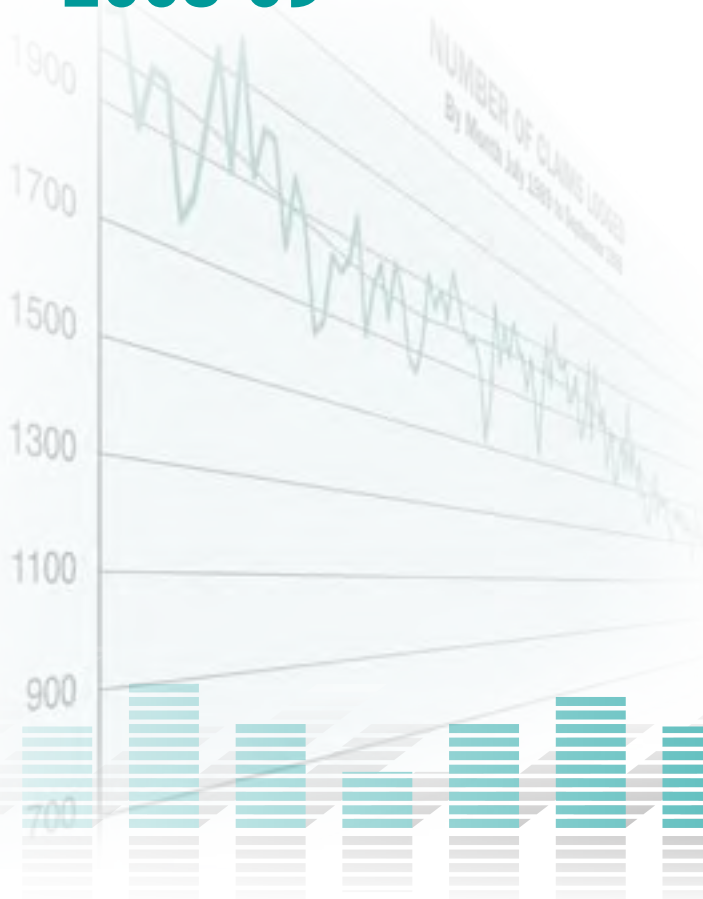




Workers Compensation **Statistical Report** **2008-09**

Number of Claims Lost



WORKCOVER TASMANIA

WORKERS COMPENSATION STATISTICAL REPORT

July 2008 - June 2009

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Introduction

This is an annual statistical report on the Tasmanian workers compensation scheme. It focuses on claim numbers, scheme expenditure, costs and premium rates for the 2008-09 financial year. The report also provides comprehensive statistical information on the historical trends in workers compensation data.

This statistical report contains information useful to insurers, self-insurers, Government agencies, employers, workers or any person interested in workers compensation. It should be read in conjunction with the *Tasmanian Workers Rehabilitation and Compensation Act 1988*, Amendments and Regulations.

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Executive Summary

Trends at a Glance

The following table highlights the trends between 2007-08 and 2008-09.

	Overall Scheme	Licensed Insurers	Self-Insurers	Tas State Service
Claims numbers	↓ 2.6%	↓ 3.3%	↓ 9.9%	↑ 4.1%
Days lost	↑ 11.6%	↑ 8.5%	↓ 18.9%	↑ 27.9%
Scheme expenditure - Payments	↑ 8.6%	↑ 6.7%	↓ 2.7%	↑ 18.7%
Scheme expenditure - Administration costs	↓ 0.7%	↓ 4.2%	↑ 53.0%	↓ 23.2%

Claims Reported

1. The total number of claims reported in 2008-09 was 9,709. This is 261 less claims than the total number of claims reported in 2007-08 (9,970), a decrease of 2.6%.
2. The incidence rate of claims steadily decreased between 1994-95 and 2007-08 but increased slightly in 2008-09.
3. There were 42.6 claims per thousand workers in 2008-09. This is an increase from 42.4 in 2007-08 of 0.2 claims per thousand workers or 0.3%.
4. Since 1994-95, the incidence rate of above excess claims (claims where five or more work days were lost due to the injury) has decreased more slowly than the incidence rate for all claims.
5. In 2008-09, 13.0 claims per thousand workers resulted in five or more work days lost, an increase of 12.7% from 2007-08.
6. In 2008-09, *Manufacturing* reported the highest number of claims whereas *Mining* had the highest incidence rate.

Fatalities

7. Five compensable fatalities were reported in 2008-09.

Days Lost

8. During the payment year 2008-09 there were 238,620 days lost. The days lost relate to claims incurred during and prior to 2008-09. This is an increase of 24,888 days lost or 11.6% compared to 2007-08. The number of days lost has been steadily increasing since 2004-05.

Scheme Expenditure – Payments

9. In 2008-09 a total of \$115.08m was paid on claims reported prior to and during that year. This is \$9.13m more than the total amount paid during 2007-08 (\$105.95m).
10. The major component of total payments in 2008-09 was *Weekly benefits*, which represented 33.5% of all payments at \$38.56m. This was an increase on 2007-08 of \$4.29m (12.5%).
11. *Medical & related payments* accounted for \$36.35m of the total payments in 2008-09, or 31.6%. This equates to an increase of 7.9% on *Medical & related payments* in 2007-08 (\$33.70m).
12. Payments relating to *Common law* during 2008-09 decreased by 67.8% relative to 2007-08, contributing \$0.64m or 0.6% to total payments.
13. *Legal & investigation payments* have increased by 6.5% to \$7.60m in 2008-09 compared with \$7.14m in 2007-08.
14. *Other lump sum payments* increased by 10.7% from \$28.85m in 2007-08, making up 27.7% of total payments.

Scheme Expenditure – Administration Costs

15. In 2008-09 administration costs were \$33.11m, a decrease of 0.7% from the previous year.

Scheme Expenditure – Breakdown

16. Since 2004-05 there has been little change in the overall level of scheme expenditure for the benefit of the injured worker compared to administration costs.

Premiums

17. The actual average premium rates earned by insurers varied considerably by industry.

Market Share and Worker Coverage

18. Individual insurers' market share in 2008-09 ranged from 0.5% to 32.1% when measured as a percentage of the total earned premium pool. Market share ranged from 0.8% to 30.3% when measured as a percentage of total earned wages.

Claims Reported

Claim Numbers - All

The total number of claims reported¹ in 2008-09 was 9,709. This is 261 less claims than the total number of claims reported in 2007-08 (9,970), a decrease of 2.6% (Table 1). Chart 1 (next page) details the number of claims by report year since 1994-95. The graph also shows when legislative changes² were made. From 1994-95 to 2008-09 (with the exception of 2007-08) there has been a steady decline in the number of claims reported, although the rate of decline slowed from 2001-02.

Incidence Rate - All

The incidence rate is measured as the number of claims per thousand workers³ and allows analysis of claims occurrence without the distorting effects of the size of the workforce. Chart 2 (next page) details the incidence rate of claims by report year since 1994-95.

The incidence rate of claims steadily decreased between 1994-95 and 2007-08 but increased slightly in 2008-09 (Table 2). There were 42.6 claims per thousand workers in 2008-09. This is an increase from 42.4 in 2007-08 of 0.2 claims per thousand workers or 0.3%.

Incidence Rate - Above Excess Claims

Under the *Workers Rehabilitation and Compensation Act 1988* employers are required to meet the costs of the first five days of weekly payments for each claim. Calculating the incidence rate of claims resulting in five or more work days lost allows examination of the more 'serious' claims. Chart 3 details, by report year since 1994-95, the incidence rate of above excess claims - claims where five⁴ or more work days were lost due to the injury.

In 2008-09, 13.0 claims per thousand workers resulted in five or more work days lost, an increase of 12.7% from 2007-08. The number of claims per thousand workers resulting in five or more work days lost decreased from 25.3 in 1994-95 to 12.7 in 2001-02. After this time the incidence of above excess claims remained steady at about 12.7 claims per thousand workers.

