all insurer types (Table 19). The greatest decrease was for self-insurers, where payments against legal and investigation expenses fell by 37.1%. However, this was in comparison to 2005-06, which was unusually high relative to other years, and itself a 35.1% increase on 2004-05. Licensed insurers fell by 3.2% and the Tasmanian State Service by 5.1%.



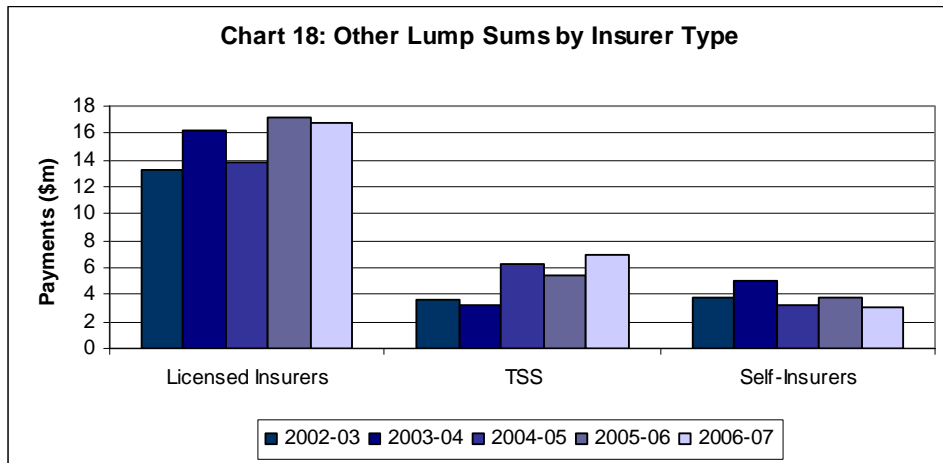
### **Other lump sum payments**

In 2006-07, *Other lump sum payments* by licensed insurers increased by 3.4% compared with 2005-06, to a total of \$16.67m (Table 20).

For *Other lump sum payments*, the Tasmanian State Service increased by 26.8% in 2006-07 compared with 2005-06, to \$6.94m.

Self-insurers have been variable over the past five years for *Other lump sum*

payments. In 2006-07, self-insurers paid out 18.5% less compared with 2005-06.



## Scheme Expenditure - Administration Costs

### Overall

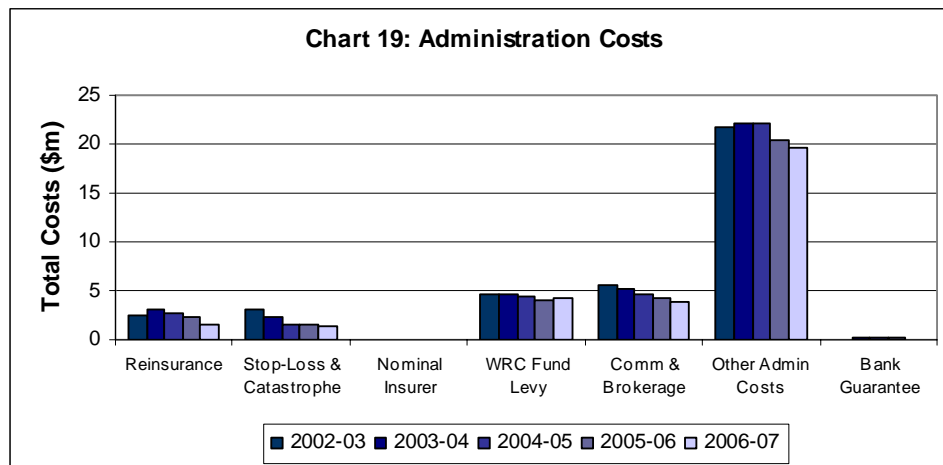
Insurers incur various administration costs in the course of writing workers compensation insurance policies and managing claims.

Total administration costs have remained relatively constant between 2002-03 and 2004-05 at around \$35-37m. Costs have decreased in the past two years. In 2006-07 administration costs were \$30.92m, a decrease of 5.3% from the previous year (Table 21).

Except for the *Workers rehabilitation and compensation fund levy* category, there has been an across the board decrease in all the Administration Cost categories. The *Re-insurance* and *Stop-loss and catastrophe* categories decreased by 26.4% and 16.1% respectively. These lower insurer costs are most likely a reflection of lower claim numbers and lower average claim payments in recent years.

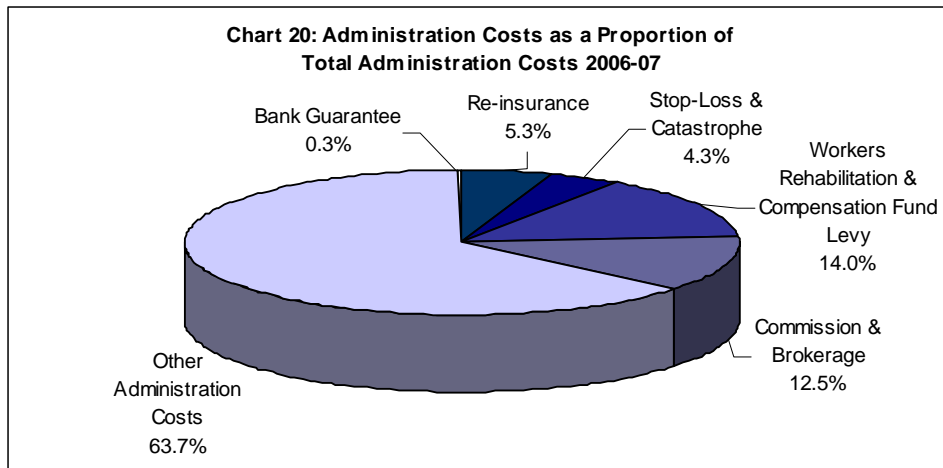
The *Workers rehabilitation and compensation fund levy* increased 6.9% relative to the previous year, however it remains at a level lower the years 2002-03 to 2004-05.

The Nominal Insurer<sup>6</sup> has not sought funds from insurers since 2001-02.



In 2006-07, *General administration* costs accounted for nearly two thirds (63.7%) of total administration costs. *Workers compensation fund levy* accounts for 14.0% and commissions and brokerage accounts for 12.5%.

<sup>6</sup> The Nominal Insurer is the body established by the *Workers Rehabilitation and Compensation Act 1988* to ensure workers are not disadvantaged in circumstances where an employer does not hold a policy for workers compensation insurance, cannot be located, has been declared bankrupt or has defaulted in payment.

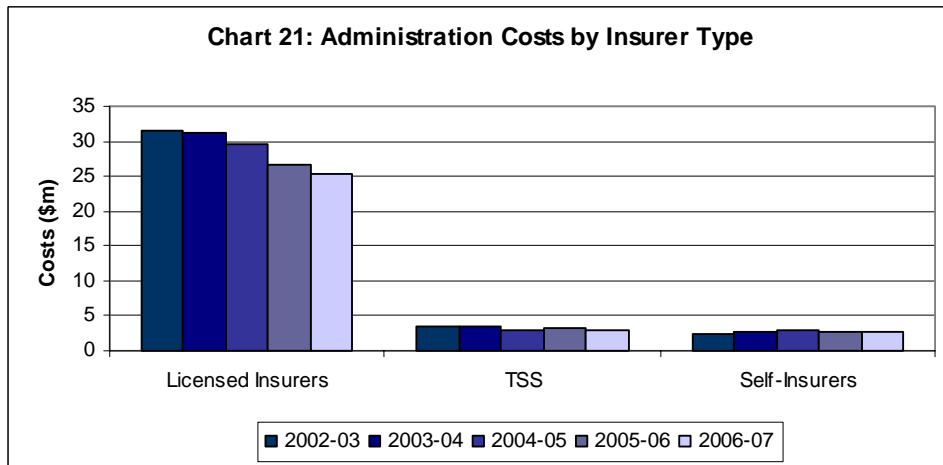


### Administration Costs by Insurer Type

Total administration costs for licensed insurers decreased from \$26.77m in 2005-06 to \$25.41m in 2006-07 a decrease of 5.1%. Administration costs for licensed insurers represent approximately 82% of all total costs (Table 22).

Total administration costs for self-insurers decreased by 7.8% from \$2.78m in 2005-06 to \$2.56m in 2006-07.

Total administration costs for the Tasmanian State Service decreased by 4.9% from \$3.10m in 2005-06 to \$2.95m in 2006-07.



## Scheme Expenditure - Breakdown

### Overall

The *Payments* section and the *Administration Costs* section detailed payments and administration costs expenditure of the scheme.

This section examines the disbursement of payments and administration costs to determine the proportion of scheme expenditure that goes to benefit workers (either directly or indirectly) as compared to administration costs.

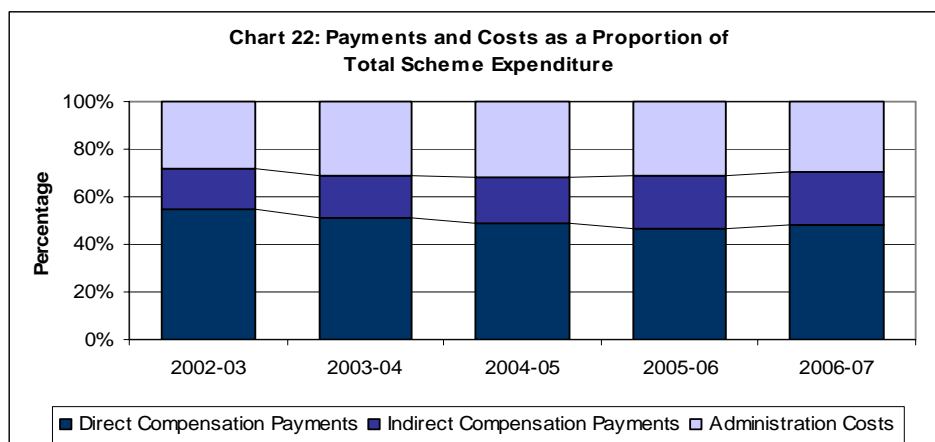
Scheme expenditure has been organised into the following categories:

- Direct compensation payments – payments directly to an injured worker including weekly benefits, common law payments and lump sum payments.
- Indirect compensation payments – payments which benefit the injured worker but are paid on their behalf to other entities. Medical and rehabilitation expenses for example.
- Administration costs – all administration costs plus legal and investigation payments.

The table and Chart 22 below show each of these categories as a percentage of total scheme expenditure.

**Breakdown of Total Scheme Expenditure**

Payment Year	Direct Compensation Payments	Indirect Compensation Payments	Administration Costs
2002-03	55%	17%	28%
2003-04	51%	18%	31%
2004-05	49%	19%	32%
2005-06	47%	22%	31%
2006-07	48%	22%	29%



The table and graph above show the percentage of total payments going directly to injured workers has been decreasing over the past five years, from 55% to 48%. The proportion of indirect payments has increased over the period from 17% to 22%. When combined, the direct payments and indirect payments represent the proportion of scheme payments expended for the benefit of the injured worker. This

proportion decreased between 2002-03 (72%) and 2004-05 (68%) but then increased again in both 2005-06 (69%) and 2006-07 (71%).

Conversely, the proportion of administration costs increased from 2002-03 (28%) to 2004-05 (32%) but decreased again in both 2005-06 (31%) and 2006-07 (29%).

These results show that while there has been a shift in the proportion of direct and indirect payments, there has been little change in the overall level of scheme expenditure for the benefit of the injured worker compared to administration costs.

### By Insurer

The table below shows each of the expenditure categories as a percentage of total scheme expenditure for each insurer type.

The proportion of direct compensation payments for licensed insurers has been trending downwards while the percentage of indirect payments and administration costs have been trending upwards, though administration costs have decreased in the most recent two years.

The make-up of the proportions for the Tasmanian State Service has fluctuated over the past five years. The Tasmanian State Service has the lowest percentage of administration costs – consistently less than half that of licensed insurers. This may be the result of the Tasmanian State Service not having administration costs relating to reinsurance, catastrophe insurance, brokerage fees and bank guarantees which lessens their administration costs considerably relative to the other insurer types. It may also in part be due to the effect of economies of scale from having one centralised claims management office managing a large number of claims.

The proportion of direct compensation payments for self-insurers had been decreasing between 2002-03 and 2005-06 but increased again in 2006-07. The percentage of indirect payments, though volatile, has been trending upwards over the past five years. Administration costs have increased dramatically to 29% in 2006-07.

**Breakdown of Total Scheme Expenditure by Insurer**

Payment Year	Insurer Type	Direct Compensation Payments	Indirect Compensation Payments	Administration Costs
2002-03	Licensed Insurers	54%	16%	30%
	TSS	56%	24%	20%
	Self-Insurers	61%	17%	22%
2003-04	Licensed Insurers	49%	17%	34%
	TSS	57%	22%	21%
	Self-Insurers	59%	16%	25%
2004-05	Licensed Insurers	45%	19%	36%
	TSS	61%	21%	18%
	Self-Insurers	55%	18%	28%
2005-06	Licensed Insurers	44%	22%	34%
	TSS	57%	23%	20%
	Self-Insurers	49%	22%	28%
2006-07	Licensed Insurers	44%	23%	33%
	TSS	63%	21%	16%
	Self-Insurers	52%	19%	29%

## Premiums

### Actual Industry Average Premium Rates for the Top 50 Industries

The top 50 industries were ranked based on the number of employers, earned premiums and earned wages.

#### ***Top 50 industries based on number of employers***

In 2006-07 the top 50 industries consisted of 8,926 employers, accounting for 60.0% of all employers (14,883) (Table 25).

The actual average premium rates earned by insurers varied considerably by industry. Among the top 50 industries based on number of employers, the highest average premium rates for all insurers were recorded for *logging* (8.11%), *sheep farming* (5.95%) and *sheep-beef cattle farming* (5.71%). The lowest average premium rates were recorded for *specialist medical services* (0.47%), *accounting services* (0.52%), *real estate agents* (0.52%) and *services to finance and investment, not elsewhere classified* (0.54%).