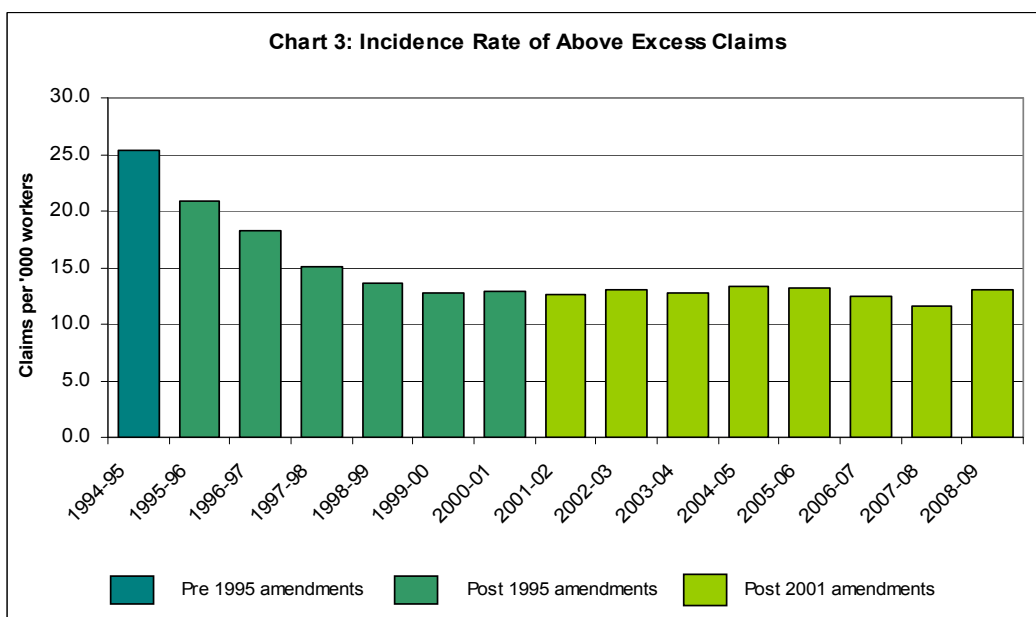
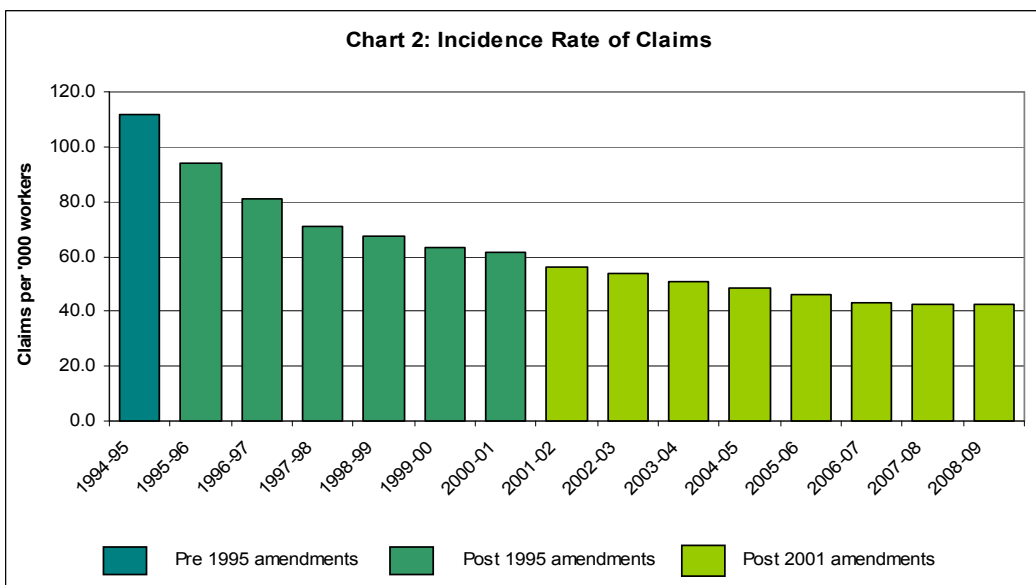
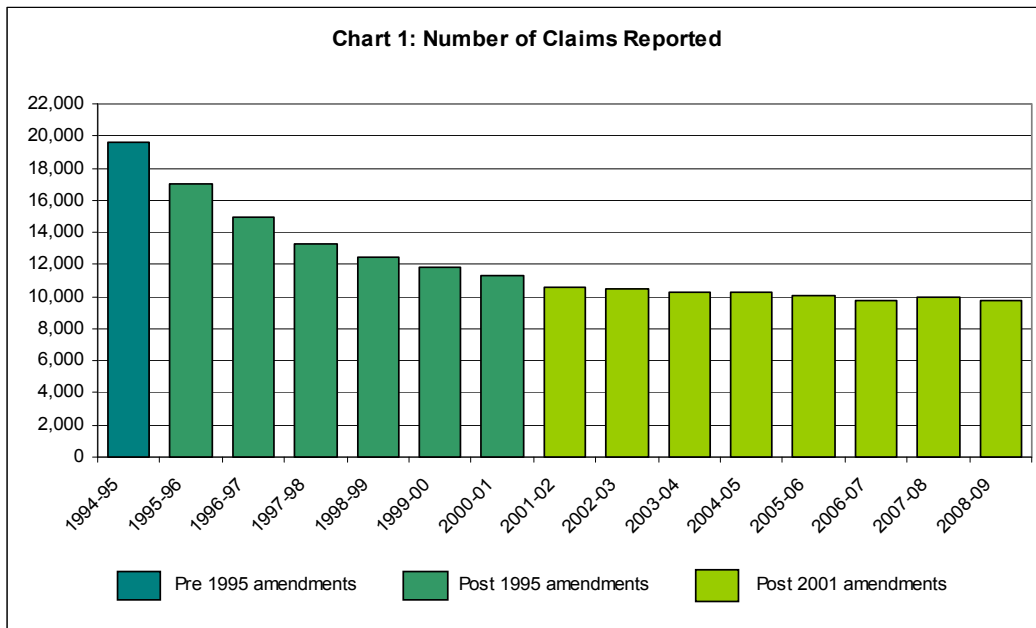
The data in Charts 2 and 3 shows that the incidence rate of above excess claims has decreased more slowly than the incidence rate for all claims. Since 1994-95 the incidence rate of above excess claims has decreased by 48.9%, whereas over the same period the incidence rate for all claims has decreased by 61.9%. This indicates that the improvement in reducing minor claims has been greater than the improvement in reducing more 'serious' claims. Also, this may indicate that some minor injuries are not being reported as claims.

¹ 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.

² A summary of legislative changes can be found in the Notes section.

³ Number of workers covered by workers compensation policies as declared by employers. During the course of a policy, information regarding the number of workers may be updated.

⁴ The number of work days lost is calculated as at 30 June each year, consequently the number of claims with five or more work days lost to injury may be slightly understated.

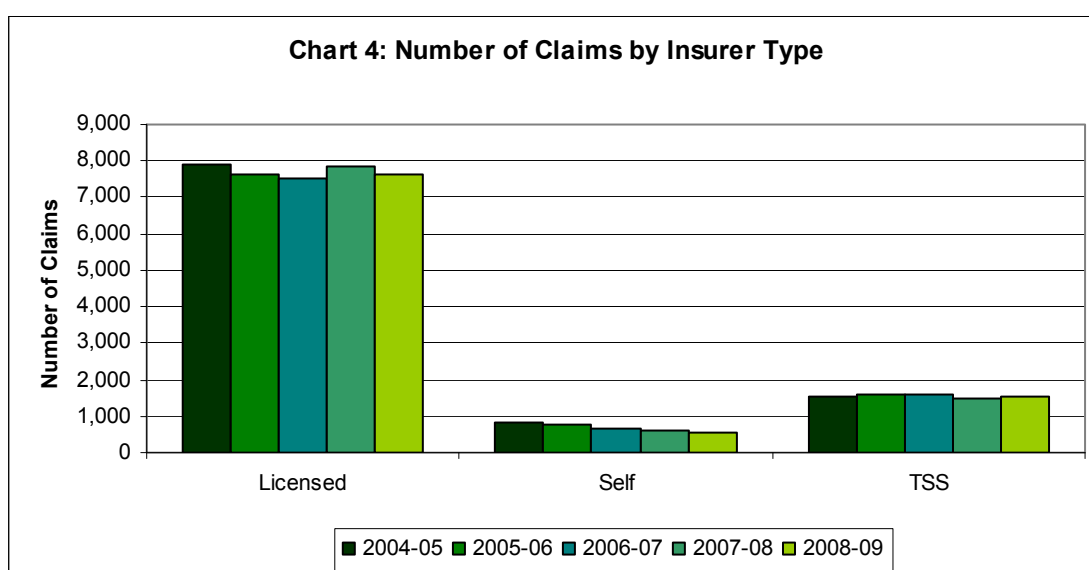


Number of Claims by Insurer Type

Licensed insurers experienced a small decrease (3.3%) in the number of claims reported in 2008-09 (7,608), with 259 fewer claims compared with 2007-08 (7,867) (Chart 4 and Table 3). Licensed insurers received 78.4% of all claims reported during 2008-09.

Self-insurers had 62 fewer claims in 2008-09 with 566 reported during the year, or 5.8% of the total. This was a 9.9% decrease on the 628 reported during 2007-08. It should be noted that the number of self-insurers in the Tasmanian scheme has decreased over the past few years as some self-insurers have decided on alternative workers compensation arrangements.

The Tasmanian State Service (TSS) had 60 more claims reported in 2008-09 compared with 2007-08 (1,535 and 1,475 respectively).



Claim Numbers by Industry Division

According to ANZSIC⁵, 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 5 on page 7 shows the number of claims per industry between 2004-05 and 2008-09.

Manufacturing continued to report the highest number of claims, with 1,824 in 2008-09, although this was a decrease of 7.6% compared with 2007-08 (1,973). The number of claims in *Manufacturing* has been decreasing most years since 2004-05. *Health & Community Services* and *Retail Trade* were also significant contributors to total claims for 2008-09, representing 15.2% and 10.6% of all claims respectively (Table 4).

Ten industry divisions reported reductions in claim numbers for 2008-09 compared to 2007-08, with percentage decreases ranging between 6.0% and 27.7%. In percentage terms, the biggest improvement was in *Communication Services*, which

⁵ Australian and New Zealand Standard Industrial Classification 1993 - A system of industry classification developed by the Australian Bureau of Statistics (ABS).

decreased by 27.7% to 34 claims in 2008-09. *Wholesale Trade* also recorded a decrease, of 26.0%. In terms of absolute claim numbers, the biggest decline was seen in *Manufacturing*, which had 149 fewer claims in 2008-09 compared with the previous year (-7.6%).

Seven industry divisions experienced increases in claim numbers, ranging from 2.3% to 9.2% (claim numbers for *Cultural & Recreational Services* remained the same compared to the previous year). The biggest increase (both proportional and in absolute terms) for 2008-09, compared with 2007-08, was in *Health & Community Services*, which increased by 9.2% to 1,478 claims.

Incidence Rate by Industry Division

It is reasonable to assume that large industries with many workers will report more claims than industries with fewer workers. Because of this, comparison of the relative performance of industries is best achieved by viewing claims occurrence as a ratio to the number of workers within the industry.

Chart 6 (page 8) shows the incidence rate of claims by industry (presented in the same order as in Chart 5) over a five year period. Across all industries, there was an average of 42.6 claims per thousand workers during 2008-09. This was an increase on 2007-08 of 0.3%. Over the past five years the all industries incidence rate has fallen 12.1% from 48.4 in 2004-05 (Table 5).

Between 2007-08 and 2008-09, 11 industries had decreases in the incidence of claims per thousand workers, while seven had increases. The greatest improvement in percentage terms was in *Communication Services* which decreased its incidence rate by 45.5% or 14.0 claims per thousand workers, compared with 2007-08.

Mining had the highest incidence rate, recording 97.2 claims per thousand workers for 2008-09. Other industries with large incidence rates were *Manufacturing* (85.3), *Construction* (68.1) and *Forestry* (60.1). *Finance & Insurance* had the lowest incidence rate of just 12.4 claims per thousand workers, followed by *Communication Services* (16.8) and *Accommodation, Cafes & Restaurants* (19.9).

Over the past five years, *Finance & Insurance*, *Communication Services* and *Electricity, Gas & Water Supply* have shown significant improvements in their claims incidence rates. *Finance & Insurance* has reduced by 51.1% over the past five years from 25.3 claims per thousand workers in 2004-05, to less than a third of the all industries average at 12.4 claims per thousand workers in 2008-09. *Communication Services* has reduced by 45.0%, from 30.5 claims per thousand workers in 2004-05 to 16.8 claims in 2008-09. *Electricity, Gas & Water Supply* has reduced by 41.6%, from 56.5 claims per thousand workers in 2004-05 to 33.0 claims in 2008-09.

Chart 5: Number of Claims by Industry Division

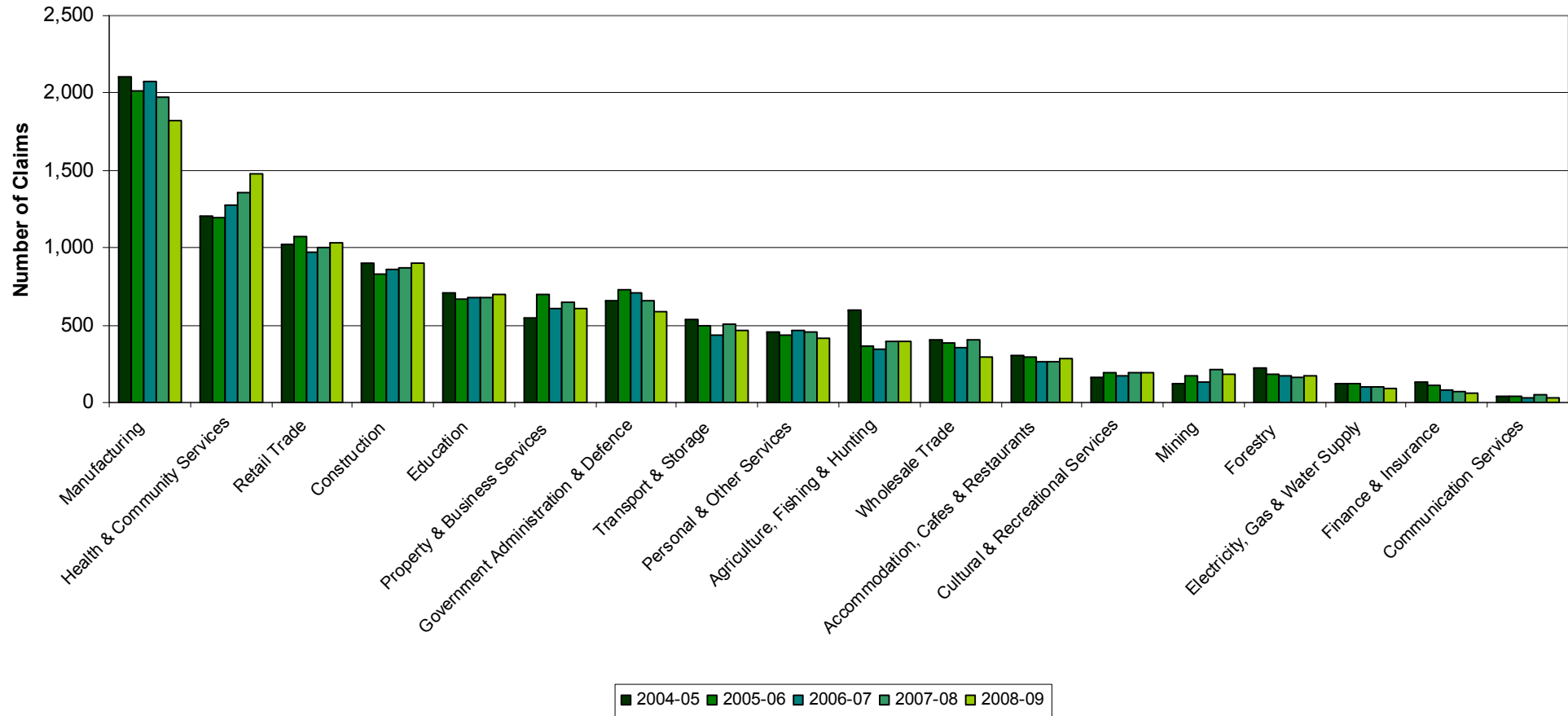
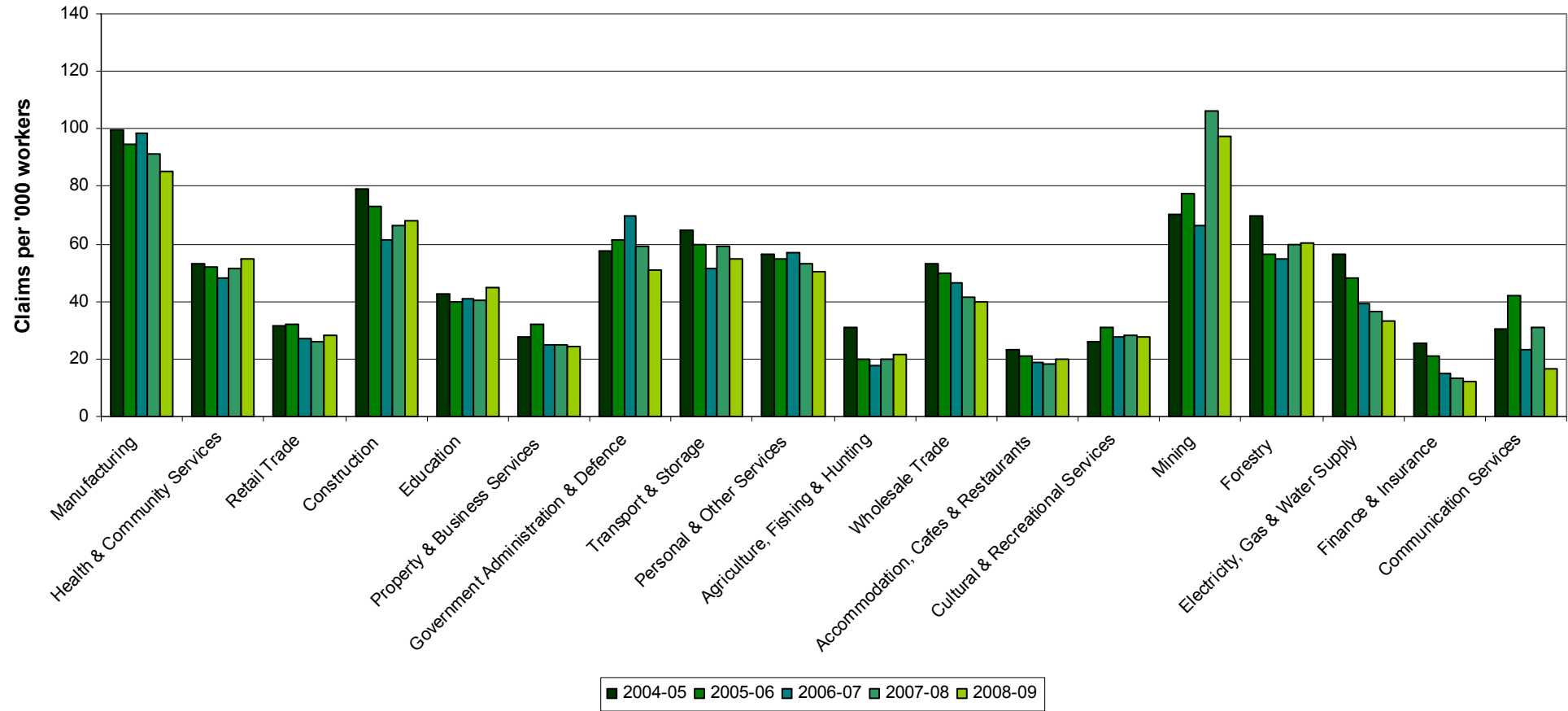


Chart 6: Incidence Rate by Industry Division



Fatalities

There were nine work related⁶ fatalities in Tasmania that were reported during 2008-09. Five of these were compensable⁷ under the Tasmanian workers compensation scheme.

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

Year ⁸	Total Work Related Fatalities	Compensable Fatalities
2004-05	9	4
2005-06	8	5
2006-07	7	4
2007-08	12	7
2008-09	9	5

Of the five compensable fatalities, three were in the *Agriculture, Forestry & Fishing* industry and one each in the *Construction* and *Transport & Storage* industries.

Three of the compensable fatalities were the result of motor vehicle crashes.

⁶ 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.

⁷ 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. The number of compensable fatalities reported was correct at the time of publication.

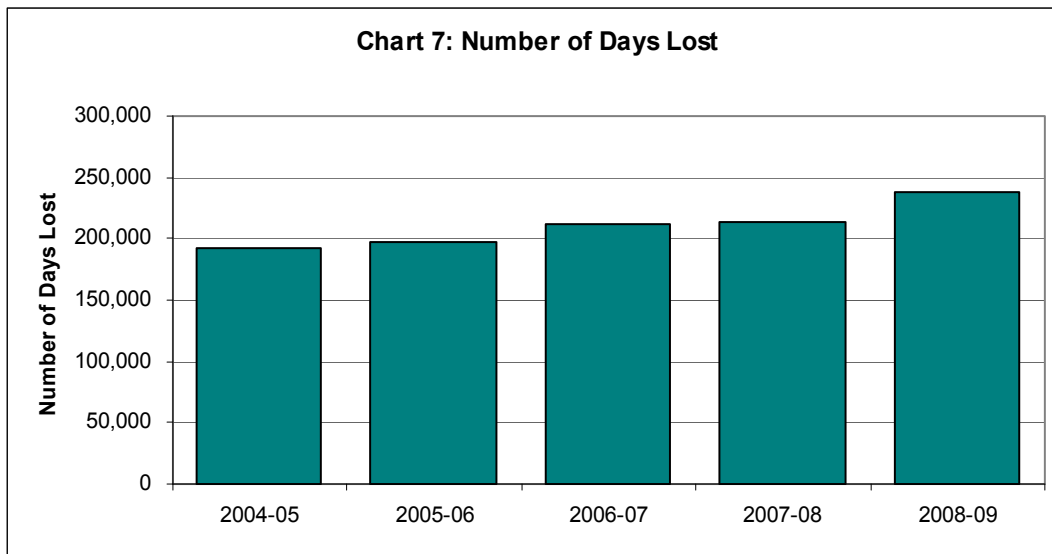
⁸ Fatality numbers are based on the accident year, that is, the year in which the accident occurred, which may not be the same as the report year (year in which the claim was reported to the insurer). For further information, please see the Notes section at the end of this report.

Days Lost

Total

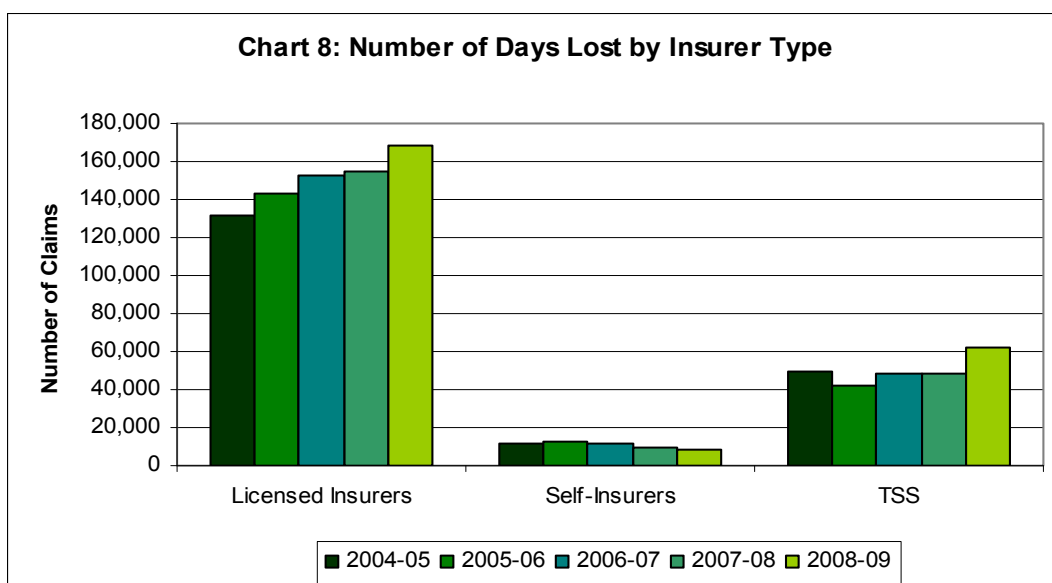
During the payment year 2008-09 there were 238,620 days lost (Chart 7 and Table 6). The days lost relate to claims incurred during and prior to 2008-09. This is an increase of 24,888 days lost or 11.6% compared to 2007-08. The number of days lost has been steadily increasing since 2004-05.