#### ***Top 50 industries based on total earned premium***

During 2005-06 the total earned premium for the top 50 industries was \$54.82m, representing 55.1% of total earned premium (\$99.41m) (Table 25).

Again, the actual average premium rates earned by insurers varied considerably by industry. Among the top 50 industries based on earned premiums, the highest actual average premium rates for all insurers were recorded for *logging* (8.11%), *sheep farming* (5.95%), *sheep-beef cattle farming* (5.71%) and *meat processing* (5.58%). The lowest actual average premium rates were recorded for *electricity supply* (0.34%), *higher education* (0.40%), *business management services* (0.84%) and *car retailing* (0.84%).

#### ***Top 50 industries based on total earned wages***

During 2005-06 the total earned wages for the top 50 industries was \$2.9b, representing 56.6% of the total earned wages (\$5.2b) (Table 25).

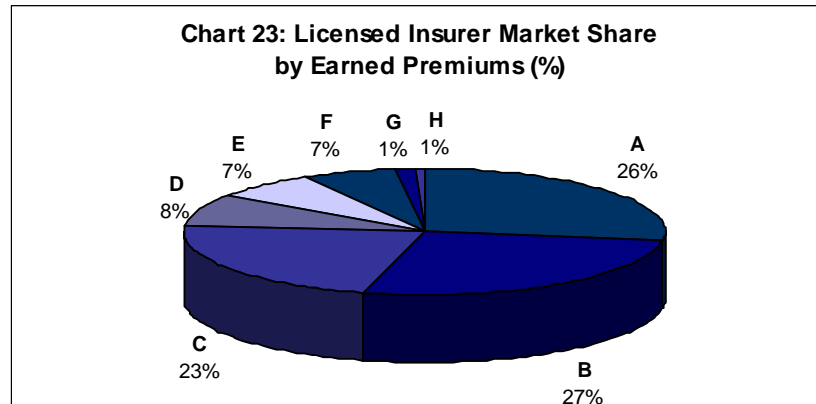
The highest actual average premium rates were recorded for *logging* (8.11%), *road freight transport* (3.80%) and *contract staff services* (3.70%). The lowest actual average premium rates were recorded for *electricity supply* (0.34%), *higher education* (0.40%) and *specialist medical services* (0.47%).

## Market share and worker coverage

### Market Share by Insurer

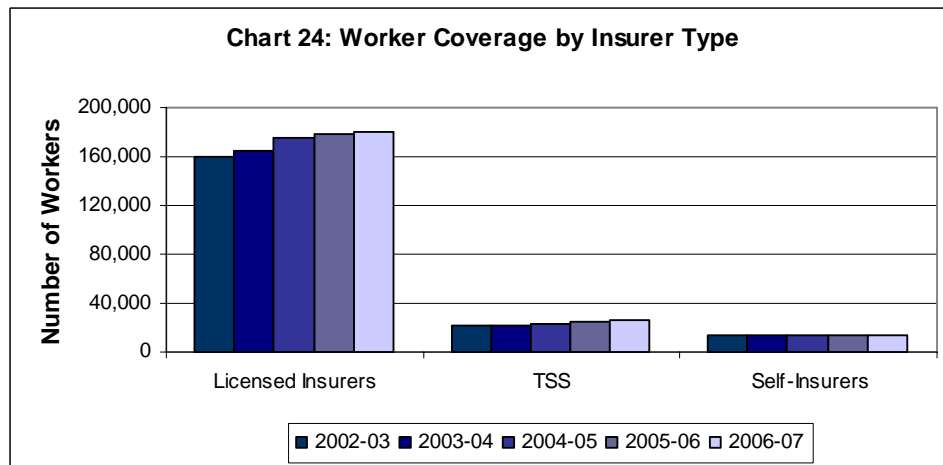
Measuring market share as a percentage of the total earned premium pool, individual insurers' market share in 2006-07 ranged from 0.6%<sup>7</sup> to 27.5%. Using total earned wages instead of total earned premium to determine market share yields similar results, with the range between 0.9% and 29.5% (Table 23).

In 2006-07, the three largest insurers held 76.7% of the total earned premium, and accounted for 78.0% of total earned wages.



### Worker Coverage by Insurer Type

The number of workers covered by policies<sup>8</sup> increased in 2006-07 compared with 2005-06, by 1.6% or approximately 3,400 workers. The proportion of workers covered by policies with each insurer type has remained constant over the past five years, with proportions in 2006-07 of 81.8% for licensed insurers, 11.9% for the Tasmanian State Service, and 6.3% for self-insurers (Table 24).



<sup>7</sup> It should be noted that licensed insurers are not necessarily licensed to insure all industry types and thus may have a more restricted share of the market.

<sup>8</sup> Number of workers declared by employers to be covered by Tasmanian workers compensation insurance. This should not be confused with the number of people employed in Tasmania.

## Notes

### Report Year versus Accident Year

Report year relates to the year (July to June) when claims were reported by employers to their insurer. Accident year relates to the year when the accident or injury occurred.

The data in this report is presented using report year. While it is recognised accident year information is important both for injury intervention and workers compensation points of view, the use of accident year data for the purpose of general statistical reporting, particularly better comparability of numbers from year to year to track trends, can be problematic. The various problems include: long latency occupational diseases or illnesses that usually take time to be diagnosed and reported; administrative inefficiencies which may contribute to delays in reporting of claims; the maximum period allowed for claim lodgement following an injury as prescribed under statute.

Analysis of trends using accident year data is likely to produce different results, unless appropriate allowance for claims development (incurred but not reported (IBNR)) is factored into the data. While this is achievable when reporting in aggregate numbers, this can be much more complicated when reporting at a more detailed level, for example, tracking trends in industries, occupations or type of injuries.

### Adjustments of payments and costs for inflation

The analysis of claim payments and costs in this report has been based on claim payments expressed in constant November 2006 dollars. However, the relevant tables in Appendix A have been expressed in both historical and constant November 2006 dollars. Historical dollars is the actual dollar amount as recorded at the time of payment. Constant November 2006 dollars is the value in November 2006 of amounts paid in past years; that is, the actual dollar amount paid in past years adjusted to take into account the effect of inflation.

Payments have been adjusted for inflation using the Australian Bureau of Statistics (ABS) trend series data on *Average Weekly Earnings (AWE) for Tasmania, November quarter series, full-time adult persons ordinary time earnings*. The November quarter has been selected as this is approximately mid-way through each financial year.

The AWEs used were:

November 2002:	\$820.80
November 2003:	\$835.80
November 2004:	\$882.20
November 2005:	\$912.10
November 2006:	\$967.40

## Glossary

<i>Accident year</i>	Year when the occupational injury occurred or when the symptoms of the occupational illness or disease were first recognised.
<i>Administration costs</i>	Include reinsurance, stop loss/catastrophe insurance, contribution to the Nominal Insurer, contribution to the Workers Rehabilitation and Compensation Fund, commissions to brokers/agents, and other administrations costs (i.e., operating expenses in respect of workers compensation such as overhead/personnel costs, premises/office accommodation, motor vehicles, entertainment and travel, communications, advertising and promotion, professional fees for accounting, audit, management, legal interpretations (unless they relate to a specific claim in which case they should be reported as claim costs), head office expenses, safety and medical advice, finance such as banking fees and charges on transactions, and computing).
<i>Allied medical costs</i>	Costs associated with services provided by dentists, chiropractors, opticians, physiotherapists, podiatrists, chemists, radiologists (including x-rays), and/or payments relating to provision, maintenance, repair, adjustment or replacement of artificial limbs, eyes or teeth, crutches, splints, spectacles and other medical and surgical aids.
<i>ANZSIC</i>	Australian and New Zealand Standard Industrial Classification 1993 - A system of industry classification developed by the Australian Bureau of Statistics (ABS).
<i>Average claim cost</i>	Estimated as total incurred cost divided by the total number of claims.
<i>Average premium rate</i>	Earned premium as a percentage of earned wages.
<i>Claim payments</i>	Payments made in respect to a claim for workers compensation and covers all the statutory benefits or entitlements provided for in the Tasmanian Workers Rehabilitation and Compensation Act 1988 (the Act). Claim payments do not include payments for claims incurred prior to the 1988 Act.
<i>Common law payment</i>	<p>Represents the total economic loss component of a common law settlement or judgement after deduction of amounts for contingencies and contributory negligence. Includes any amount for pain and suffering, permanent impairment, loss of superannuation, legal expenses and future medical costs.</p> <p>Accidents prior to 1 July 2001—common law payment represents settlement for a claim where a writ has been served with respect to such claim.</p> <p>Accidents from 1 July 2001—access to common law is restricted to claims with whole of person impairment (WPI) medically assessed to be 30% or more. A writ being served is immaterial in this case because of the 30% WPI minimum threshold.</p>

<i>Death benefit</i>	<p><u>Lump sum</u>—benefit paid to a worker’s dependant or family member(s) as a result of work related death of that worker (details in section 67 of the Act).</p> <p><u>Weekly benefit to spouse</u>—weekly payment made in addition to any lump sum payable that is made to the spouse of the deceased worker (details in section 67A of the Act).</p> <p><u>Weekly benefit to children</u>—weekly payment made in addition to any lump sum payable and any weekly benefit to the deceased worker’s spouse that is made to the child(ren) of the deceased worker (details in section 67A of the Act).</p>
<i>Doctors costs</i>	<p>Costs of services relating to treatment and reports from treating doctors, including anaesthetists, for services provided in either private clinics or public and private hospitals. Include outpatient charges for doctors’ services.</p> <p>Costs also include those relating to medical reviews commissioned by the insurer that are:</p> <ul style="list-style-type: none"> <li>– Related to the medical treatment of the worker; and are</li> <li>– Clearly attributable to a specific claim.</li> </ul>
<i>Earned premium</i>	<p>This is the amount of premium allocated to a given period from actual premiums collected during the previous and current period. It allocates each premium to the period of risk, irrespective of when the premium was actually paid. For example, a premium record that has an annual premium of \$1,000 but only nine months fall within the period being reported will contribute \$750 (<math>=\\$1,000 \times 0.75</math>) to earned premium.</p>
<i>Earned wages</i>	<p>This is the amount of wages allocated to a given period from actual wages expected to be earned by workers covered by a policy. For example, a policy record that has an annual wages coverage of \$100,000 but only nine months fall within the period being reported will contribute \$75,000 (<math>=\\$100,000 \times 0.75</math>) to earned wages.</p>
<i>Compensable Fatalities</i>	<p>Work related deaths where the deceased workers’ dependants or family members have made a claim for compensation. Note that the number of compensable fatalities underestimates the number of work related fatalities because this number does not include deaths occurring to other workers such as contractors and the self-employed.</p>
<i>Hospital cost</i>	<p>This includes all expenses billed by hospitals. It covers charges for inpatient hospital services and includes cost of bed, operating theatre and other hospital facilities. It does not include outpatient charges. Outpatient charges billed by hospitals are included in either doctors’ costs or allied medical costs, as appropriate.</p>
<i>Impairment payment</i>	<p>Payment made to worker based on level of impairment sustained by worker due to injury (details in sections 71, 72 and 73 of the Act).</p>
<i>Incidence rate</i>	<p>The number of claims per thousand workers. Used to eliminate distorting effects of the size of the workforce and allow comparison of relative performance.</p>

<i>Investigation costs</i>	Costs of claims investigations such as provision of medico-legal reports, services of a loss assessor/adjuster, police reports, court attendances of doctors and witnesses during the course of investigation, etc.
<i>Legal costs</i>	Costs associated with services provided by lawyers/legal practitioners, payments made in respect to legal advice, legal representation and costs arising from Workers Rehabilitation and Compensation Tribunal proceedings, and legal costs incurred by worker or insurer.
<i>Licensed insurers</i>	Insurers that hold a licence to write workers compensation in Tasmania. A licence is one that is issued and is in force under Division 2, part IX of the Act.
<i>Lost time claims</i>	Claims involving a worker's absence from work of one full day (or shift) or more due to a workplace injury.
<i>Maims payment</i>	Payment relating to amounts paid for specific injuries under the Table of Maims. This is relevant only to claims with date of accident prior to 1 July 2001.
<i>Medical costs</i>	Sum of costs associated with doctor, hospital, rehabilitation, allied medical services and miscellaneous costs incurred by a worker to undertake medical treatment.
<i>Miscellaneous costs</i>	Costs relating to travelling or accommodation expenses incurred by worker to undertake medical treatment, including road or air ambulance, worker's transport (at insurer's request), and clothing. Also includes costs associated with modifications to the home as part of rehabilitation. Also includes payments relating to funeral expenses for accidents incurred from 1 July 2001.
<i>Nominal Insurer</i>	The Nominal Insurer is the body established to ensure workers are not disadvantaged in circumstances where an employer does not hold a policy for workers compensation insurance, cannot be located, has been declared bankrupt or has defaulted in payment. The Nominal Insurer Scheme is administered by a committee drawn from insurers and self-insurers and is funded by contributions from licensed and self-insurers.
<i>Settlement</i>	This relates to lump sum settlements for claims settled by common law release but for which no writ was issued. This amount includes legal costs incurred by worker and/or insurer.
<i>Outstanding case estimates</i>	Amount of liability that is yet to be paid for each claim and as estimated by insurers.
<i>Payment year or payment period</i>	Period when payments were made on workers compensation claims irrespective of when the injury occurred or when the claim was lodged. It must be noted that the payment year data used in this report cover only those claims lodged since the introduction of the 1988 Act.
<i>Premium</i>	Insurance levy paid by an insured employer for a given period of time to cover the compensation costs in respect of that insured employer's worker. Usually estimated as a percentage of wages.

<i>Redemption</i>	A lump sum amount paid to an injured worker, on application, which covers payment for weekly benefits or income maintenance for the period for which weekly benefits remain payable.
<i>Rehabilitation cost</i>	Cost directly associated with rehabilitation service provides. Includes modifications to the workplace but not the home.
<i>Self-insurers</i>	Employers who hold a permit for self-insurance for workers compensation in Tasmania. A licence is one that is issued and is in force under Division 2, part IX of the Act.
<i>Tasmanian State Service (TSS)</i>	Includes all workers employed by the State Government with workers compensation insurance arrangements being managed by the Tasmanian Risk Management Fund.
<i>Total incurred cost</i>	Calculated as: All payments made up to end of a period plus insurers' outstanding case estimates as at end of the same period. Note that total incurred cost includes no allowance for administration expenses.
<i>Wages</i>	Amount of remuneration declared by employers for workers compensation premium calculation purposes. The guidelines on the definition of wages is available from WorkCover Tasmania and specifies relevant inclusions and exclusions for determining the amount of wages to be declared for premium calculation.
<i>Weekly benefit</i>	Amount paid to a worker to cover loss of income due to injury.

**Appendix A**

**STATISTICAL TABLES**

**WORKERS COMPENSATION  
STATISTICAL REPORT**

**JULY 2006 – JUNE 2007**

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Table 1: Claims Development

Accident Year	Report Year																	
	Prior to 1991-92	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	
Prior to 1991-92	42,820	1,027	64	17	188	16	4	2	1			1						
1991-92		18,382	1,418	43	8	5	7	1	4			1						
1992-93			18,033	1,305	47	7	6	3	1	2	1			1				
1993-94				18,175	1,423	27	6	4	2	1								
1994-95					17,967	1,269	22	15	2	1	1	1						
1995-96						15,705	1,176	24	10	8	3	2	1	1				
1996-97							13,764	878	18	8	4	2	1	1				
1997-98								12,324	865	10	7	8	2					
1998-99									11,578	792	10	3	4	3	2			
1999-00										11,020	23	5	3	5	1			
2000-01											726	31	8	4	4			
2001-02												783	16	7	2			
2002-03													757	16	6			
2003-04														726	16			
2004-05															9,484	723		
2005-06																9,259	14	
2006-07																	731	
Report Year Total	42,820	19,409	19,515	19,540	19,633	17,029	14,985	13,251	12,481	11,842	11,362	10,555	10,480	10,259	10,248	10,019	9,726	
																		8,970

**Table 2: Number of Claims Reported by Insurer Type**

<i>Insurer Type</i>	<i>Report Year</i>					<i>% change 2005-06 to 2006-07</i>
	<i>2002-03</i>	<i>2003-04</i>	<i>2004-05</i>	<i>2005-06</i>	<i>2006-07</i>	
Licensed	7,924	7,797	7,901	7,653	7,511	-1.9
Self	970	912	818	783	631	-19.4
TSS	1,586	1,550	1,529	1,583	1,584	0.1
All insurers	10,480	10,259	10,248	10,019	9,726	-2.9

**Table 3: Number of Claims by Industry Division**

<i>Industry Division</i>	<i>Report Year</i>					<i>% change 2005-06 to 2006-07</i>
	<i>2002-03</i>	<i>2003-04</i>	<i>2004-05</i>	<i>2005-06</i>	<i>2006-07</i>	
Manufacturing	2,373	2,240	2,104	2,017	2,064	2.3
Health and Community Services	1,247	1,142	1,201	1,191	1,251	5.0
Retail Trade	1,040	1,014	1,018	1,074	969	-9.8
Construction	608	648	771	811	813	0.2
Government Administration & Defence	727	786	656	728	728	0.0
Education	705	698	708	670	675	0.7
Property and Business Services	582	670	683	716	659	-8.0
Personal and Other Services	507	477	460	438	466	6.4
Transport and Storage	532	517	541	498	429	-13.9
Wholesale Trade	365	377	402	389	364	-6.4
Agriculture, Fishing and Hunting	568	557	593	366	341	-6.8
Accommodation, Cafes & Restaurants	287	277	303	291	265	-8.9
Cultural and Recreational Services	200	159	161	197	177	-10.2
Forestry	297	281	221	178	171	-3.9
Mining	192	128	126	172	135	-21.5
Electricity, Gas and Water Supply	105	133	126	120	101	-15.8
Finance and Insurance	103	116	131	115	84	-27.0
Communication Services	42	39	43	48	34	-29.2
All industries	10,480	10,259	10,248	10,019	9,726	-2.9

**Table 4: Incidence Rate by Industry Division**

Industry Division	Report Year					% change 2005-06 to 2006-07
	2002-03	2003-04	2004-05	2005-06	2006-07	
Manufacturing	109.7	102.9	99.6	94.4	95.9	1.6
Health and Community Services	60.6	53.9	53.2	51.9	49.4	-4.8
Retail Trade	35.4	32.6	31.6	32.1	28.4	-11.7
Construction	76.7	78.5	72.5	76.7	76.2	-0.7
Government Administration & Defence	65.9	68.4	56.7	61.2	62.9	2.7
Education	45.6	44.3	42.4	39.6	41.2	4.1
Property and Business Services	30.8	36.8	33.1	32.4	26.5	-18.1
Personal and Other Services	61.4	60.2	56.5	55.0	58.2	5.8
Transport and Storage	71.1	65.0	64.6	59.6	53.3	-10.7
Wholesale Trade	54.2	54.2	53.3	50.2	49.1	-2.2
Agriculture, Fishing and Hunting	31.7	29.7	30.9	19.7	19.3	-2.0
Accommodation, Cafes & Restaurants	25.9	23.3	23.0	21.4	20.3	-5.0
Cultural and Recreational Services	36.5	28.7	26.2	31.3	28.3	-9.5
Forestry	132.7	91.0	69.9	56.7	56.9	0.5
Mining	114.9	79.9	71.4	75.1	72.9	-3.0
Electricity, Gas and Water Supply	50.9	62.3	56.6	83.3	44.9	-46.1
Finance and Insurance	21.0	22.2	24.8	20.9	14.8	-29.2
Communication Services	36.5	23.2	23.6	28.0	20.7	-26.2
All industries	54.0	51.2	48.3	46.4	44.3	-4.5

**Table 5: Worker to Employer - % of Claims Reported Within X Days**

Number of Work Days	Report Year (%)				
	2002-03	2003-04	2004-05	2005-06	2006-07
0	11.9	11.6	12.7	13.6	13.5
5	49.9	48.2	50.4	48.4	48.7
10	69.8	68.4	70.5	68.4	68.5
15	79.1	78.1	79.7	78.3	78.4
20	84.7	83.7	84.9	83.7	83.9
25	88.0	87.4	88.5	87.2	87.6
30	90.1	89.6	90.4	89.8	89.9
35	91.6	91.1	91.9	91.5	91.7
40	92.9	92.5	93.1	92.8	93.1
45	93.9	93.6	94.0	93.7	94.1
50	94.8	94.4	94.8	94.5	94.9
55	95.4	95.0	95.4	95.0	95.4
60	96.0	95.6	96.0	95.6	96.0

**Table 6: Employer to Insurer - % of Claims Taking > 5 Days to be Reported**

Number of Days	Report Year					% change 2005-06 to 2006-07
	2002-03	2003-04	2004-05	2005-06	2006-07	
>5 days	22.5%	22.1%	22.9%	23.7%	22.9%	-3.4%

**Table 7: Days Lost by Type of Insurer**

<i>Insurer Type</i>	<i>Payment Year (\$m)</i>					<i>% change 2005-06 to 2006-07</i>
	<i>2002-03</i>	<i>2003-04</i>	<i>2004-05</i>	<i>2005-06</i>	<i>2006-07</i>	
<b>Number of Days Lost</b>						
Licensed Insurers	153,110	126,789	131,318	143,213	152,792	6.7
TSS	47,976	42,577	49,329	41,690	48,329	15.9
Self-Insurers	13,093	11,691	12,011	12,543	11,016	-12.2
All insurers	214,179	181,057	192,658	197,446	212,137	7.4
<b>Weekly Benefit Payments (in constant November 2006 dollars)</b>						
Licensed Insurers	21.69	18.53	19.20	20.17	20.92	3.7
TSS	8.61	6.69	7.54	6.80	8.34	22.7
Self-Insurers	2.87	2.20	2.07	2.33	1.87	-20.0
All insurers	33.17	27.42	28.82	29.30	31.13	6.2

**Table 8: Estimated Incurred Cost**

	<i>Report Year</i>					<i>% change 2005-06 to 2006-07</i>
	<i>2002-03</i>	<i>2003-04</i>	<i>2004-05</i>	<i>2005-06</i>	<i>2006-07</i>	
<b>in constant November 2006 dollars</b>						
Number of reported claims	10,480	10,259	10,248	10,019	9,726	-2.9
Total estimated incurred cost at 30 June each year (\$m)	97.41	89.47	91.82	80.89	78.84	-2.5
Average total estimated incurred claim cost at 30 June each year (\$)	9,295	8,721	8,960	8,074	8,106	0.4
Total estimated incurred cost at 30 June 2007 (\$m)	91.47	90.33	93.66	82.51	78.84	-4.4
Average total estimated incurred claim cost at 30 June 2007 (\$)	8,728	8,805	9,140	8,236	8,106	-1.6

**Table 9: Average Estimated Incurred Cost by Insurer Type**

<i>Insurer Type</i>	<i>Report Year</i>					<i>% change 2005-06 to 2006-07</i>
	<i>2002-03</i>	<i>2003-04</i>	<i>2004-05</i>	<i>2005-06</i>	<i>2006-07</i>	
<b>in historic/current dollars</b>						
Licensed Insurers	7,970	8,173	8,564	7,891	8,061	2.1
TSS	9,494	6,068	6,847	7,233	8,747	20.9
Self-Insurers	4,574	4,568	6,846	5,655	7,041	24.5
All insurers	7,886	7,535	8,171	7,612	8,106	6.5
<b>in constant November 2006 dollars</b>						
Licensed Insurers	9,394	9,460	9,391	8,370	8,061	-3.7
TSS	11,190	7,023	7,508	7,672	8,747	14.0
Self-Insurers	5,391	5,288	7,507	5,998	7,041	17.4
All insurers	9,295	8,721	8,960	8,074	8,106	0.4

**Table 10: Scheme Expenditure - Total Payments**

Type of Payment	Payment Year (\$m)					% change 2005-06 to 2006-07
	2002-03	2003-04	2004-05	2005-06	2006-07	
<b>in historical/current dollars</b>						
Weekly Benefits	28.14	23.69	26.28	27.63	31.13	12.7
Medical & Related	25.39	23.10	24.57	26.97	29.12	8.0
Common Law	35.21	22.05	14.76	5.26	5.22	-0.7
Legal & Investigation	9.61	8.25	7.85	7.47	7.33	-1.8
Other Lump Sums	17.53	21.07	21.18	24.84	26.70	7.5
Total payments	115.88	98.16	94.64	92.17	99.50	7.9
<b>in constant November 2006 dollars</b>						
Weekly Benefits	33.17	27.42	28.82	29.30	31.13	6.2
Medical & Related	29.92	26.74	26.95	28.60	29.12	1.8
Common Law	41.49	25.53	16.18	5.58	5.22	-6.4
Legal & Investigation	11.33	9.54	8.61	7.92	7.33	-7.4
Other Lump Sums	20.67	24.38	23.23	26.35	26.70	1.3
Total payments	136.58	113.61	103.78	97.76	99.50	1.8
<b>as % of total payments</b>						
Weekly Benefits	24.3	24.1	27.8	30.0	31.3	4.4
Medical & Related	21.9	23.5	26.0	29.3	29.3	0.0
Common Law	30.4	22.5	15.6	5.7	5.2	-8.0
Legal & Investigation	8.3	8.4	8.3	8.1	7.4	-9.1
Other Lump Sums	15.1	21.5	22.4	27.0	26.8	-0.5
Total payments	100.0	100.0	100.0	100.0	100.0	0.0

**Table 11: Medical and Related Payments**

Type of Payment	Payment Year (\$m)					% change 2005-06 to 2006-07
	2001-02	2002-03	2003-04	2004-05	2005-06	
<b>in historical/current dollars</b>						
Doctor	8.72	8.13	8.90	9.61	10.36	7.8
Hospital	2.99	3.16	3.09	3.60	3.69	2.7
Rehabilitation	7.24	6.07	6.42	6.73	7.80	15.8
Allied Medical	4.85	4.30	4.56	4.88	5.10	4.4
Miscellaneous	1.58	1.44	1.61	2.14	2.17	1.3
Total	25.39	23.10	24.57	26.97	29.12	8.0
<b>in constant November 2006 dollars</b>						
Doctor	10.28	9.41	9.76	10.20	10.36	1.6
Hospital	3.53	3.66	3.38	3.81	3.69	-3.2
Rehabilitation	8.53	7.02	7.04	7.14	7.80	9.2
Allied Medical	5.72	4.98	5.00	5.18	5.10	-1.5
Miscellaneous	1.87	1.66	1.77	2.27	2.17	-4.5
Total	29.92	26.74	26.95	28.60	29.12	1.8
<b>as a % of total medical and related payments</b>						
Doctor	34.4	35.2	36.2	35.7	35.6	-0.2
Hospital	11.8	13.7	12.6	13.3	12.7	-4.9
Rehabilitation	28.5	26.3	26.1	25.0	26.8	7.2
Allied Medical	19.1	18.6	18.5	18.1	17.5	-3.3
Miscellaneous	6.2	6.2	6.6	7.9	7.4	-6.2
Total	100.0	100.0	100.0	100.0	100.0	0.0