The 238,620 days lost cost the scheme \$38.56m in weekly benefits (income replacement payments), which is \$4.29m (12.5%) more than the benefits paid in 2007-08.



Lost Days by Type of Insurer

For licensed insurers in 2008-09 the number of days lost was 168,212, an increase of 8.5% on the number from the previous year (Chart 8 and Table 6).



For self-insurers in 2008-09 the number of days lost was 8,046, a decrease of 18.9% on the number from the previous year.

For the Tasmanian State Service in 2008-09 the number of days lost was 62,362, an increase of 27.9% on the number from the previous year.

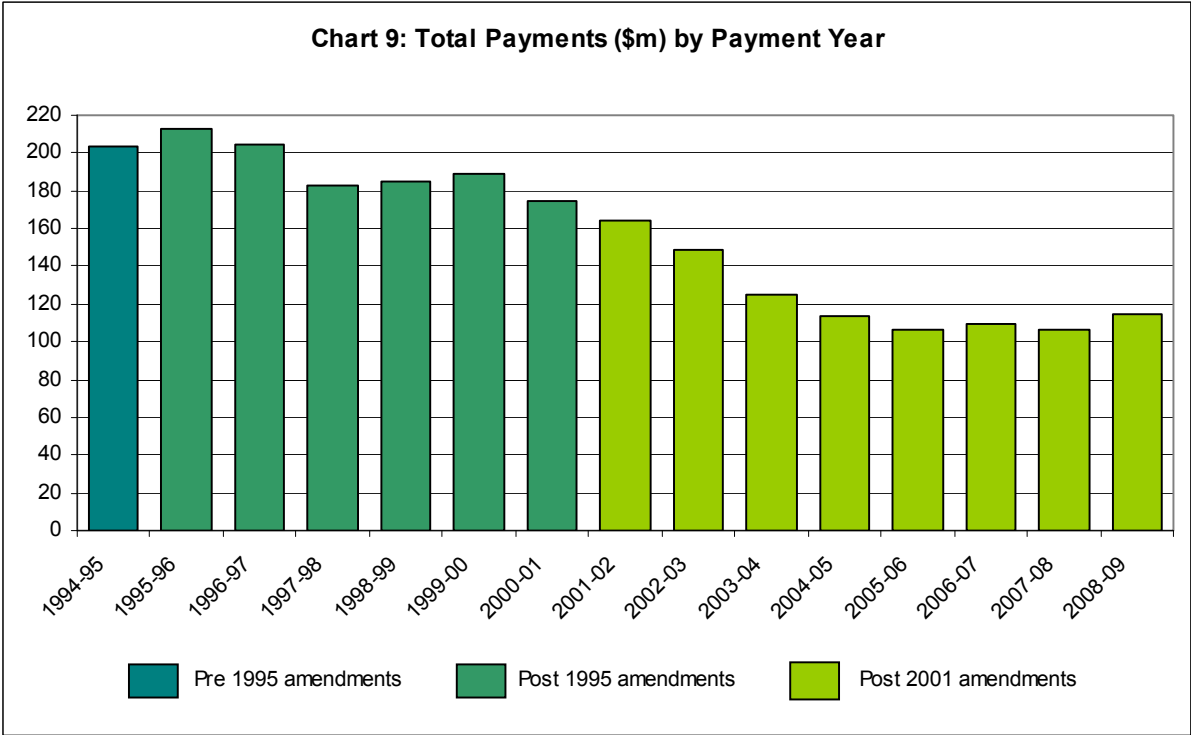
The number of days lost for the Tasmanian State Service, as a proportion of total days lost, has fluctuated at around 24% over the past five years. This is more than the Tasmanian State Service proportion of total claim numbers, which has remained constant at around 15-16%. This suggests that claims 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.

Scheme Expenditure - Payments

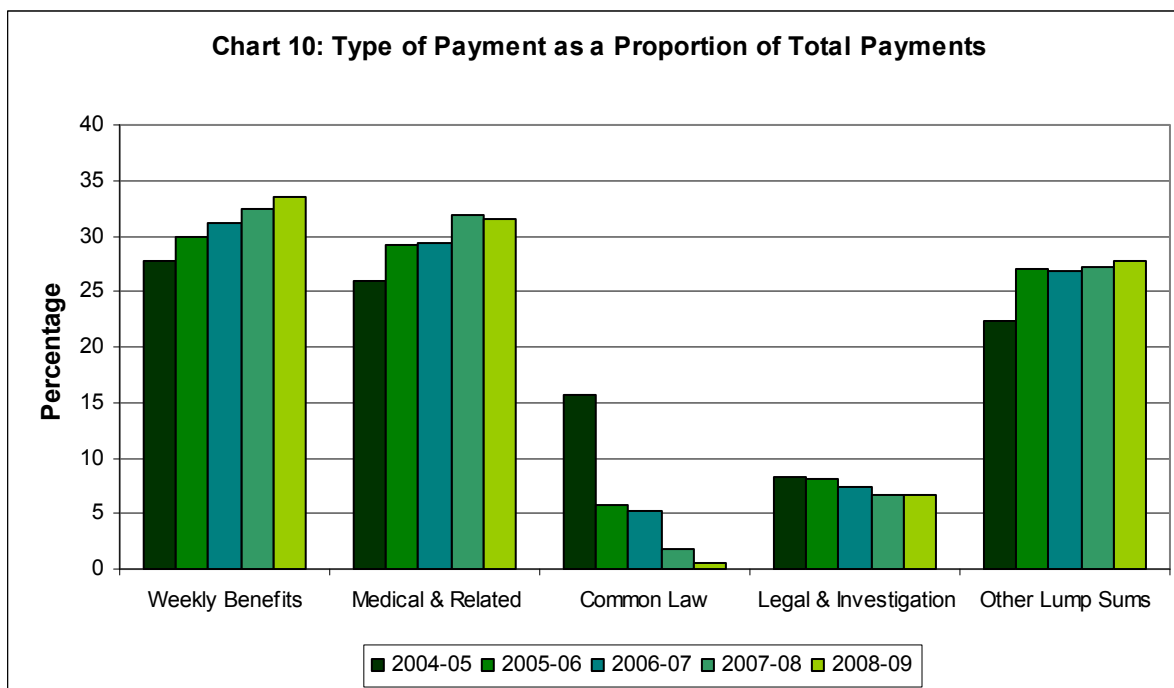
This section details the payments made in each payment year; that is, the payments made in a year, to and on behalf of injured workers, against a claim regardless of when the claim was incurred. Payment data from past years presented in this report has been adjusted for inflation to allow for more accurate analysis of payment data over time (for further information see the Notes section at the end of this report).

Total

In 2008-09 a total of \$115.08m was paid on claims reported prior to and during that year. This is \$9.13m more than the total amount paid during 2007-08 (\$105.95m), an increase of 8.6% (Chart 9 and Table 7).



Payments by Payment Type



Weekly benefits (income replacement payments)

The major component of total payments in 2008-09 was *Weekly benefits*, which represented 33.5% of all payments at \$38.56m. This was an increase on 2007-08 of \$4.29m (12.5%). *Weekly benefits* have been increasing as a proportion of total payments over the past five years (Chart 10 and Table 8).

Medical and related payments

Medical & related payments accounted for \$36.35m of the total payments in 2008-09, or 31.6%. This equates to an increase of 7.9% on *Medical & related payments* in 2007-08 (\$33.70m). *Medical & related payments* have also been increasing as a proportion of total payments over the past five years (Table 8).

Payments for *Doctors* made up more than a third of total *Medical & related payments* (34.2%) in 2008-09. The greatest increase in percentage terms between 2007-08 and 2008-09 was in *Hospital payments*, which increased by \$1.22m or 26.4%. *Miscellaneous*⁹ medical payments increased by 7.8% between 2007-08 and 2008-09 to \$2.36m (Table 9).

Common law payments

Payments relating to *Common law* during 2008-09 decreased by 67.8% relative to 2007-08, contributing \$0.64m or 0.6% to total payments (Table 8). This is 96.4% less than the \$17.71m paid in 2004-05.

⁹ 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.

Legal and investigation payments

Legal & investigation payments have increased by 6.5% to \$7.60m in 2008-09 compared with \$7.14m in 2007-08 (Table 10). Expenses are about half legal and half investigation. In 2008-09 46.8% of *Legal & investigation payments* went to *Legal expenses* and 53.2% went to *Investigation expenses*.

Other lump sum payments

Other lump sum payments, including redemptions, impairment payments, death benefits and settlements, increased by 10.7% from \$28.85m in 2007-08, making up 27.7% of total payments (Table 11).