**Table 12: Legal and Investigation Payments**

Type of Payment	Payment Year (\$m)					% change 2005-06 to 2006-07
	2002-03	2003-04	2004-05	2005-06	2006-07	
<b>in historical/current dollars</b>						
Legal Expenses	5.05	4.34	3.76	3.65	3.54	-3.2
Investigation Expenses	4.57	3.90	4.09	3.81	3.79	-0.5
Total	9.61	8.25	7.85	7.47	7.33	-1.8
<b>in constant November 2006 dollars</b>						
Legal Expenses	5.95	5.03	4.12	3.88	3.54	-8.7
Investigation Expenses	5.38	4.52	4.49	4.04	3.79	-6.2
Total	11.33	9.54	8.61	7.92	7.33	-7.4
<b>as a % of total legal and investigation expenses</b>						
Legal Expenses	52.5	52.7	47.9	48.9	48.3	-1.4
Investigation Expenses	47.5	47.3	52.1	51.1	51.7	1.3
Total	100.0	100.0	100.0	100.0	100.0	0.0

**Table 13: Other Lump Sum Payments**

Type of Payment	Payment Year (\$m)					% change 2005-06 to 2006-07
	2002-03	2003-04	2004-05	2005-06	2006-07	
<b>in historical/current dollars</b>						
Redemption	0.98	2.99	3.63	3.53	2.95	-16.5
Impairment Payments	0.48	1.18	0.84	0.46	1.96	320.9
Death Benefits	0.32	0.18	0.50	0.34	0.56	63.8
Settlements	15.76	16.72	16.21	20.51	21.23	3.5
Total	17.53	21.07	21.18	24.84	26.70	7.5
<b>in constant November 2006 dollars</b>						
Redemption	1.15	3.46	3.98	3.75	2.95	-21.3
Impairment Payments	0.56	1.36	0.92	0.49	1.96	296.9
Death Benefits	0.38	0.21	0.55	0.36	0.56	54.4
Settlements	18.57	19.35	17.78	21.75	21.23	-2.4
Total	20.67	24.38	23.23	26.35	26.70	1.3
<b>as a % of total other lump sums</b>						
Redemption	5.6	14.2	17.1	14.2	11.1	-22.3
Impairment Payments	2.7	5.6	4.0	1.9	7.3	291.7
Death Benefits	1.8	0.9	2.4	1.4	2.1	52.4
Settlements	89.9	79.4	76.5	82.5	79.5	-3.6
Total	100.0	100.0	100.0	100.0	100.0	0.0

**Table 14: Total Payments by Insurer Type**

Insurer Type	Payment Year (\$m)					% change 2005-06 to 2006-07
	2002-03	2003-04	2004-05	2005-06	2006-07	
<b>in historical/current dollars</b>						
Licensed Insurers	84.74	70.24	64.58	64.28	67.61	5.2
TSS	20.10	18.00	20.85	18.25	23.61	29.4
Self-Insurers	11.04	9.91	9.21	9.64	8.27	-14.2
All insurers	115.88	98.16	94.64	92.17	99.50	7.9
<b>in constant November 2006 dollars</b>						
Licensed Insurers	99.87	81.30	70.82	68.17	67.61	-0.8
TSS	23.69	20.83	22.87	19.36	23.61	22.0
Self-Insurers	13.02	11.47	10.10	10.23	8.27	-19.1
All insurers	136.58	113.61	103.78	97.76	99.50	1.8
<b>as a % of total</b>						
Licensed Insurers	73.1	71.6	68.2	69.7	68.0	-2.6
TSS	17.3	18.3	22.0	19.8	23.7	19.9
Self-Insurers	9.5	10.1	9.7	10.5	8.3	-20.5
All insurers	100.0	100.0	100.0	100.0	100.0	0.0

**Table 15: Common Law and Other Lump Sum Payments**

Payment Year	Common Law	Other Lump Sum Payments				Total other lump sums
		Other lump sums	Redemption	Settlement	Fatal	
<b>Number of payments</b>						
1991-92	150	107	170		6	279
1992-93	305	112	155	1	7	270
1993-94	323	132	222		15	363
1994-95	537	130	359		10	483
1995-96	654	173	295	39	6	499
1996-97	829	235	89	112	9	432
1997-98	820	166	27	147	13	344
1998-99	826	172	3	139	9	321
1999-00	913	108		349	8	464
2000-01	748	78		320	7	401
2001-02	729	61		307	9	375
2002-03	513	54	22	409	8	491
2003-04	280	53	76	344	6	475
2004-05	151	53	77	363	3	486
2005-06	64	23	73	343	5	442
2006-07	48	68	65	359	6	493
<b>Total lump sum payments (\$m) in constant November 2006 dollars</b>						
1991-92	8.41	2.36	7.94		0.63	10.92
1992-93	21.39	3.94	6.90	0.01	0.67	11.52
1993-94	23.12	3.48	13.72		0.92	18.12
1994-95	44.76	4.68	20.40		0.97	26.06
1995-96	46.89	4.86	18.40	1.22	0.85	25.34
1996-97	59.27	5.71	3.70	4.46	0.67	14.54
1997-98	54.00	3.78	1.28	4.51	0.86	10.44
1998-99	59.65	4.72	0.17	5.19	0.67	10.75
1999-00	59.26	1.82		16.43	0.39	18.64
2000-01	55.70	0.94	-0.03	15.43	0.56	16.91
2001-02	58.13	0.65	-0.07	11.38	0.70	12.67
2002-03	41.49	0.56	1.15	18.57	0.38	20.67
2003-04	25.53	1.36	3.46	19.35	0.21	24.38
2004-05	16.18	0.92	3.98	17.78	0.55	23.23
2005-06	5.58	0.49	3.75	21.75	0.36	26.35
2006-07	5.22	1.96	2.95	21.23	0.56	26.70
<b>Average lump sum payment (\$) in constant November 2006 dollars</b>						
1991-92	56,093	22,026	46,700		104,456	39,149
1992-93	70,140	35,218	44,500	6,881	95,600	42,660
1993-94	71,580	26,376	61,815		61,344	49,930
1994-95	83,347	36,009	56,834		97,293	53,949
1995-96	71,699	28,090	62,377	31,387	141,709	50,772
1996-97	71,497	24,283	41,552	39,847	74,440	33,651
1997-98	65,856	22,796	47,426	30,700	66,020	30,337
1998-99	72,219	27,456	57,750	37,330	74,012	33,491
1999-00	64,907	16,862		47,069	48,591	40,166
2000-01	74,465	12,098		48,226	80,156	42,160
2001-02	79,741	10,635		37,074	78,004	33,778
2002-03	80,887	10,389	52,405	45,412	47,331	42,090
2003-04	91,164	25,686	45,513	56,252	35,356	51,333
2004-05	107,159	17,383	51,656	48,976	182,670	47,788
2005-06	87,205	21,420	51,328	63,413	72,068	59,617
2006-07	108,815	28,753	45,394	59,148	92,727	54,150

**Table 16: Weekly Benefit Payments by Insurer Type**

Insurer Type	Payment Year (\$m)					% change 2005-06 to 2006-07
	2002-03	2003-04	2004-05	2005-06	2006-07	
<b>in historical/current dollars</b>						
Licensed Insurers	18.40	16.01	17.51	19.02	20.92	10.0
TSS	7.30	5.78	6.88	6.41	8.34	30.1
Self-Insurers	2.44	1.90	1.89	2.20	1.87	-15.1
All insurers	28.14	23.69	26.28	27.63	31.13	12.7
<b>in constant November 2006 dollars</b>						
Licensed Insurers	21.69	18.53	19.20	20.17	20.92	3.7
TSS	8.61	6.69	7.54	6.80	8.34	22.7
Self-Insurers	2.87	2.20	2.07	2.33	1.87	-20.0
All insurers	33.17	27.42	28.82	29.30	31.13	6.2
<b>as a % of total</b>						
Licensed Insurers	65.4	67.6	66.6	68.8	67.2	-2.4
TSS	26.0	24.4	26.2	23.2	26.8	15.5
Self-Insurers	8.7	8.0	7.2	8.0	6.0	-24.7
All insurers	100.0	100.0	100.0	100.0	100.0	0.0

**Table 17: Medical and Related Payments by Insurer Type**

Insurer Type	Payment Year (\$m)					% change 2005-06 to 2006-07
	2002-03	2003-04	2004-05	2005-06	2006-07	
<b>in historical/current dollars</b>						
Licensed Insurers	17.65	16.51	17.51	19.43	21.50	10.6
TSS	5.51	4.60	4.97	4.81	5.55	15.3
Self-Insurers	2.23	1.99	2.09	2.72	2.07	-23.7
All insurers	25.39	23.10	24.57	26.97	29.12	8.0
<b>in constant November 2005 dollars</b>						
Licensed Insurers	20.80	19.11	19.21	20.61	21.50	4.3
TSS	6.49	5.33	5.45	5.10	5.55	8.7
Self-Insurers	2.63	2.31	2.30	2.88	2.07	-28.1
All insurers	29.92	26.74	26.95	28.60	29.12	1.8
<b>as a % of total</b>						
Licensed Insurers	69.5	71.5	71.3	72.1	73.8	2.4
TSS	21.7	19.9	20.2	17.8	19.0	6.8
Self-Insurers	8.8	8.6	8.5	10.1	7.1	-29.4
All insurers	100.0	100.0	100.0	100.0	100.0	0.0

**Table 18: Common Law Payments by Insurer Type**

Insurer Type	Payment Year (\$m)					% change 2005-06 to 2006-07
	2002-03	2003-04	2004-05	2005-06	2006-07	
<b>in historical/current dollars</b>						
Licensed Insurers	30.34	17.65	11.25	4.40	3.08	-30.1
TSS	2.47	3.35	1.78	0.56	1.47	162.1
Self-Insurers	2.40	1.06	1.72	0.30	0.67	124.9
All insurers	35.21	22.05	14.76	5.26	5.22	-0.7
<b>in constant November 2005 dollars</b>						
Licensed Insurers	35.76	20.43	12.34	4.67	3.08	-34.1
TSS	2.91	3.88	1.95	0.60	1.47	147.1
Self-Insurers	2.82	1.22	1.89	0.32	0.67	112.1
All insurers	41.49	25.53	16.18	5.58	5.22	-6.4
<b>as a % of total</b>						
Licensed Insurers	86.2	80.0	76.3	83.6	58.9	-29.5
TSS	7.0	15.2	12.1	10.7	28.2	164.1
Self-Insurers	6.8	4.8	11.7	5.7	12.9	126.6
All insurers	100.0	100.0	100.0	100.0	100.0	0.0

**Table 19: Legal and Investigation Payments by Insurer Type**

Insurer Type	Payment Year (\$m)					% change 2005-06 to 2006-07
	2002-03	2003-04	2004-05	2005-06	2006-07	
<b>in historical/current dollars</b>						
Licensed Insurers	7.08	6.05	5.68	5.30	5.44	2.7
TSS	1.76	1.53	1.56	1.31	1.32	0.7
Self-Insurers	0.77	0.67	0.62	0.86	0.57	-33.3
All insurers	9.61	8.25	7.85	7.47	7.33	-1.8
<b>in constant November 2006 dollars</b>						
Licensed Insurers	8.34	7.00	6.23	5.62	5.44	-3.2
TSS	2.08	1.77	1.71	1.39	1.32	-5.1
Self-Insurers	0.91	0.77	0.67	0.91	0.57	-37.1
All insurers	11.33	9.54	8.61	7.92	7.33	-7.4
<b>as a % of total</b>						
Licensed Insurers	73.6	73.4	72.3	70.9	74.2	4.6
TSS	18.3	18.6	19.8	17.6	18.0	2.5
Self-Insurers	8.0	8.1	7.8	11.5	7.8	-32.1
All insurers	100.0	100.0	100.0	100.0	100.0	0.0

**Table 20: Other Lump Sum Payments by Insurer Type**

<i>Insurer Type</i>	<i>Payment Year (\$m)</i>					<i>% change 2005-06 to 2006-07</i>
	<i>2002-03</i>	<i>2003-04</i>	<i>2004-05</i>	<i>2005-06</i>	<i>2006-07</i>	
<b>in historical/current dollars</b>						
Licensed Insurers	11.26	14.03	12.62	16.12	16.67	3.4
TSS	3.05	2.74	5.67	5.16	6.94	34.5
Self-Insurers	3.21	4.30	2.89	3.56	3.08	-13.5
All insurers	17.53	21.07	21.18	24.84	26.70	7.5
<b>in constant November 2006 dollars</b>						
Licensed Insurers	13.28	16.24	13.84	17.10	16.67	-2.5
TSS	3.60	3.17	6.22	5.47	6.94	26.8
Self-Insurers	3.79	4.98	3.17	3.78	3.08	-18.5
All insurers	20.67	24.38	23.23	26.35	26.70	1.3
<b>as a % of total</b>						
Licensed Insurers	64.2	66.6	59.6	64.9	62.5	-3.7
TSS	17.4	13.0	26.8	20.8	26.0	25.2
Self-Insurers	18.3	20.4	13.6	14.3	11.5	-19.5
All insurers	100.0	100.0	100.0	100.0	100.0	0.0

**Table 21: Scheme Expenditure – Administration Costs**

Administration Cost Type	Payment Year (\$m)					% change 2005-06 to 2006-07
	2002-03	2003-04	2004-05	2005-06	2006-07	
<b>in historical/current dollars</b>						
Re-insurance	2.14	2.61	2.44	2.09	1.63	-21.9
Stop-Loss & Catastrophe	2.68	2.07	1.44	1.49	1.33	-11.0
Nominal Insurer	0.00	0.00	0.00	0.00	0.00	0.0
Workers Rehabilitation & Compensation Fund Levy	3.87	4.00	4.04	3.81	4.31	13.3
Commission & Brokerage	4.65	4.43	4.25	3.93	3.86	-1.7
General Administration Costs	18.43	19.16	20.21	19.31	19.69	2.0
Bank Guarantee	0.08	0.12	0.14	0.16	0.09	-42.2
<b>Total</b>	<b>31.85</b>	<b>32.39</b>	<b>32.53</b>	<b>30.78</b>	<b>30.92</b>	<b>0.5</b>
<b>in constant November 2006 dollars</b>						
Re-insurance	2.52	3.02	2.68	2.22	1.63	-26.4
Stop-Loss & Catastrophe	3.16	2.39	1.58	1.58	1.33	-16.1
Nominal Insurer	0.00	0.00	0.00	0.00	0.00	
Workers Rehabilitation & Compensation Fund Levy	4.56	4.63	4.43	4.04	4.31	6.9
Commission & Brokerage	5.48	5.13	4.66	4.17	3.86	-7.3
General Administration Costs	21.72	22.17	22.17	20.48	19.69	-3.8
Bank Guarantee	0.09	0.14	0.15	0.17	0.09	-45.5
<b>Total</b>	<b>37.54</b>	<b>37.49</b>	<b>35.67</b>	<b>32.65</b>	<b>30.92</b>	<b>-5.3</b>
<b>as a % of total</b>						
Re-insurance	6.7	8.1	7.5	6.8	5.3	-22.3
Stop-Loss & Catastrophe	8.4	6.4	4.4	4.8	4.3	-11.4
Nominal Insurer	0.0	0.0	0.0	0.0	0.0	0.0
Workers Rehabilitation & Compensation Fund Levy	12.2	12.4	12.4	12.4	14.0	12.8
Commission & Brokerage	14.6	13.7	13.1	12.8	12.5	-2.1
Other Administration Costs	57.9	59.1	62.1	62.7	63.7	1.5
Bank Guarantee	0.3	0.4	0.4	0.5	0.3	-42.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	

**Table 22: Administration Costs by Type of Insurer**

Insurer Type	Payment Year (\$m)					% change 2005-06 to 2006-07
	2002-03	2003-04	2004-05	2005-06	2006-07	
<b>in historical/current dollars</b>						
Licensed Insurers	26.78	27.00	27.10	25.24	25.41	0.7
TSS	2.91	2.97	2.74	2.92	2.95	0.8
Self-Insurers	2.16	2.42	2.68	2.62	2.56	-2.2
All insurers	31.85	32.39	32.53	30.78	30.92	0.5
<b>in constant November 2006 dollars</b>						
Licensed Insurers	31.57	31.25	29.72	26.77	25.41	-5.1
TSS	3.42	3.44	3.01	3.10	2.95	-4.9
Self-Insurers	2.55	2.80	2.94	2.78	2.56	-7.8
All insurers	37.54	37.49	35.67	32.65	30.92	-5.3
<b>as a % of total</b>						
Licensed Insurers	84.1	83.3	83.3	82.0	82.2	0.2
TSS	9.1	9.2	8.4	9.5	9.5	0.4
Self-Insurers	6.8	7.5	8.2	8.5	8.3	-2.7
All insurers	100.0	100.0	100.0	100.0	100.0	

**Table 23: Insurer's Market Share – Wages and Premiums**

Licensed Insurer	Market Share Based on Earned Premiums (%)		% change 2005-06 to 2006-07	Market Share Based on Earned Wages (%)		% change 2005-06 to 2006-07
	2005-06	2006-07		2005-06	2006-07	
A	28.0	27.5	-2.0	30.1	29.5	-2.0
B	22.2	26.7	20.4	21.1	23.9	13.3
C	24.2	22.6	-6.9	26.1	24.5	-6.0
D	8.9	8.1	-8.2	8.7	8.7	0.5
E	7.4	6.8	-7.9	6.4	6.9	8.0
F	7.7	6.5	-15.1	5.2	4.0	-21.9
G	1.1	1.3	12.8	1.4	1.4	1.1
H	0.5	0.6	3.3	0.9	0.9	-6.4
All licensed insurers	100.0	100.0	-3.5	100.0	100.0	-13.5

**Table 24: Worker Coverage by Insurer Type**

Insurer type	Policy Year					% change 2005-06 to 2006-07
	2002-03	2003-04	2004-05	2005-06	2006-07	
<b>Number of workers</b>						
Licensed Insurers	159,606	165,310	175,815	177,769	179,328	0.9
TSS	21,219	22,167	23,183	24,319	26,115	7.4
Self-Insurers	13,082	13,079	13,289	13,763	13,859	0.7
All insurers	193,908	200,556	212,287	215,851	219,302	1.6
<b>as a % of total</b>						
Licensed Insurers	82.3	82.4	82.8	82.4	81.8	-0.7
TSS	10.9	11.1	10.9	11.3	11.9	5.7
Self-Insurers	6.7	6.5	6.3	6.4	6.3	-0.9
All insurers	100.0	100.0	100.0	100.0	100.0	0.0

Table 25: Average Premium Rates (% of wages) – 2006-07

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)							All Insurers				
						A	B	C	D	E	F	G		H			
111	Plant Nurseries	17	103,723	168	3.31	3.24	1.79	3.61				3.36		3.35			3.14
112	Cut Flower and Flower Seed Growing	29	132,394	287	3.23	3.78	4.85	3.55	4.69	4.69		3.64			4.18		4.10
113	Vegetable Growing	188	732,291	1,388	17.26	4.49	5.49	3.42	6.04	6.04		4.73		10.03		4.24	
114	Grape Growing	60	394,296	1,144	14.32	4.62	1.23	5.97	5.47	5.47		4.62		5.33		2.75	
115	Apple and Pear Growing	53	433,411	2,053	11.27	3.25	4.74	3.34	4.76	4.76		3.96			3.36	3.85	
116	Stone Fruit Growing	34	99,728	1,013	2.28	5.18	5.90	4.18	4.93	4.93		3.87		9.98		4.38	
119	Fruit Growing n.e.c.	37	190,868	1,738	4.32	6.99	4.59	4.02	5.84	5.84		3.89			4.17	4.42	
121	Grain Growing	7	32,286	52	0.55	5.89	5.79									5.83	
122	Grain-Sheep & Grain-Beef Cattle Farming	92	288,560	599	6.16	5.16	4.26	7.20	5.22	5.22		4.33		16.64		4.68	
123	Sheep-Beef Cattle Farming	365	881,693	2,002	15.44	5.38	6.55	10.44	5.86	5.86		4.32		12.40		5.71	
124	Sheep Farming	241	692,931	1,805	11.65	5.50	6.37	7.73	5.32	5.32		6.41			8.70	5.95	
125	Beef Cattle Farming	126	252,968	387	4.70	5.34	6.12	4.31	5.34	5.34		5.06		7.42		5.39	
130	Dairy Cattle Farming	316	943,585	1,138	20.17	4.73	5.29	4.11	4.66	4.66		7.31			6.53	4.68	
141	Poultry Farming (Meat)	9	64,283	64	1.42	5.56	5.00	3.35	5.64	5.64					4.20	4.54	
142	Poultry Farming (Eggs)	6	109,209	71	1.86	5.67	4.19	6.29								5.88	
151	Pig Farming	10	45,688	45	0.98	5.01			5.28	5.28		4.03			4.30	4.65	
152	Horse Farming	15	53,595	42	0.83	5.85	6.90	6.66	6.49	6.49					6.58	6.46	
153	Deer Farming	1	549	4	0.01	5.70			5.36	5.36						5.62	
159	Livestock Farming n.e.c.	22	51,711	79	0.88	7.64	6.45	5.45	5.13	5.13		6.71				5.88	
169	Crop and Plant Growing n.e.c.	29	492,391	1,108	8.26	5.66	12.22	5.95	6.03	6.03		5.22				5.96	
212	Shearing Services	35	354,301	426	4.35	6.61	11.99		6.85	6.85					8.80	8.14	
213	Aerial Agricultural Services	5	34,544	24	0.75	4.16	4.64									4.64	
219	Services to Agriculture n.e.c.	94	576,395	949	14.00	3.60	5.90	3.62	4.06	4.06		6.07			12.49	4.12	
220	Hunting and Trapping	7	21,073	20	0.42		4.77	5.28				4.92				4.97	
301	Forestry	6	139,292	99	2.42	4.99	9.62	14.97	7.77	7.77		5.17				5.76	
302	Logging	94	3,534,975	1,136	43.60	9.32	7.10	8.52	26.00	26.00		12.95			10.33	8.11	
303	Services to Forestry	34	658,238	1,126	14.20	4.26	4.04	7.69	5.80	5.80		5.29				4.64	
411	Rock Lobster Fishing	4	11,513	13	0.21	6.16						5.19				5.58	
413	Finfish Trawling	2	15,550	9	0.23		8.38		5.30	5.30						6.76	
419	Marine Fishing n.e.c.	9	45,405	42	1.06	5.11	2.97					5.05			4.62	4.29	

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)								All Insurers	
						A	B	C	D	E	F	G	H		
420	Aquaculture	55	963,619	966	41.90	3.79	2.55	1.40	4.02	4.25				3.55	2.30
1101	Black Coal Mining	1	252	1	0.00		504.00								504.00
1102	Brown Coal Mining	1	80,286	58	5.53		1.45								1.45
1311	Iron Ore Mining	1	47,674	20	1.20					3.97					3.97
1313	Copper Ore Mining	1	119,110	100	8.29		1.44								1.44
1314	Gold Ore Mining	5	1,033,894	549	38.40		4.11	0.75		0.76					2.69
1316	Nickel Ore Mining	1	92,309	41	2.45		3.77								3.77
1317	Silver-Lead-Zinc Ore Mining	1	12,788	4	0.18		6.95								6.95
1319	Metal Ore Mining n.e.c.	4	312,734	310	22.89		6.03	0.98	2.98	4.74					1.37
1411	Gravel and Sand Quarrying	19	101,946	87	2.82		3.21	4.64	4.46						3.62
1419	Construction Material Mining n.e.c.	6	137,998	145	11.21		0.69	3.33							1.23
1420	Other Mining	6	242,063	90	4.35		6.00	6.59							5.57
1511	Petroleum Exploration (Own Account)	1	713	1	0.00			190.13							190.13
1512	Petroleum Exploration Services	1	104	0	0.00					5.42					5.42
1513	Mineral Exploration (Own Account)	3	35,046	13	0.69		5.00	5.26		19.49					5.11
1514	Mineral Exploration Services	10	518,230	149	7.09		4.42	7.42		9.59					7.31
1520	Other Mining Services	10	145,630	98	7.08		1.88	3.61		10.46					2.06
2111	Meat Processing	6	1,453,330	634	26.04		6.49	2.50							5.58
2113	Bacon, Ham & Smallgood Mfg	1	4,538	3	0.12		3.94								3.94
2121	Milk and Cream Processing	5	298,823	315	14.05		1.35	2.32		1.83					2.13
2122	Ice Cream Manufacturing	2	17,968	18	0.45		8.82		3.94						4.00
2129	Dairy Product Manufacturing n.e.c.	3	546,011	466	16.64		3.32	2.93							3.28
2130	Fruit and Vegetable Processing	14	962,863	1,610	63.59		2.80	0.79		2.29					1.51
2140	Oil and Fat Manufacturing	4	68,775	87	3.95		4.00	1.63		4.83					1.74
2151	Flour Mill Product Manufacturing	1	19,935	9	0.50			4.00							4.00
2161	Bread Manufacturing	7	229,578	304	11.97		1.68	1.89							1.92
2162	Cake and Pastry Manufacturing	8	105,112	113	3.60		2.88	7.12		3.57			2.89		2.92
2172	Confectionery Manufacturing	2	21,860	55	0.81		3.53	2.74							2.70
2173	Seafood Processing	25	648,796	608	13.45		3.60	4.02		5.78					4.82
2174	Prepared Animal and Bird Feed	4	25,882	23	0.86		7.03	1.87		4.31				6.20	2.99
2179	Food Manufacturing n.e.c.	14	137,584	234	8.33		1.27	3.60		2.85				1.81	1.65
2181	Soft Drink, Cordial & Syrup Mfg	10	30,230	123	2.01		1.42	2.25							1.51
2182	Beer and Malt Manufacturing	5	292,546	422	20.79		0.75	1.97		1.85					1.41

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)							All Insurers		
						A	B	C	D	E	F	G		H	
2183	Wine Manufacturing	12	50,984	162	1.89	2.28	2.98	5.00	3.87	1.64					2.70
2184	Spirit Manufacturing	2	3,927	9	0.18	1.49	3.10			2.24					2.15
2190	Tobacco Product Manufacturing	6	14,637	25	0.32	4.76	4.50			4.43					4.57
2212	Synthetic Fibre Textile Manufacturing	2	53,606	66	1.55		2.45	3.59							3.46
2214	Wool Textile Manufacturing	1	111,377	92	2.60			4.28							4.28
2221	Made-Up Textile Product Mfg	24	59,291	95	2.39	2.66	2.19	2.93	4.12	2.42			3.50		2.48
2222	Textile Floor Covering Manufacturing	1	74,002	161	5.57	1.33									1.33
2223	Rope, Cordage & Twine Mfg	6	30,601	42	1.12	3.41	2.73		2.74	2.50					2.74
2229	Textile Product Manufacturing	4	95,082	146	6.14		2.99	1.45					3.58		1.55
2239	Knitting Mill Product Manufacturing	1	6,993	22	0.31	2.23									2.23
2241	Men's and Boys' Wear Manufacturing	3	25,065	35	0.82		3.69		2.76						3.07
2242	Women's and Girls' Wear Mfg	1	751	2	0.01		7.50			6.25					7.50
2249	Clothing Manufacturing n.e.c.	8	23,629	45	1.04	2.20	2.60	3.87	51.82	2.52					2.27
2250	Footwear Manufacturing	1	40,522	78	2.01					2.02					2.02
2261	Leather Tanning and Fur Dressing	3	26,664	43	1.07				4.27	2.44					2.49
2262	Leather & Leather Subst. Product Mfg	2	1,499	3	0.03			4.67							4.67
2311	Log Sawmilling	45	1,218,086	824	39.73	4.16	1.12	7.88	5.37	8.89			7.83		3.07
2312	Wood Chipping	3	94,834	29	1.06	14.63		12.94	4.96				4.85		8.95
2313	Timber Resawing and Dressing	7	199,951	110	3.70	3.34		6.62	7.21				7.89		5.40
2321	Plywood and Veneer Manufacturing	2	58,732	145	6.75	2.85	0.46								0.87
2322	Fabricated Wood Manufacturing	1	30,743	20	2.15		1.43								1.43
2323	Wooden Structural Component Mfg	13	60,645	107	3.73	2.11	0.97		3.78	2.15					1.62
2329	Wood Product Manufacturing n.e.c.	22	271,439	293	12.22	4.38	0.69	2.71	4.04	2.29					2.22
2331	Pulp, Paper & Paperboard Mfg	5	557,871	704	43.24	0.70	2.45						1.46		1.29
2332	Solid Paperboard Container Mfg	1	6,934	5	0.21				3.36						3.36
2333	Corrugated Paperboard Container Manufacturing	1	62,736	74	4.45			1.41							1.41
2339	Paper Product Manufacturing n.e.c.	1	600	0	0.03		2.37								2.37
2411	Paper Stationery Manufacturing	4	14,743	23	0.86	1.35		1.90		1.90					1.72
2412	Printing	38	245,070	525	17.58	1.16	1.92	1.40	2.32	1.90			1.75		1.39
2413	Services to Printing	7	26,252	53	1.91		1.55	1.87	1.30	1.64					1.38
2421	Newspaper Printing or Publishing	8	358,372	862	41.27	0.98	0.62	1.10							0.87