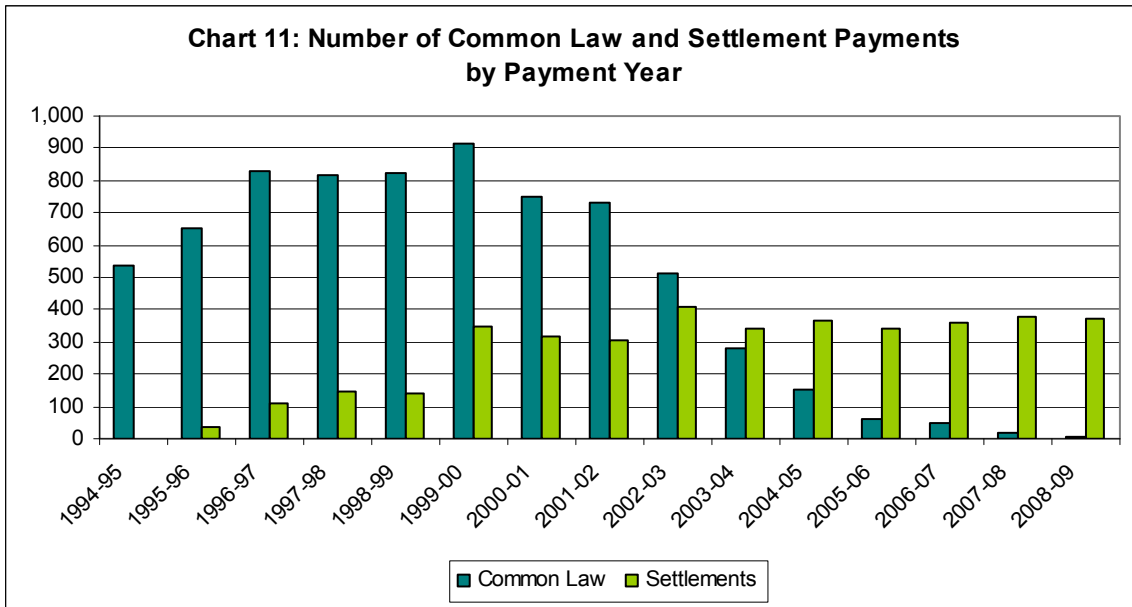
The majority of *Other lump sum payments* was made up of *Settlements* which accounted for 72.6% of the total in 2008-09. *Settlements* have increased since the implementation of the 2001 legislative changes restricting access to common law to injuries with a whole body impairment of at least 30%.

Impairment payments increased to \$4.66m in 2008-09, up from \$1.27m in 2007-08, an increase of 266.4%. *Impairment payments* include payments under the previous maims structure as well as the current impairment payments introduced in the 2001 legislative changes. 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 been 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 12). In 2008-09 there were 7 of these payments. It is worth noting that the most recent claim to be paid a *Common law payment* was reported in 2004-05.

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 11.

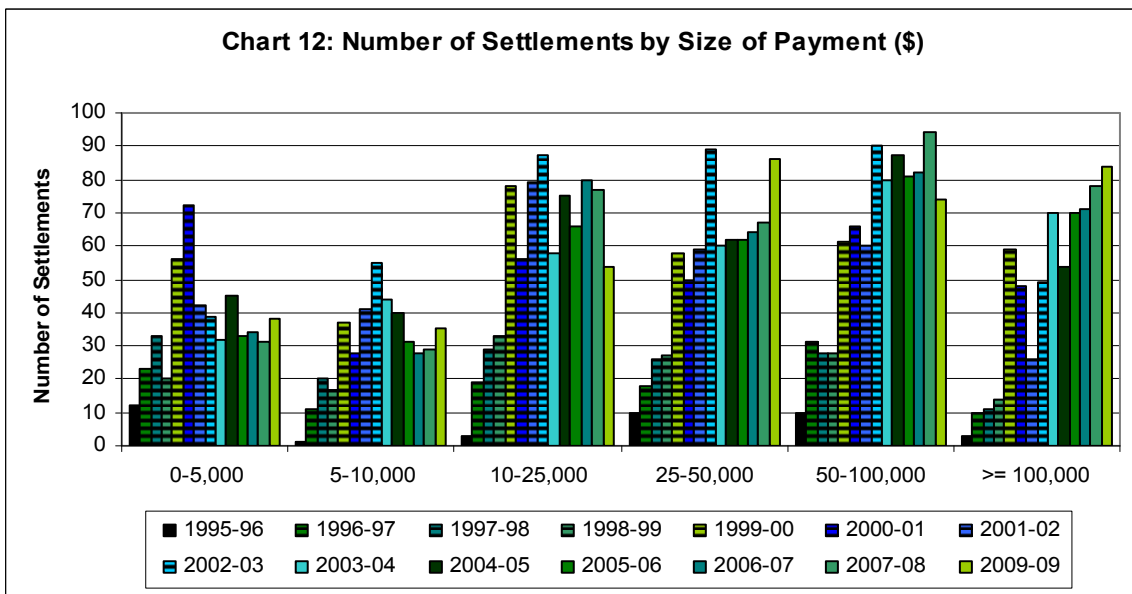


Consistent with the drop in the number of *Common law payments* made, the total amount of *Common law payments* have also decreased from a peak of around \$65m in 1998-99 to \$0.64m in 2008-09.

Payments for *Settlements* have increased from around \$17m in 2000-01 to over \$23m for the past four 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, *Common law payments* have been between \$81-119,000 each year whereas *Settlements* in that time have been about half that, at around \$40-69,000.

The Chart 12 shows the number of *Settlements* made each year by the size of the payment. The number of larger *Settlements* has been increasing since 1995-96. The number of *Settlements* below \$10,000 increased to 2002-03 but has decreased since.

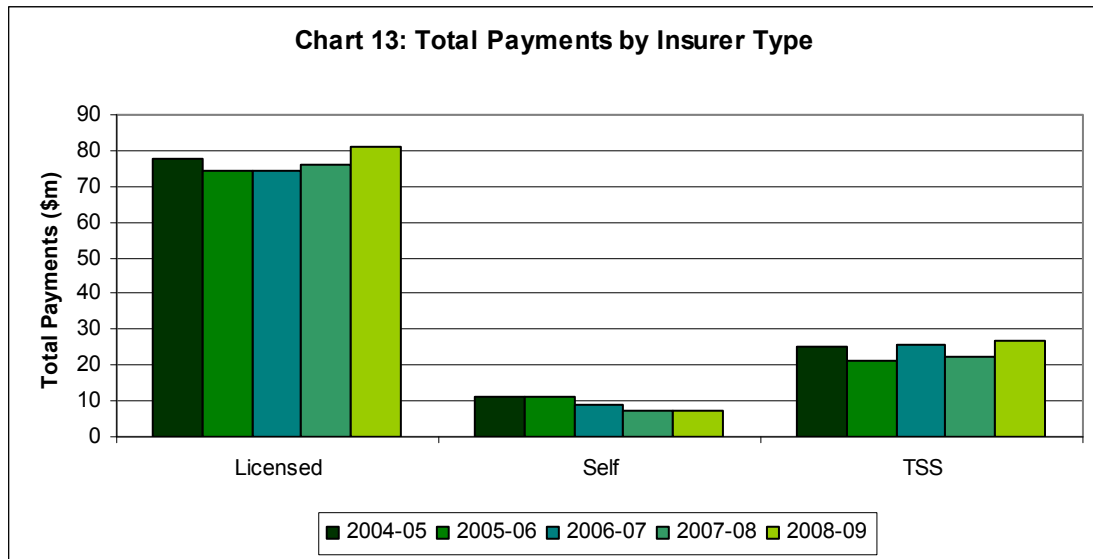


Payments by Insurer Type

Licensed insurers paid a total of \$81.05m in 2008-09, an increase of 6.7% compared with 2007-08 (\$75.94m) (Chart 13 and Table 13).

Self-insurers reported a decrease in total payments in 2008-09 compared to 2007-08, of 2.7%, down to \$7.23m.

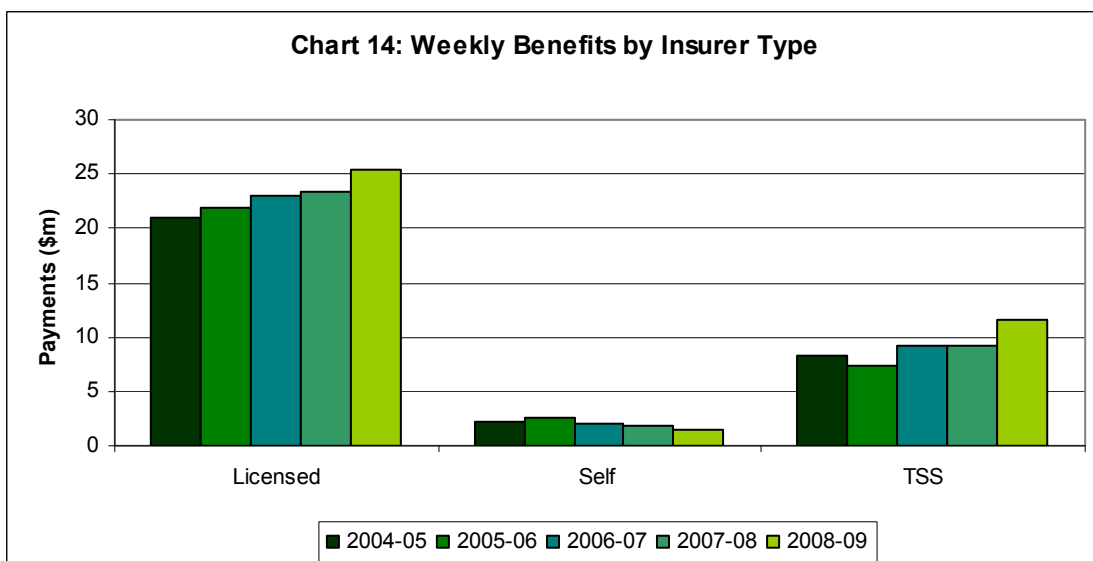
The Tasmanian State Service paid out \$26.80m during 2008-09, an increase of 18.7% on the \$22.58m paid in 2007-08.



Weekly benefits (income replacement payments)

Licensed insurers paid \$25.41m in *Weekly benefits* during 2008-09, an increase of 8.8% on 2007-08 (\$23.35m). This was 65.9% of the total *Weekly benefits* paid out by all insurer types during 2008-09 (Chart 14 and Table 14).

During 2008-09, the Tasmanian State Service paid out \$11.62m in *Weekly benefits*, an increase of 27.4% relative to 2007-08 (\$9.12m). Self-insurers' *Weekly benefits* payments decreased by 14.6% in 2008-09 compared to 2007-08, down to \$1.54m.

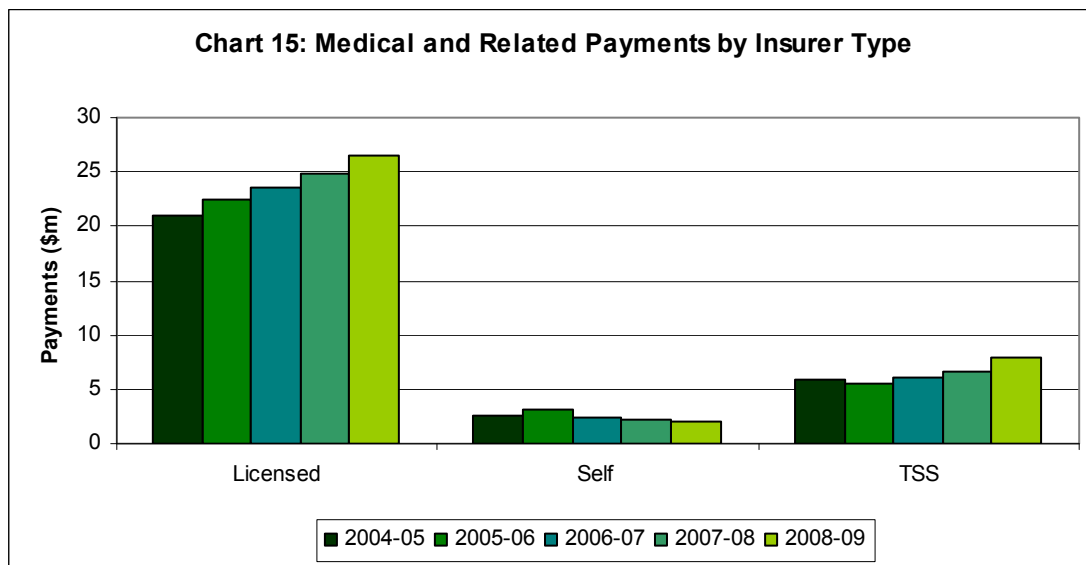


Medical and related payments

Licensed insurers accounted for 72.9% of all *Medical & related payments*, a total of \$26.48m. This was a 6.3% increase on 2007-08 figures, or an extra \$1.57m (Chart 15 and Table 15).