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)							All Insurers				
						A	B	C	D	E	F	G		H			
2422	Other Periodical Publishing	2	6,187	11	0.63		0.98				1.47						0.99
2423	Book and Other Publishing	9	7,780	11	0.32		1.85				3.02					8.70	2.44
2430	Recorded Media Mfg & Publishing	3	2,291	9	0.21		3.33										1.11
2510	Petroleum Refining	1	7,684	5	0.17					4.44							4.44
2520	Petroleum & Coal Product Mfg	3	2,649	11	0.18		3.17			0.48							1.48
2531	Fertiliser Manufacturing	5	219,371	143	7.62		2.67			2.44				4.72		2.92	2.88
2533	Synthetic Resin Manufacturing	3	33,987	33	1.33		2.66			1.85							2.55
2534	Organic Industrial Chemical Mfg	3	51,520	85	2.79		2.64			3.61						1.68	1.85
2535	Inorganic Industrial Chemical	1	5,982	4	0.17		3.91									3.14	3.53
2541	Explosive Manufacturing	2	2,000	4	0.04		5.20										5.20
2543	Medicinal & Pharmaceutical Product Manufacturing	4	412,065	246	20.81		3.33			2.12							1.98
2545	Soap & Other Detergent Manufacturing	1	7,073	28	0.93					0.76							0.76
2546	Cosmetic & Toiletry Preparation Mfg	2	8,458	35	0.44		1.90			1.93							1.91
2549	Chemical Product Manufacturing	6	92,250	533	2.37		3.96			1.80			26.01			2.51	3.88
2551	Rubber Tyre Manufacturing	1	24,175	24	0.67								51.93			3.60	3.62
2559	Rubber Product Manufacturing n.e.c.	3	42,531	86	2.57					1.53			2.78				1.65
2561	Plastic Blow Moulded Product Mfg	2	44,813	30	1.23									3.28		3.82	3.63
2562	Plastic Extruded Product Manufacturing	1	34,201	22	0.96							3.57					3.57
2563	Plastic Bag and Film Manufacturing	1	523	2	0.01		3.33							5.21			4.42
2564	Plastic Product Rigid Fibre Reinforced Manufacturing	7	120,801	118	4.64		2.85					1.68	2.71			2.63	2.60
2565	Plastic Foam Product Manufacturing	1	5,750	7	0.32					1.80							1.80
2566	Plastic Injection Moulded Product Mfg	4	57,463	40	2.24					2.40		3.56	4.11				2.57
2610	Glass and Glass Product Mfg	8	55,957	51	1.72		4.51			5.99		2.65	6.50	2.42			3.26
2621	Clay Brick Manufacturing	3	61,629	40	1.62					2.92		3.95					3.80
2622	Ceramic Product Manufacturing	1	2,240	2	0.07							3.05					3.05
2629	Ceramic Product Manufacturing	4	5,645	11	0.18		3.21			2.00		29.62		3.44			3.15
2633	Concrete Slurry Manufacturing	5	173,825	140	7.15		5.96					2.59		2.30		3.86	2.43
2635	Concrete Product Manufacturing	9	340,501	320	13.62		4.41			1.36		5.42	5.00	7.03		4.12	2.50
2640	Non-Metallic Mineral Product Mfg	6	74,028	87	2.00		3.55			3.21		7.72	3.23				3.70

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)								All Insurers	
						A	B	C	D	E	F	G	H		
2711	Basic Iron and Steel Manufacturing	3	32,881	23	1.03	5.28		3.15							3.21
2712	Iron and Steel Casting and Forging	2	99,682	69	3.07	4.85		3.16							3.25
2713	Steel Pipe and Tube Manufacturing	2	20,202	24	0.84	2.19	4.00								2.40
2722	Aluminium Smelting	1	97,938	56	3.06			3.20							3.20
2729	Basic Non-Ferrous Metal Mfg	1	6,415	3	0.19		3.37								3.37
2731	Aluminium Rolling, Drawing, Extruding	2	14,944	10	0.42	10.40	2.87								3.59
2732	Non-Ferrous Metal Rolling, Drawing, Extruding n.e.c.	2	5,875	8	0.17		4.50			2.69					3.40
2733	Non-Ferrous Metal Casting	2	13,330	18	0.46	2.50	3.88								2.90
2741	Structural Steel Fabricating	25	496,612	278	14.60	4.09	3.02	5.33	3.15	3.36					3.40
2742	Architectural Aluminium Product Mfg	21	103,683	133	4.03	2.43	2.78	2.43	2.99	2.51				3.95	2.58
2749	Structural Metal Product Mfg	21	177,039	149	4.96	4.29	4.88	4.17	3.39	3.23				3.29	3.57
2751	Metal Container Manufacturing	4	19,151	13	0.49	5.03		2.74		3.78					3.92
2759	Sheet Metal Product Manufacturing	25	257,928	240	7.60	3.31	3.23	3.64	3.09	3.95					3.39
2761	Hand Tool and General Hardware	2	6,181	4	0.19		2.85	3.00		3.83					3.21
2762	Spring and Wire Product Mfg	1	3,031	2	0.09		3.56								3.56
2764	Metal Coating and Finishing	14	64,430	65	1.90	3.51	5.02	3.03		3.04				5.50	3.40
2765	Non-Ferrous Pipe Fitting Manufacturing	1	168,138	71	2.48			6.77							6.77
2769	Fabricated Metal Product Mfg	83	991,793	973	32.44	3.59	2.78	3.14	2.74	3.34				3.77	3.06
2811	Motor Vehicle Manufacturing	2	27,612	19	1.24	2.20	500.00								2.23
2812	Motor Vehicle Body Manufacturing	9	125,114	136	4.07	2.45	3.82	3.25	4.14	2.27					3.08
2813	Automotive Electrical & Instrument Mfg	1	2,520	3	0.12		2.10								2.10
2819	Automotive Component Mfg	9	321,012	530	21.76	3.02	1.31	3.08							1.48
2821	Shipbuilding	5	220,092	311	23.76	1.63	0.57	6.43	6.62						0.93
2822	Boatbuilding	11	47,276	40	1.02	5.79	4.72	4.24	15.60	6.84					4.62
2824	Aircraft Manufacturing	2	30,936	12	0.79	4.21		3.89							3.92
2831	Photographic and Optical Good	4	14,869	14	0.71	2.13		2.26		1.57					2.09
2832	Medical and Surgical Equipment Mfg	3	4,517	9	0.32		0.70	1.88		2.06				1.95	1.40
2839	Professional and Scientific Equipment Mfg, n.e.c.	6	33,365	60	2.13	2.19	3.50	1.15		3.14					1.57
2842	Telecommunication, Broadcasting and Transceiving Equipment Mfg	1	7,522	15	0.39	1.93									1.93

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)								All Insurers	
						A	B	C	D	E	F	G	H		
2849	Electronic Equipment Manufacturing	9	16,143	22	0.83		1.80	1.51	1.94	2.84				2.24	1.95
2851	Household Appliance Manufacturing	2	4,191	438	0.12	3.05	75.09								3.39
2852	Electric Cable & Wire Manufacturing	1	35,926	12	0.71			5.06							5.06
2854	Electric Light and Sign Manufacturing	6	50,325	56	1.95	2.39	2.46	2.60	2.42	3.03					2.58
2859	Electrical & Equipment Manufacturing	12	99,551	112	4.25	2.34	2.46	2.26		519.39					2.34
2861	Agricultural Machinery Manufacturing	6	33,640	36	0.97	2.69	5.12		3.32	2.82			3.95		3.46
2862	Mining & Construction Machinery Mfg	13	714,075	660	36.21	3.29	0.87	1.94		3.36					1.97
2863	Food Processing Machinery Mfg	3	18,960	23	0.82		2.29			2.40					2.32
2864	Machine Tool and Part Manufacturing	9	47,387	54	1.87	2.10	2.88	3.89		3.18				2.95	2.54
2865	Lifting and Material Handling	9	330,169	188	7.48		5.00	4.36	51.98	2.93				2.80	4.41
2866	Pump and Compressor Manufacturing	4	15,225	24	0.57	3.02	3.33			2.47					2.69
2869	Industrial Machinery and Equipment Manufacturing n.e.c.	28	550,724	517	20.83	2.83	3.14	2.29	3.05	2.41		12.50		3.94	2.64
2911	Prefabricated Metal Building Mfg	3	15,799	9	0.39	4.03	4.19								4.08
2919	Prefabricated Building Manufacturing	3	35,520	24	0.74		4.72	7.50							4.78
2921	Wooden Furniture and Upholster	63	416,322	455	13.88	3.46	3.30	2.66	3.02	2.77				3.35	3.00
2922	Sheet Metal Furniture Manufacturing	4	18,726	16	0.63	2.84	3.15			4.21					2.99
2923	Mattress Mfg (Except Rubber)	1	13,260	12	0.37		3.57								3.57
2929	Furniture Manufacturing n.e.c.	14	179,295	176	6.13	3.09	1.95	3.07	3.35	4.24				3.27	2.93
2941	Jewellery & Silverware Manufacturing	2	1,270	2	0.04		2.78			3.71					3.10
2942	Toy and Sporting Good Manufacturing	2	4,391	7	0.26		1.68								1.68
2949	Manufacturing n.e.c.	2	12,570	14	0.36	2.40	3.56	3.50		3.98					3.50
3610	Electricity Supply	8	555,748	1,884	162.93	0.55	0.10	2.50	1.54					0.57	0.34
3620	Gas Supply	6	207,229	134	7.49	10.00	2.77			1.08					2.77
3701	Water Supply	6	120,296	153	8.73	1.34	2.50	1.65	1.25	1.70					1.38
3702	Sewerage and Drainage Services	2	8,198	18	0.35	3.45				2.30					2.32
4111	House Construction	326	1,011,433	902	23.29	3.95	4.75	4.22	7.74	5.31			5.09	4.22	4.34
4112	Residential Building Construction n.e.c.	45	288,473	264	7.67	3.61	4.41	3.99	3.69	13.62			4.96	3.49	3.76
4113	Non-Residential Building Construction	94	1,223,868	1,155	45.27	2.49	2.35	3.61	5.01	3.32				2.87	2.70
4121	Road and Bridge Construction	39	678,832	728	26.39	3.36	4.61	2.02	2.77	3.28				3.87	2.57
4122	Non-Building Construction n.e.c.	75	767,583	651	23.20	3.56	3.02	2.89		3.48				3.65	3.31
4210	Site Preparation Services	198	1,764,856	1,622	64.09	3.18	4.10	1.04	4.10	4.64				6.22	2.75
4221	Concreting Services	54	349,750	231	8.20	4.44	3.85	5.02	3.99	5.43				4.68	4.26

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)							All Insurers	
						A	B	C	D	E	F	G		H
4222	Bricklaying Services	28	77,190	57	1.49	5.90	4.75	6.77	4.78	6.17		5.00		5.17
4223	Roofing Services	26	280,308	193	7.14	3.31	4.77	6.67	4.53	25.93				3.93
4224	Structural Steel Erection Services	5	42,927	29	0.80	5.49	5.02	7.00	5.52	3.77				5.37
4231	Plumbing Services	115	540,435	544	16.94	3.23	3.01	3.03	4.31	3.35			2.60	3.19
4232	Electrical Services	208	1,350,684	1,470	57.70	2.22	1.89	2.85	3.13	3.19			2.37	2.34
4233	Air Conditioning and Heating Services	36	409,196	390	16.55	2.49	2.14	2.67	4.64	2.22			2.51	2.47
4234	Fire and Security System Services	21	165,167	206	8.20	1.81	1.87	2.23		1.84			2.15	2.01
4241	Plastering and Ceiling Service	47	266,922	270	7.08	3.68	4.71	4.94	3.75	4.46			4.15	3.77
4242	Carpentry Services	187	719,639	568	17.36	3.95	4.16	5.55	4.57	4.59			4.65	4.15
4243	Tiling and Carpeting Services	41	127,420	122	3.41	3.75	2.92	4.46	5.31	5.00		2.72	1.85	3.73
4244	Painting and Decorating Services	87	514,800	468	13.04	4.18	3.86	5.21	3.42	4.86			3.82	3.95
4245	Glazing Services	35	395,811	384	11.93	2.63	3.36	4.14	22.10	3.76			4.78	3.32
4251	Landscaping Services	45	147,125	135	2.93	5.03	6.13	3.90		6.11		5.36	21.43	5.01
4259	Construction Services n.e.c.	28	520,034	285	14.94	4.04	3.02	4.35	9.72	2.82			7.17	3.48
4511	Wool Wholesaling	5	19,141	168	2.04	1.02	0.80	1.87						0.94
4512	Cereal Grain Wholesaling	3	12,124	17	0.83		1.45	1.60						1.46
4519	Farm Produce & Supplies Wholesaling	34	430,317	1,045	35.26	1.93	0.95	1.34	2.42	1.93			3.28	1.22
4521	Petroleum Product Wholesaling	11	174,393	154	7.28	1.60	2.00	1.80	5.34				2.46	2.40
4522	Metal and Mineral Wholesaling	13	439,454	289	13.22	3.79	3.73	2.92	3.96	2.40			2.83	3.32
4523	Chemical Wholesaling	16	85,486	93	4.01	3.17	1.78	2.53	2.48	3.56			1.76	2.13
4531	Timber Wholesaling	10	55,111	44	1.02		6.65	3.55	5.29	4.33			7.30	5.42
4539	Building Supplies Wholesaling	58	377,950	402	14.97	2.85	2.06	2.67	1.93	2.98			2.62	2.52
4611	Farm & Construction Machinery Wholesaling	26	219,266	327	12.61	1.38	1.11	2.89	2.08					1.74
4612	Professional Equipment Wholesaling	23	42,907	103	4.12	1.15	1.03	0.81		1.09		2.34		1.04
4613	Computer Wholesaling	7	28,803	65	5.42		0.94	0.49					0.85	0.53
4614	Business Machine Wholesaling n.e.c.	12	25,853	112	3.90	0.62	1.05	0.55		1.30			0.95	0.66
4615	Electrical & Electronic Equipment Wholesaling n.e.c.	62	239,353	431	19.25	1.35	1.08	1.35	1.38	0.94			2.48	1.24
4619	Machinery & Equipment Wholesaling	80	499,692	664	25.57	1.63	1.58	2.27	2.01	1.33		1.84	2.64	1.95
4621	Car Wholesaling	1	2,494	1	0.12		2.03							2.03
4622	Commercial Vehicle Wholesaling	2	7,245	15	0.59	1.29				1.12				1.24
4623	Motor Vehicle New Part Dealing	45	170,532	325	11.26	1.47	1.58	1.87	1.65	1.27			1.24	1.51