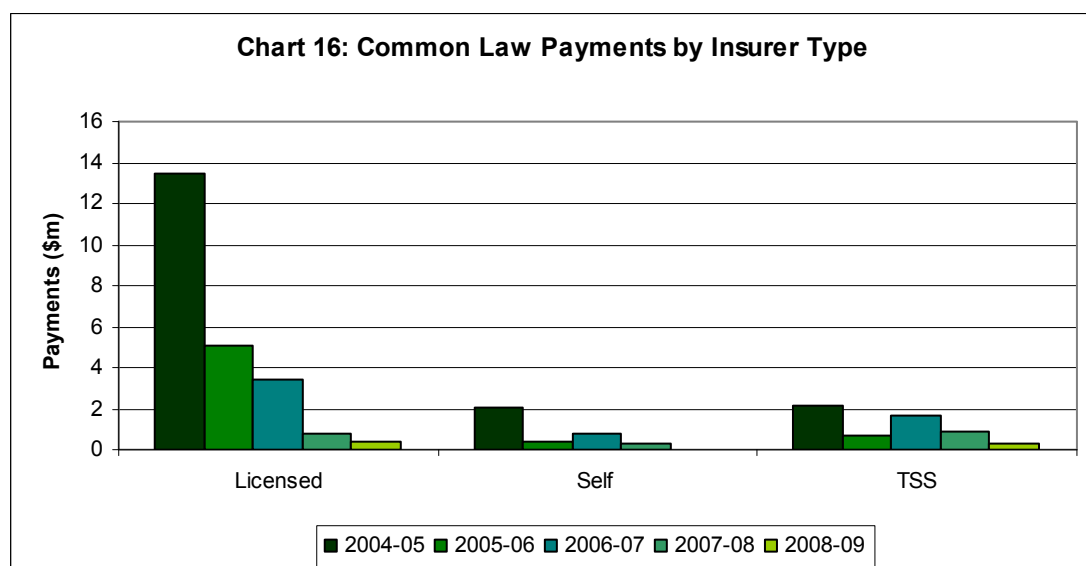
The Tasmanian State Service made \$7.83m in medical payments in 2008-09, which is \$1.18m or 17.7% more than they did in 2007-08.

Self-insurers had the least proportional change in *Medical & related payments*, falling by 4.4% to \$2.04m in 2008-09 compared with 2007-08 (\$2.13m).



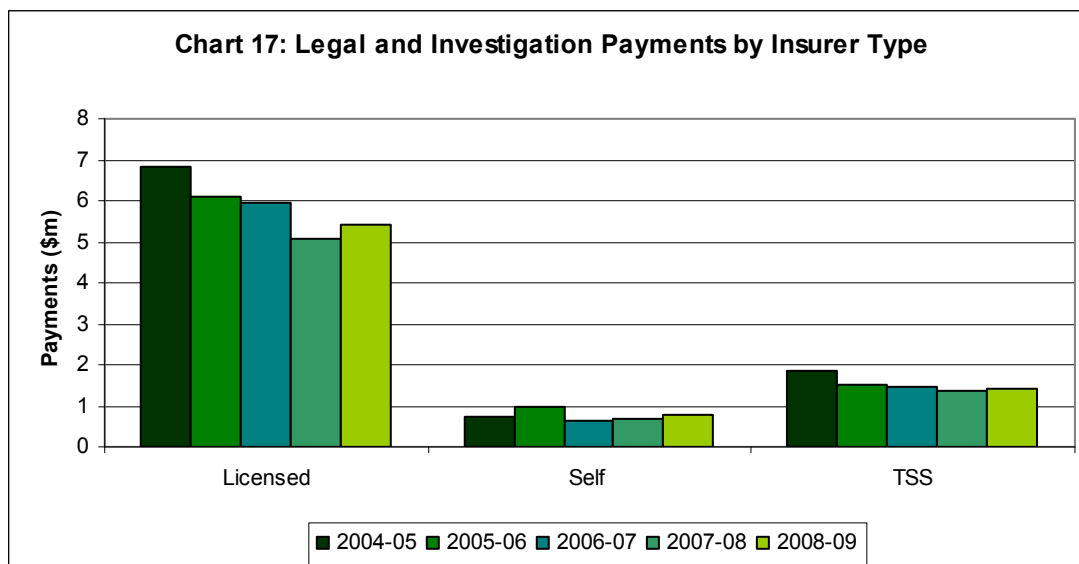
Common law payments

The *Common law payments* made by licensed insurers decreased 50.8% from \$0.79m in 2007-08 to \$0.39m in 2008-09 (Chart 16 and Table 16). The Tasmanian State Service decreased from \$0.91m to \$0.25m, a decrease of 72.2%. Self-insurers made no *Common law payments* in 2008-09, compared to \$0.29m in 2007-08.



Legal and investigation payments

Legal & investigation payments increased in 2008-09 compared with 2007-08 for all insurer types (Chart 17 and Table 17). The greatest increase in percentage terms was for self-insurers where payments against legal and investigation expenses increased by 10.2% to \$0.76m. Licensed insurers increased by 7.3% to \$5.42m and the Tasmanian State Service increased by 1.8% to \$1.42m.

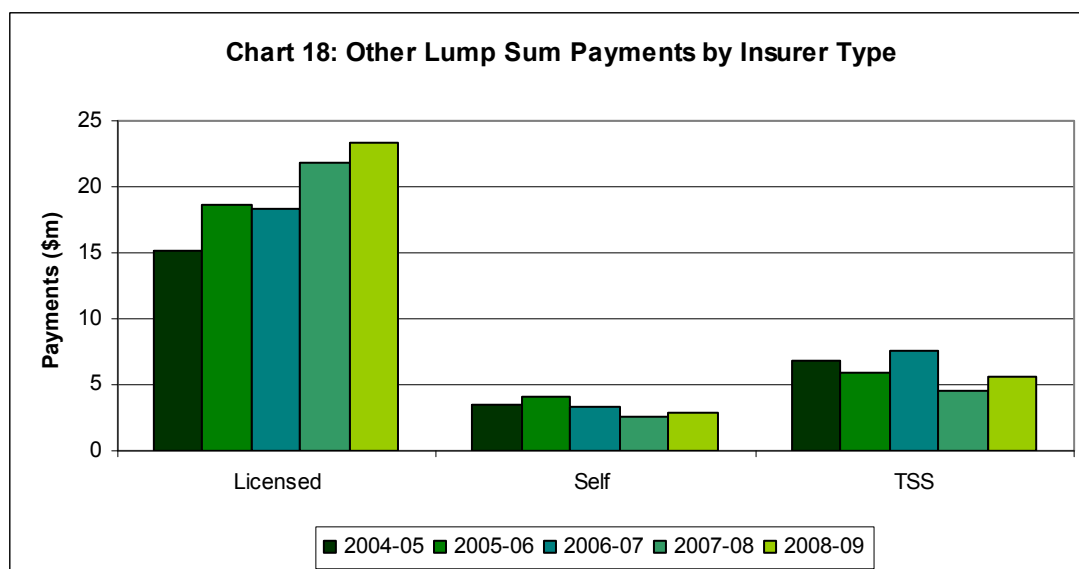


Other lump sum payments

In 2008-09, Other lump sum payments by licensed insurers increased by 7.0% compared with 2007-08, to a total of \$23.36m (Chart 18 and Table 18).

In 2008-09, The Tasmanian State Service paid out \$5.68m for Other lump sum payments, 26.1% more compared with 2007-08.

For Other lump sum payments, self-insurers increased by 15.0% in 2008-09 compared with 2007-08, to \$2.89m.



Scheme Expenditure - Administration Costs

Total

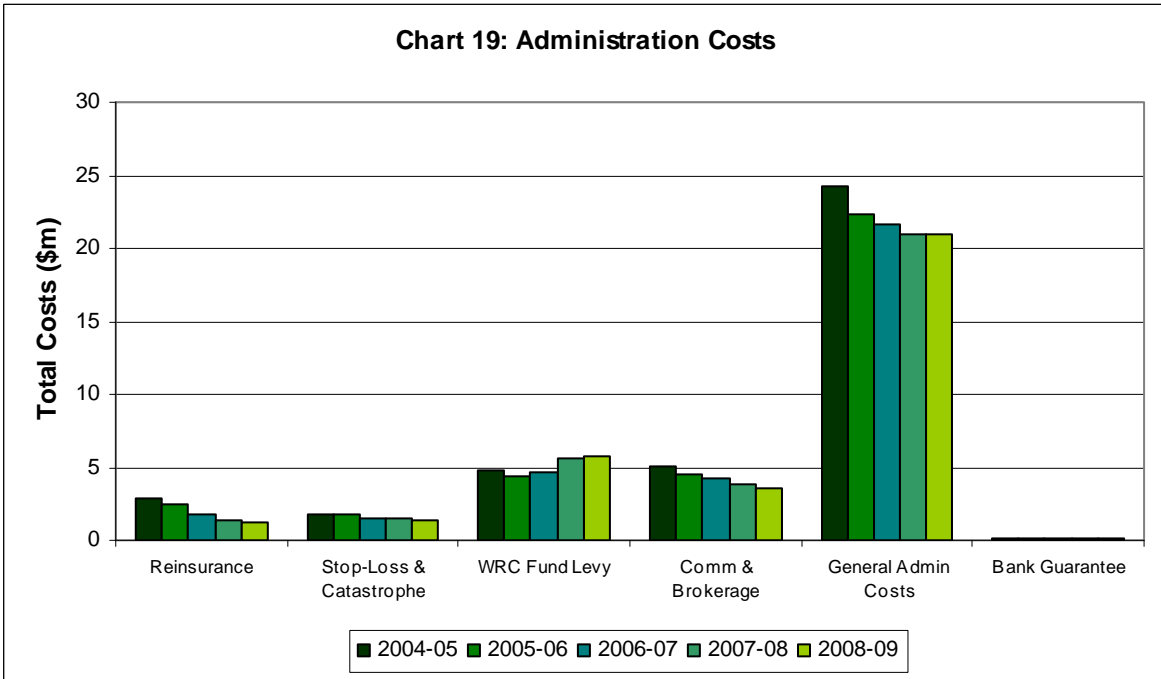
Insurers incur various administration costs in the course of writing workers compensation insurance policies and managing claims. This section details these costs.