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)							All Insurers		
						A	B	C	D	E	F	G		H	
4624	Motor Vehicle Dismantling and Used Part Dealing	15	63,757	103	3.21	2.15	2.87	1.81	1.72	1.73				1.60	1.98
4711	Meat Wholesaling	4	84,718	75	2.77	3.20	2.57	2.50				3.53			3.06
4712	Poultry and Smallgood Wholesaling	2	10,671	10	0.29			3.65							3.65
4713	Dairy Produce Wholesaling	3	6,617	8	0.27	2.18		3.15		2.80					2.47
4714	Fish Wholesaling	21	186,565	285	5.64	3.92	3.07	3.16	4.04	2.96			3.36		3.31
4715	Fruit and Vegetable Wholesaling	18	355,483	466	10.29	3.14	5.98	2.50	4.16	2.63			3.22		3.45
4716	Confectionery and Soft Drink Wholesaling	18	133,147	177	6.89	1.23	2.89	2.21		2.40			3.76		1.93
4717	Liquor Wholesaling	17	120,779	90	4.69	2.59	1.83	2.67					2.13		2.57
4718	Tobacco Product Wholesaling	4	34,743	22	1.53	2.00	2.43						2.95		2.27
4719	Grocery Wholesaling n.e.c.	40	482,811	675	25.06	2.72	3.03	1.77	2.71	2.28			2.99		1.93
4721	Textile Product Wholesaling	8	13,420	26	0.68	2.26	2.46	1.17	3.19		2.84		1.75		1.97
4722	Clothing Wholesaling	12	55,905	97	4.08	1.37	1.40	1.47	6.93	0.96			2.15		1.37
4731	Household Appliance Wholesaling	10	23,957	52	1.78	2.48	1.16	1.37							1.35
4732	Furniture Wholesaling	5	18,772	23	0.80	2.50	2.40	1.53	2.51						2.34
4733	Floor Covering Wholesaling	8	24,224	43	1.54	2.15	1.82	1.28		3.51					1.57
4739	Household Good Wholesaling n.e.c.	15	50,711	80	2.62	1.66	1.77	1.34	3.69	2.77					1.94
4791	Photographic Equipment Wholesaling	2	5,870	7	0.51			1.14							1.14
4792	Jewellery and Watch Wholesaling	2	1,259	5	0.08		1.50			1.71					1.58
4793	Toy and Sporting Good Wholesaling	8	7,115	14	0.42	14.65	11.05	1.40		1.15					1.68
4794	Book and Magazine Wholesaling	3	7,981	19	0.47		2.14	1.18					1.97		1.70
4795	Paper Product Wholesaling	26	181,675	253	10.89	1.53	2.00	1.13		1.13					1.67
4796	Pharmaceutical & Toiletry Wholesaling	60	150,796	262	10.37	1.55	1.69	1.32	2.14	1.62			1.57		1.45
4799	Wholesaling n.e.c.	57	207,913	370	12.05	1.78	1.60	1.69	2.35	2.00			1.07		1.73
5110	Supermarket and Grocery Stores	126	304,763	1,068	17.98	1.77	2.04	1.62	2.19	1.68			2.23		1.70
5121	Fresh Meat, Fish and Poultry Retailing	84	218,208	380	8.91	3.24	2.08	2.71	3.96	2.27			3.12		2.45
5122	Fruit and Vegetable Retailing	40	109,212	289	6.10	1.83	1.74	1.52	2.21	1.72					1.79
5123	Liquor Retailing	10	35,489	52	1.75	1.93	1.96	2.21	5.20	1.68					2.03
5124	Bread and Cake Retailing	115	425,428	2,125	32.47	1.50	1.42	1.04	2.18	1.44			2.48		1.31
5125	Takeaway Food Retailing	378	801,626	4,965	49.12	1.53	1.61	1.76	1.92	1.67			1.82		1.63
5126	Milk Vending	33	48,120	103	2.27	2.10	1.80	2.67	2.53	1.85			3.68		2.12
5129	Specialised Food Retailing n.e.c.	59	151,732	448	8.70	1.64	1.73	1.30	1.50	1.51			1.14		1.74

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)								All Insurers				
						A	B	C	D	E	F	G	H					
5210	Department Stores	4	205,702	759	14.58	1.35		1.50										1.41
5221	Clothing Retailing	173	277,469	1,429	26.79	1.25	0.84	1.12	1.18	1.18	0.95	1.64			1.55	1.02	1.04	
5222	Footwear Retailing	29	50,960	311	5.36	1.09	0.90	0.94	1.79	0.90	0.90						0.95	
5223	Fabric and Other Soft Good Retailing	46	157,029	349	7.26	1.08	1.21	3.37	1.13	1.06	1.06					2.32	2.16	
5231	Furniture Retailing	54	245,076	476	14.58	1.89	1.56	1.34	2.61	1.53	1.53			2.82	1.95	1.68	1.68	
5232	Floor Covering Retailing	28	134,195	216	7.40	1.85	2.10	1.20	1.75	1.44	1.44					1.78	1.81	
5233	Domestic Hardware and Houseware Retailing	118	942,081	2,301	81.65	1.44	0.56	1.30	1.53	1.37	1.37			1.84	1.68	1.15	1.15	
5234	Domestic Appliance Retailing	73	498,802	958	32.28	2.03	1.25	1.12	1.09	1.22	1.22				1.05	1.55	1.55	
5235	Recorded Music Retailing	9	18,622	60	1.65	1.09	24.84	1.00	1.97	0.74	0.74				0.95	1.13	1.13	
5241	Sport & Camping Equipment Retailing	72	79,666	503	8.28	1.52	1.10	0.69	1.46	0.92	0.92				1.15	0.96	0.96	
5242	Toy and Game Retailing	21	21,433	189	2.45	0.90	1.10	0.63	1.97	0.97	0.97						0.88	
5243	Newspaper, Book, Stationery Retailing	142	183,750	1,135	19.47	1.04	0.97	0.98	1.14	0.74	0.74	1.21		1.64	0.99	0.94	0.94	
5244	Photographic Equipment Retailing	11	17,521	91	2.49	1.11	0.86	0.65	1.79	0.52	0.52			1.25			0.70	
5245	Marine Equipment Retailing	24	52,617	129	4.28	1.35	1.41	0.93	1.71	1.48	1.48				1.70	1.23	1.23	
5251	Pharmaceutical, Cosmetic & Toiletry Retailing	157	352,058	1,833	35.53	0.64	1.03	0.99	4.07	0.75	0.75			1.00			0.99	
5252	Antique and Used Good Retailing	21	45,555	117	2.18	2.01	4.09	1.12	1.37	1.70	1.70	0.84			1.35	2.09	2.09	
5253	Garden Equipment Retailing	49	109,167	327	8.88	1.75	0.80	1.75	2.52	1.62	1.62				1.80	1.23	1.23	
5254	Flower Retailing	34	22,097	116	1.30	1.51	1.82	1.07	1.40	2.97	2.97						1.70	
5255	Watch and Jewellery Retailing	51	61,644	287	6.79	0.92	1.18	0.75	1.06	1.08	1.08				0.89	0.91	0.91	
5259	Retailing n.e.c.	223	386,587	1,430	31.55	1.09	1.24	1.11	1.50	1.46	1.46			4.50	1.34	1.23	1.23	
5261	Household Equipment Repair Services (Electrical)	45	116,342	186	6.17	2.13	1.76	1.30	1.63	1.97	1.97				1.52	1.89	1.89	
5269	Household Equipment Repair Services n.e.c.	12	21,249	51	1.62	1.44	1.91	1.10	2.39	4.16	4.16						1.31	
5311	Car Retailing	63	564,509	1,512	67.18	0.76	0.87	1.01	0.90	1.36	1.36				1.89	0.84	0.84	
5312	Motor Cycle Dealing	20	38,407	90	2.56	1.46	1.87	1.41	1.93	1.25	1.25				1.33	1.50	1.50	
5313	Trailer and Caravan Dealing	2	7,406	17	0.42	1.75	1.75										1.75	
5321	Automotive Fuel Retailing	134	320,379	816	18.97	1.55	1.87	1.94	2.20	2.13	2.13						1.69	
5322	Automotive Electrical Services	27	67,645	125	3.40	2.08	2.51	1.92		1.71	1.71						1.99	
5323	Smash Repairing	80	344,298	411	12.41	3.34	2.62	2.51	3.08	3.23	3.23				2.72	2.77	2.77	
5324	Tyre Retailing	26	287,533	257	8.99	3.55	2.19	3.38	4.16	3.02	3.02						3.20	

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)								All Insurers	
						A	B	C	D	E	F	G	H		
5329	Automotive Repair and Services	279	882,856	1,280	40.70	2.09	2.07	2.39	3.00	2.27				1.90	2.17
5710	Accommodation	284	1,604,991	3,961	78.02	1.94	2.03	2.32	1.99	2.09	3.49			2.61	2.06
5720	Pubs, Taverns and Bars	192	1,013,475	3,239	55.55	1.83	1.86	1.60	3.91	1.78				2.67	1.82
5730	Cafes and Restaurants	509	1,240,173	5,226	73.01	1.50	1.58	1.71	2.04	1.80		2.01		2.27	1.70
5740	Clubs (Hospitality)	120	233,224	631	9.68	2.03	2.22	3.26	3.43	2.53				2.53	2.41
6110	Road Freight Transport	388	3,980,611	3,031	104.73	3.43	5.34	3.45	7.50	4.82				5.67	3.80
6121	Long Distance Bus Transport	18	176,834	278	7.00		3.19	2.36		2.55				2.50	2.53
6122	Short Distance Bus Transport	96	434,448	830	24.40	3.23	1.24	3.58	5.04	3.14				3.68	1.78
6123	Taxi & Other Road Passenger Transport	109	406,283	522	7.98	4.33	3.34	7.38	5.56					4.25	5.09
6200	Rail Transport	2	93,234	134	7.39	1.26									1.26
6302	Coastal Water Transport	8	199,110	137	7.29	3.68	4.24	2.68		4.63					2.73
6303	Inland Water Transport	8	44,096	78	1.30	3.66	3.65	2.87		13.01					3.39
6401	Scheduled International Air Transport	1	12,915	25	0.87		1.48								1.48
6402	Scheduled Domestic Air Transport	7	225,328	693	35.61	2.01	2.24	0.50	3.84						0.63
6403	Non-Scheduled Air & Space Transport	9	46,598	42	1.34		5.29	2.86	2.94	5.20				2.78	3.49
6509	Transport n.e.c.	12	81,464	59	1.82	4.63	5.06	4.33		9.78				3.47	4.47
6611	Parking Services	5	40,003	51	1.29	3.21	1.90	1.75		3.64					3.11
6619	Services to Road Transport n.e.c.	1	5,727	4	0.19										2.95
6621	Stevedoring	4	533,430	337	15.21	4.15	3.65	3.40						5.62	3.51
6622	Water Transport Terminals	1	20,006	58	0.50				4.11	2.67					4.03
6623	Port Operators	2	220,361	338	18.13			1.22							1.22
6629	Services to Water Transport n.e.c.	13	59,542	78	1.84	4.28	3.22	27.17		2.36				3.13	3.23
6630	Services to Air Transport	9	136,394	96	4.89	3.68	2.35	2.30		3.47					2.79
6641	Travel Agency Services	49	197,604	680	18.14	1.30	1.09	1.01	3.61	0.79		1.36		1.50	1.09
6642	Road Freight Forwarding	9	36,597	63	1.57	4.62	3.15	1.98						2.64	2.34
6643	Freight Forwarding (Except Road)	10	101,886	137	6.40		2.71	0.99	2.84	1.65				1.25	1.59
6644	Customs Agency Services	3	7,575	13	0.62	1.15				1.82					1.22
6649	Services to Transport n.e.c.	5	12,185	19	0.68	0.80	1.79	2.34						2.04	1.80
6701	Grain Storage	1	520	2	0.01				10.40						10.40
6709	Storage n.e.c.	18	428,230	227	10.21	4.05	2.36	5.10	3.24	4.22				1.25	4.20
7111	Postal Services	76	73,188	550	3.78	1.83	1.78	2.75	3.57	2.16		1.97			1.94
7112	Courier Services	36	224,633	276	7.58	3.44	2.67	2.24	5.01	3.36				3.62	2.96
7120	Telecommunication Services	35	600,603	817	46.52	1.34	0.94	0.63	2.74	1.57				0.80	1.29