Total administration costs have declined steadily over the past five years from \$39.04m in 2004-05 to \$33.11m in 2008-09 (Table 19).

Commission & brokerage costs decreased from \$3.77m in 2007-08 to \$3.59m in 2008-09, a decrease of 4.8% (Chart 19). *Re-insurance* and *Stop-loss & catastrophe* categories decreased by 9.4% and 10.9% respectively. These lower insurer costs are most likely a reflection of lower claim numbers in recent years.

The *Workers Rehabilitation & Compensation Fund Levy* has increased steadily over the past four years from \$4.39m in 2005-06 to \$5.78m in 2008-09. Relative to the previous year, the *Workers Rehabilitation & Compensation Fund Levy* increased 2.2% in 2008-09.

In 2008-09, the Nominal Insurer¹⁰ made three calls on insurers totalling \$900,000.



In 2008-09, *General administration* costs accounted for nearly two thirds (63.4%) of total administration costs. The *Workers Rehabilitation & Compensation Fund Levy* accounted for 17.4% and *commissions and brokerage* accounted for 10.8%.

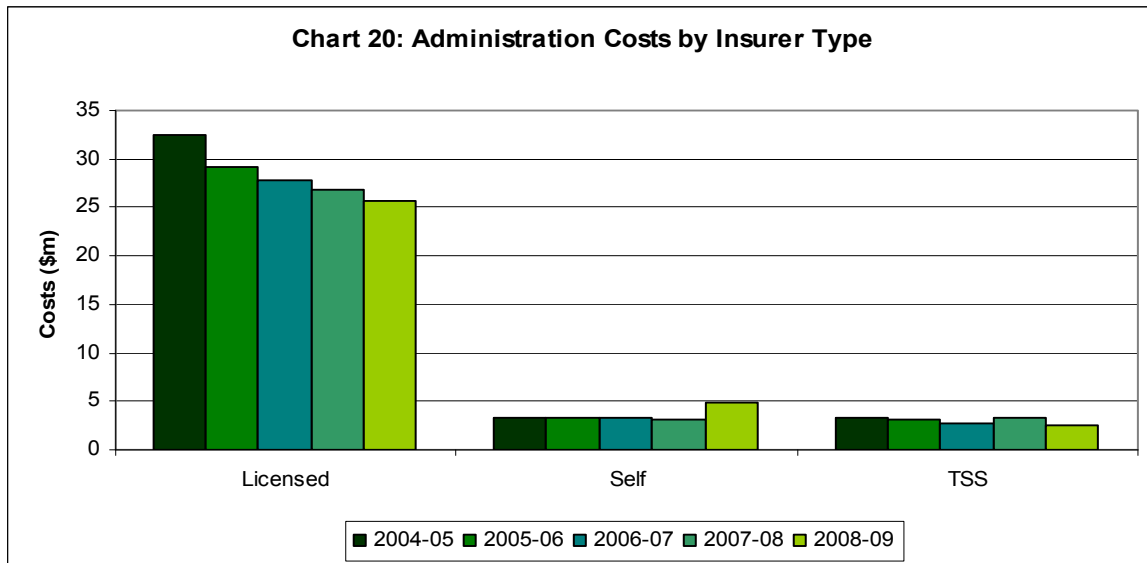
¹⁰ The Nominal Insurer is the body established by the *Workers Rehabilitation and Compensation Act 1988* to ensure workers are not disadvantaged in circumstances where an employer does not hold a policy for workers compensation insurance, cannot be located, has been declared bankrupt or has defaulted in payment.

Administration Costs by Insurer Type

Total administration costs for licensed insurers decreased 4.2% from \$26.90m in 2007-08 to \$25.76m in 2008-09. Administration costs for licensed insurers represent approximately 80% of all total costs (Chart 20 and Table 20).

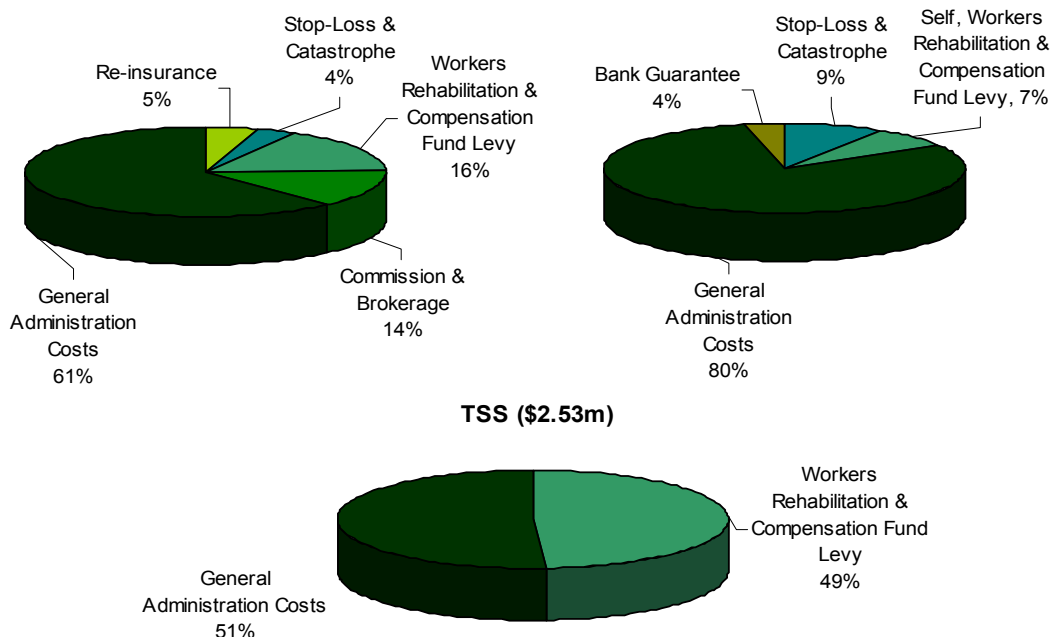
Total administration costs for self-insurers increased by 53.0% from \$3.15m in 2007-08 to \$4.82m in 2008-09.

Total administration costs for the Tasmanian State Service decreased by 23.2% from \$3.29m in 2007-08 to \$2.53m in 2008-09.



In 2008-09 the different insurer types had varying administration cost components making up their total administration costs, as illustrated in the chart below.

Chart 21: Administration Costs as a Proportion of Total Administration Costs 2008-09



Scheme Expenditure - Breakdown

Total

The previous sections *Payments* and the *Administration Costs* detailed the 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.

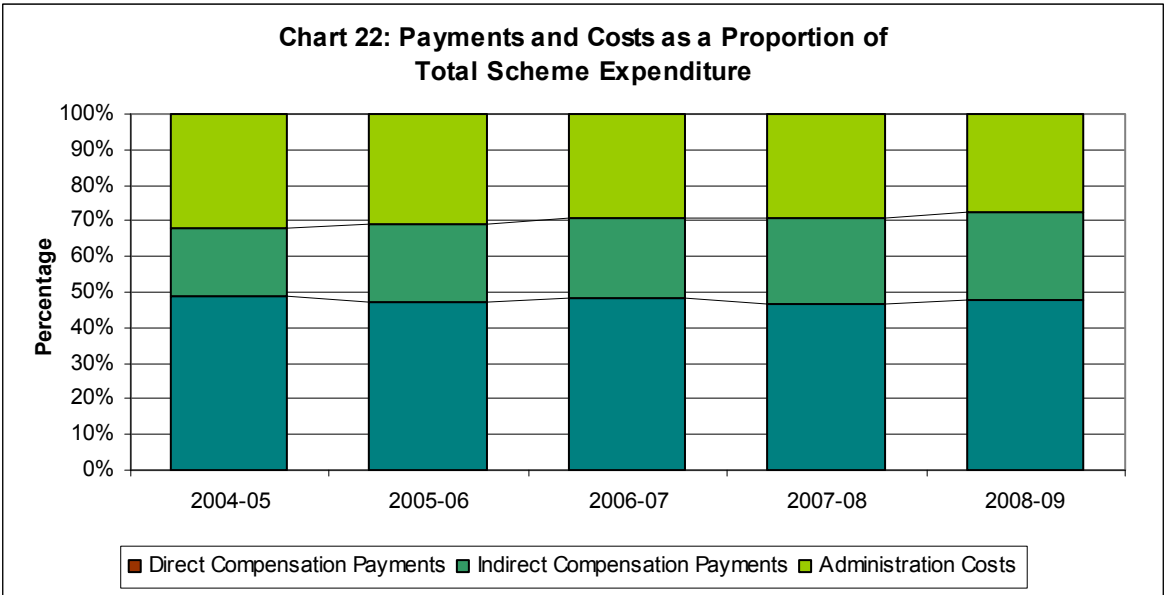
Scheme expenditure has been organised into the following categories:

- 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
2004-05	49%	19%	32%
2005-06	47%	22%	31%
2006-07	48%	22%	29%
2007-08	47%	24%	29%
2008-09	48%	25%	27%



The table and graph above show that the percentage of total payments going directly to injured workers has remained steady over the past five years, at around 48%. The proportion of indirect payments has increased over the period from 19% to 25%. When combined, the direct payments and indirect payments represent the proportion of scheme payments expended for the benefit of the injured worker. This proportion has increased somewhat between 2004-05 (68%) and 2008-09 (73%).

The proportion of administration costs has also decreased slightly, from 32% in 2004-05 to 27% in 2008-09.

These results show that over the past five years 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 administration costs for licensed insurers has decreased since 2004-05, while the percentage of indirect payments has been trending upwards. Direct compensation payments have remained steady since 2004-05.