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)							All Insurers				
						A	B	C	D	E	F	G		H			
7321	Banks	6	19,405	69	4.21	0.44	0.70										0.46
7322	Building Societies	1	18,864	73	3.75		0.50										0.50
7323	Credit Unions	7	94,262	404	17.00	1.34	0.54			0.57							0.55
7324	Money Market Dealers	1	8,299	25	1.68					0.49							0.49
7329	Deposit Taking Financiers n.e.c.	3	4,195	10	0.55	0.57	0.81		0.86								0.76
7330	Other Financiers	10	9,537	46	1.30	1.08			0.62	1.21				0.94			0.73
7340	Financial Asset Investors	12	50,969	216	7.68	0.67	0.65		1.16	0.94							0.66
7411	Life Insurance	10	9,790	88	1.41	1.05	0.89		0.49								0.70
7412	Superannuation Funds	5	48,382	217	12.19	0.96	0.63		0.36								0.40
7421	Health Insurance	3	28,249	87	3.68	1.08	0.74										0.77
7422	General Insurance	24	373,216	612	32.59		0.79		1.07					1.36		0.85	1.15
7511	Financial Asset Broking Services	29	44,149	112	6.15	0.71	0.93		0.58	1.14							0.72
7519	Services to Finance and Investment n.e.c.	86	157,329	626	29.02	1.06	0.51		0.50	1.29				0.83			0.54
7520	Services to Insurance	77	173,195	585	27.06	1.07	0.58		0.53	0.91							0.64
7711	Residential Property Operators	12	10,767	32	0.59	1.69	2.24		2.38	30.60							1.83
7712	Commercial Property Operators	18	35,250	58	2.97	1.07	3.30		1.05	17.34							1.19
7720	Real Estate Agents	133	347,175	1,691	66.85	0.58	0.49		0.53	0.87				1.00			0.52
7730	Non-Financial Asset Investors	1	450	1	0.03												1.30
7741	Motor Vehicle Hiring	14	208,289	349	11.61	1.60	1.32		1.87	1.93							1.79
7742	Other Transport Equipment Leasing	3	9,433	14	0.47	1.76	2.00		1.83								2.02
7743	Plant Hiring or Leasing	22	186,080	194	7.87	2.46	1.73		2.96	1.91							2.36
7810	Scientific Research	16	21,697	52	1.19	1.69	2.72		0.79								1.82
7821	Architectural Services	84	114,347	413	16.33	0.71	0.76		0.74	1.48				0.80			0.70
7822	Surveying Services	54	64,480	220	6.83	0.88	1.20		1.04	1.01							0.94
7823	Consulting Engineering Service	177	514,467	1,224	61.78	0.71	1.00		0.78	1.04				0.80			0.83
7829	Technical Services n.e.c.	85	246,025	659	25.22	1.00	0.91		1.06	1.73							0.98
7831	Data Processing Services	11	7,110	30	0.54	1.30	1.05		0.74								1.32
7832	Information Storage and Retrieval Services	3	3,129	10	0.40	1.11			0.55	0.80							0.78
7833	Computer Maintenance Services	40	45,398	196	6.86	0.88	0.93		0.58	2.78							0.66
7834	Computer Consultancy Services	188	298,009	1,044	52.55	0.92	0.72		0.52	1.03				1.35			0.57
7841	Legal Services	118	291,597	1,066	39.34	0.82	0.77		1.75	0.88				1.12			0.74

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)								All Insurers	
						A	B	C	D	E	F	G	H		
7842	Accounting Services	157	270,176	1,333	52.26	0.64	0.77	0.48	0.95	0.58				0.39	0.52
7851	Advertising Services	34	68,744	333	10.67	1.20	0.66	0.54		0.63				0.78	0.64
7852	Commercial Art and Display Services	32	39,233	167	4.48	1.50	0.91	0.76	2.00	0.74				0.79	0.88
7853	Market Research Services	29	29,408	486	2.80	0.95	0.99	1.13	1.19	1.02	0.75			0.92	1.05
7854	Business Administrative Services	220	432,586	1,412	47.28	1.24	0.87	0.83	1.17	0.65	0.86	0.91		0.68	0.91
7855	Business Management Services	261	525,767	1,857	62.59	0.93	0.82	0.78	1.08	0.74		1.29		0.90	0.84
7861	Employment Placement Services	22	968,854	5,596	69.58	3.79	1.10	1.87		3.81				0.76	1.39
7862	Contract Staff Services	18	1,579,077	1,799	48.82	2.97	3.17		4.05	4.71		5.03		4.90	3.23
7863	Secretarial Services	19	56,608	149	4.87	1.19	1.92	0.89		0.87					1.16
7864	Security and Investigative Services	42	449,623	854	19.42	2.14	3.73	1.85	5.51	4.22				4.46	2.32
7865	Pest Control Services	15	103,569	119	1.85	7.00	4.61	4.32		4.61				5.25	5.59
7866	Cleaning Services	136	1,144,554	1,941	30.92	3.37	3.69	5.42	4.92	5.23		5.73		6.33	3.70
7867	Contract Packing Services n.e.c.	3	96,691	68	1.98		4.89			3.31					4.87
7869	Business Services n.e.c.	36	253,958	782	15.91	1.59	2.04	1.66	2.87	1.18				2.04	1.60
8111	Central Government Administration	1	750	5	0.01		14.02								14.02
8113	Local Government Administration	29	2,414,398	4,239	171.04	1.95	1.04	1.42	1.91	1.68				1.55	1.41
8130	Foreign Government Representation	1	12,487	60	2.19									0.57	0.57
8410	Preschool Education	8	6,091	36	0.46			1.35		1.58	1.19				1.32
8421	Primary Education	28	271,416	762	26.59	1.15	0.59			0.83	1.02			1.65	1.02
8422	Secondary Education	11	251,303	695	27.77	1.35	0.80	0.82			1.29			0.65	0.91
8423	Combined Primary and Secondary	24	435,884	1,853	64.44	0.53	0.97	0.69		0.68	1.09			0.71	0.68
8424	Special School Education	3	12,152	24	0.53		0.83					3.04			2.28
8431	Higher Education	11	595,671	3,217	148.91	0.53	1.02	0.38		3.11				0.74	0.40
8432	Technical and Further Education	16	73,302	266	9.43	0.78	1.40	0.76	1.40	0.66				0.59	0.78
8440	Other Education	55	347,352	991	18.36	1.71	1.99	1.75	3.69	1.14		5.40		1.32	1.89
8611	Hospitals (Except Psychiatric Hospitals)	4	722,776	2,093	72.64	0.98		3.14		3.96					0.99
8612	Psychiatric Hospitals	2	43,355	83	2.72	4.25								1.40	1.59
8613	Nursing Homes	35	3,684,487	4,260	125.70	3.08	2.38	3.89	2.55					2.71	2.93
8621	General Practice Medical Services	255	359,962	1,665	54.23	0.66	0.75	0.60	0.98	0.53		0.82		1.05	0.66
8622	Specialist Medical Services	118	191,209	701	40.53	0.37	0.75	0.58	1.08	0.70		2.58		0.55	0.47
8623	Dental Services	98	158,987	611	23.73	0.61	0.88	0.57	0.76	0.56		0.94		0.47	0.67
8631	Pathology Services	1	122,949	392	16.61			0.74							0.74
8632	Optometry and Optical Dispensing	20	58,436	359	11.18	0.50	0.58			0.49		1.15			0.52

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)								All Insurers				
						A	B	C	D	E	F	G	H					
8633	Ambulance Services	3	27,303	54	1.23	2.35	4.00	1.21	1.88									2.21
8634	Community Health Centres	12	227,733	230	8.82		1.68	1.96					3.62		2.85	3.86		2.58
8635	Physiotherapy Services	43	47,226	228	4.99	1.00	1.31	0.89	1.63	1.63		0.67		1.37			0.95	
8636	Chiropractic Services	15	17,424	57	1.66	1.09		1.25	1.69	1.69		0.76		1.13			1.05	
8639	Health Services n.e.c.	69	426,432	932	21.98	1.64	1.89	1.43	2.10	2.10		1.92		1.92	2.53	1.94	1.94	
8640	Veterinary Services	58	209,160	409	10.70	1.68	3.09	1.03				1.47		1.95	1.69	1.95	1.95	
8710	Child Care Services	84	639,686	1,570	28.22	2.07	1.97	1.02	3.82	3.82		2.28	1.91	2.60	1.25	2.27	2.27	
8721	Accommodation for the Aged	17	956,541	1,158	31.80	3.89	3.20		3.48	3.48		1.69		2.72	2.95	3.01	3.01	
8722	Residential Care Services n.e.c.	22	1,057,986	1,140	29.51	3.77	3.69	3.43	2.88	2.88		4.67		3.25	7.30	3.59	3.59	
8729	Non-Residential Care Services	68	1,335,706	2,149	47.84	1.69	3.39	4.35	5.40	5.40		3.36	2.19		2.74	2.79	2.79	
9111	Film and Video Production	18	34,201	188	4.13	0.80	0.78	2.89	1.01								0.83	
9112	Film and Video Distribution	3	5,566	27	0.46	1.41	2.63								0.79	1.20	1.20	
9113	Motion Picture Exhibition	4	42,643	169	2.88	1.42	1.50		1.17							1.48	1.48	
9121	Radio Services	14	77,845	273	10.60	0.88	0.75	0.58				0.90				0.73	0.73	
9122	Television Services	5	45,373	99	4.37	1.76	1.00	9.27								1.04	1.04	
9210	Libraries	2	1,227	7	0.15			0.83								0.83	0.83	
9220	Museums	8	7,355	51	0.84		2.31	0.70				1.63				0.88	0.88	
9231	Zoological and Botanic Gardens	3	9,380	22	0.36	3.55	2.45	3.15								2.58	2.58	
9239	Recreational Parks and Gardens	7	42,326	85	1.28		3.08	3.24				4.45			3.65	3.29	3.29	
9241	Music and Theatre Productions	22	82,503	292	4.23	2.98	2.56	2.72	1.58	1.58		3.12		4.20	2.03	1.95	1.95	
9242	Creative Arts	6	4,147	13	0.18	8.82	1.82		10.35	10.35		1.75		2.77		2.34	2.34	
9251	Sound Recording Studios	2	1,881	4	0.07	2.34						3.47				2.57	2.57	
9252	Performing Arts Venues	4	19,153	127	1.01				10.57	10.57		2.21				1.90	1.90	
9259	Services to the Arts n.e.c.	6	36,707	170	1.36	4.79	1.08	2.30				25.97		1.72	0.76	2.71	2.71	
9311	Horse and Dog Racing	16	89,612	96	1.61		10.94	3.58	6.42	6.42		16.29			4.91	5.57	5.57	
9312	Sports Grounds and Facilities	85	241,810	848	11.64	2.24	1.99	4.44	2.87	2.87		1.97			1.84	2.08	2.08	
9319	Sports and Services to Sports	62	120,325	606	6.05	2.37	1.45	3.84	4.62	4.62		2.01			3.51	1.99	1.99	
9321	Lotteries	1	1,513	1	0.08							1.89				1.89	1.89	
9322	Casinos	1	400,000	1,900	69.00			0.58								0.58	0.58	
9329	Gambling Services n.e.c.	15	145,040	176	9.42	3.27	1.51	2.13	6.25	6.25		5.20			1.25	1.54	1.54	
9330	Other Recreation Services	30	59,837	345	2.80	4.95	2.00	2.47	3.04	3.04		3.02			1.84	2.14	2.14	
9511	Video Hire Outlets	10	26,726	171	1.94	1.34	1.17	1.82	8.02	8.02						1.38	1.38	

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)							All Insurers						
						A	B	C	D	E	F	G		H					
9519	Personal and Household Goods Hiring n.e.c.	8	46,181	72	1.67	1.90	2.83	3.22	2.96										2.76
9521	Laundries and Dry-Cleaners	39	238,766	350	8.41	3.76	2.86	2.72	4.81	4.10									2.84
9522	Photographic Film Processing	8	15,617	41	0.96	0.90	1.00			1.30				2.00					1.63
9523	Photographic Studios	10	13,958	57	0.83	1.70	1.46			12.16									1.68
9524	Funeral Directors, Crematoria and Cemeteries	14	79,393	145	4.49	1.76	1.52	1.80	4.65	2.57									1.77
9525	Gardening Services	86	249,688	346	5.97	4.31	3.60	4.41	4.80	4.29							4.71		4.18
9526	Hairdressing and Beauty Salons	280	382,147	1,291	25.52	1.47	1.53	1.50	1.63	1.32				1.84	1.70				1.50
9529	Personal Services n.e.c.	10	43,194	186	1.50	5.39	3.06		3.17					1.50	2.99				2.88
9610	Religious Organisations	67	420,830	823	19.95	2.03	2.06	2.06	4.61	2.60				2.28					2.11
9621	Business and Professional Associations	73	126,256	413	14.04	0.86	0.93	0.95		0.76				1.23	5.00				0.90
9622	Labour Associations	26	126,291	372	10.51	1.44	0.89	1.06		1.30									1.20
9629	Interest Groups n.e.c.	87	753,032	1,230	28.21	1.80	1.69	2.26	2.93	2.98				2.84	2.51				2.67
9631	Police Services	1	8,257	13	0.09			9.30											9.30
9633	Fire Brigade Services	3	400,369	460	33.49			1.13	3.79										1.20
9634	Waste Disposal Services	32	287,843	389	15.59	3.15	1.51	4.09		4.70									1.85
9700	Private Households Employing Staff	16	8,950	37	0.28		4.48	4.27					3.86						3.16