Breakdown of Total Scheme Expenditure by Insurer

<i>Payment Year</i>	<i>Insurer Type</i>	<i>Direct Compensation Payments</i>	<i>Indirect Compensation Payments</i>	<i>Administration Costs</i>
2004-05	Licensed	45%	19%	36%
	Self	54%	18%	28%
	TSS	61%	21%	18%
2005-06	Licensed	44%	22%	34%
	Self	48%	22%	30%
	TSS	58%	23%	19%
2006-07	Licensed	44%	23%	33%
	Self	50%	19%	31%
	TSS	64%	21%	15%
2007-08	Licensed	45%	24%	31%
	Self	44%	20%	36%
	TSS	56%	26%	18%
2008-09	Licensed	46%	25%	29%
	Self	37%	17%	46%
	TSS	60%	27%	13%

The proportions for the Tasmanian State Service have fluctuated over the past five years. The Tasmanian State Service has the lowest percentage of administration costs – around 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 decreased between 2004-05 and 2005-06 and increased in 2006-07 before decreasing again to 2008-09. The percentage of indirect payments has been varied slightly over the past five years. Administration costs have increased dramatically to 46% in 2008-09.

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 2008-09, the top 50 industries consisted of 9,022 employers, accounting for 49.3% of all employers (18,309) (Table 23).

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* (6.87%), *sheep farming* (4.85%) and *sheep-beef cattle farming* (4.54%). The lowest average premium rates were recorded for *electricity supply* (0.24%), *higher education* (0.35%) and *accounting services* (0.40%).

Top 50 industries based on total earned premium

During 2008-09 the total earned premium for the top 50 industries was \$54.04m, representing 56.7% of total earned premium (\$95.31m) (Table 23).

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* (6.87%), *sheep-beef cattle farming* (4.54%), *meat processing* (4.02%) and *services to forestry* (3.93%). The lowest actual average premium rates were recorded for *higher education* (0.35%), *consulting engineering service* (0.58%) and *business management services* (0.81%).

Top 50 industries based on total earned wages

During 2008-09 the total earned wages for the top 50 industries was \$3.6b, representing 57.1% of the total earned wages (\$6.2b) (Table 23).

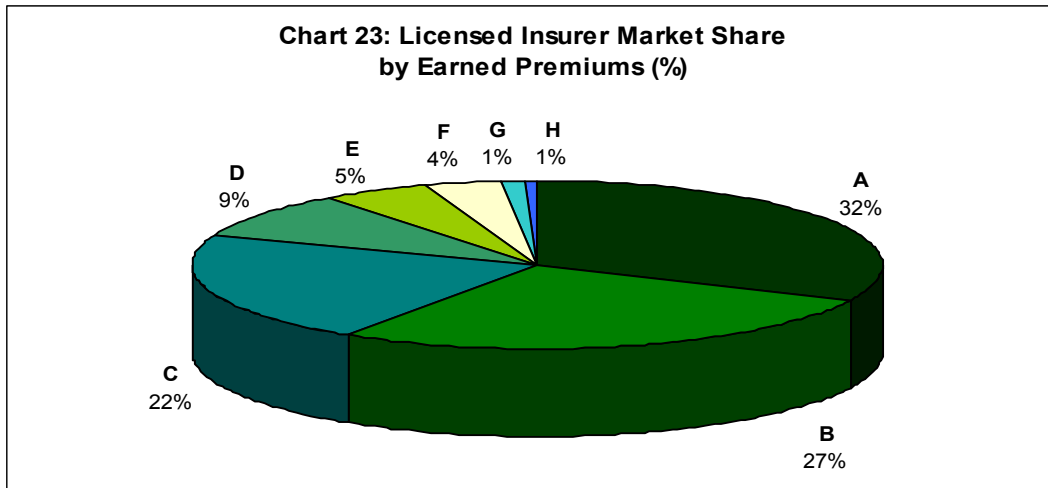
The highest actual average premium rates were recorded for *meat processing* (4.02%), *road freight transport* (3.10%) and *residential care services not elsewhere classified (n.e.c.)* (2.80%). The lowest actual average premium rates were recorded for *electricity supply* (0.24%), *higher education* (0.35%) and *accounting services* (0.40%).

Market Share and Worker Coverage

Market Share by Insurer

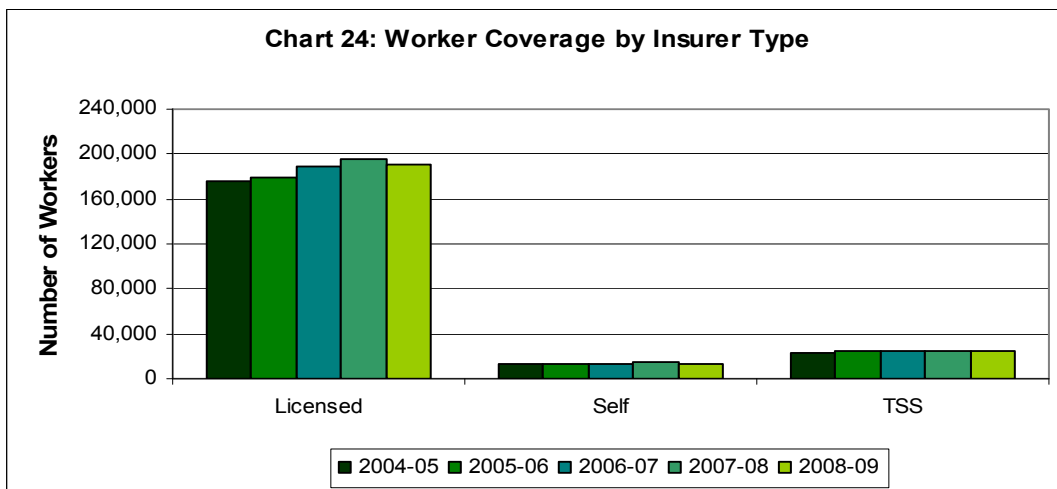
When measuring market share as a percentage of the total earned premium pool, individual insurers' market share in 2008-09 ranged from 0.5%¹¹ to 32.1% (Chart 23). Using total earned wages instead of total earned premium to determine market share yields similar results, with the range between 0.8% and 30.3% (Table 21).

In 2008-09, the three largest insurers held 80.9% of the total earned premium and accounted for 79.2% of total earned wages.



Worker Coverage by Insurer Type

The number of workers covered by policies¹² decreased in 2008-09 compared with 2007-08, by 2.9% or approximately 6,855 workers (Chart 24). The proportion of workers covered by policies with each insurer type has remained relatively constant over the past five years, with proportions in 2008-09 of 83.6% for licensed insurers, 10.9% for the Tasmanian State Service and 5.5% for self-insurers (Table 22).



¹¹ 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.

¹² 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 that 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 for 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 2008 dollars. However, the relevant tables in Appendix A have been expressed in both historical and constant November 2008 dollars. Historical dollars is the actual dollar amount as recorded at the time of payment. Constant November 2008 dollars is the value in November 2008 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 2003:	\$828.00
November 2004:	\$874.90
November 2005:	\$910.70
November 2006:	\$958.20
November 2007:	\$1011.00
November 2008:	\$1050.10

Legislative Changes

The *Workers Rehabilitation and Compensation Act 1988* has been amended over time. An overview of amendments introduced since 1995 is provided below. Refer to the relevant legislation for full details of the changes.

1995 Amendments

- Introduced step-downs in the replacement ratio for weekly benefits (prior to this the replacement ratio was always 100%).
- Introduced the employer excess for weekly benefits (one week's benefits).
- Introduced the employer excess for medical and related payments (\$200).
- Abolished the ability to redeem statutory entitlements.
- Removed coverage of journey claims.
- Tightened up conditions for stress claims.

2001 Amendments

- Further reduced the replacement ratio for weekly benefits. Replaced the dollar cap with a ten year time limit.
- Introduced a ten year time limit on medical and related benefits.
- Introduced a 30% whole person impairment threshold for access common law benefits.
- Replaced table of maims with benefits based on a whole person impairment test (threshold 5%) and a maximum benefit increase.
- Re-introduced the ability to redeem statutory entitlements.
- Increased powers for conciliators and compulsory disclosure of evidence before arbitration, binding Medical Panel decisions.

2004 Amendments

- Increased replacement ratios for weekly benefits (but not to level under 1995 amendments).
- Reduced 10 year time limit to nine years and applied retrospectively to 1 July 2001.

2007 Amendments

- Changed rules to make proving and assessing industrial deafness claims easier.
- Changed the calculation of weekly benefit rate for casual employers and employees with short employment histories.
- Provided coverage to jockeys for race-riding work.
- Tightened up the 'at work' and 'in the course of work' tests for coverage of diseases.

Glossary

<i>Above excess</i>	Under the <i>Workers Rehabilitation and Compensation Act 1988</i> employers are required to pay an excess in the form of the costs of the first five days of weekly payments for each claim.
<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 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 <i>Tasmanian Workers Rehabilitation and Compensation Act 1988</i> (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. Costs for services provided in either private clinics or public and private hospitals, including 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"> – related to the medical treatment of the worker; and are – clearly attributable to a specific claim.
<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 ($=\\$1,000*0.75$) to earned premium.</p>
<i>Earned wages</i>	<p>This is the amount of wages allocated to a given period from actual wages expected to be earned by workers covered by a policy. For example, a policy record that has an annual wages coverage of \$100,000 but only nine months fall within the period being reported will contribute \$75,000 ($=\\$100,000*0.75$) 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 the worker based on the level of impairment sustained by the 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 the 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 the worker and/or insurer.
<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 covers 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 providers. 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>Wages</i>	Amount of remuneration declared by employers for workers compensation premium calculation purposes. The guidelines on the definition of wages are available from WorkCover Tasmania and specify 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 2008 – JUNE 2009

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Table 1: Claims Development

Accident Year	Report Year															
	Prior to 1994-95	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	2007-08	2008-09
Prior to 1994-95	101,270	1,666	55	23	10	8	3	1	2	1	0	1	2	1	2	1
1994-95		17,962	1,269	22	15	2	1	1	1	1	1					
1995-96			15,701	1,176	24	10	8	1	3	2	1	1	2			
1996-97				13,759	878	18	8	6	4	2	1	1				
1997-98					12,324	865	10	5	7	8	2		2			
1998-99						11,577	792	24	10	3	4	3	2	1	1	
1999-00							11,018	769	23	5	3	5	1	2		
2000-01								10,553	726	31	8	4	4	1		
2001-02									9,778	783	16	7	2		1	
2002-03										9,641	757	16	6	1	1	
2003-04											9,461	726	16	6	1	
2004-05												9,483	722	14	6	5
2005-06													9,257	730	20	2
2006-07														8,971	780	18
2007-08															9,158	760
2008-09																8,923
Report Year Total	101,270	19,628	17,025	14,980	13,251	12,480	11,840	11,360	10,554	10,477	10,254	10,247	10,016	9,727	9,970	9,709

Table 2: Incidence Rate of Claims

Report Year	All Claims			Above Excess Claims		
	Claims	Workers	Rate	Claims	Workers	Rate
1994-95	19,628	175,703	111.7	4,454	175,703	25.3
1995-96	17,025	181,408	93.8	3,790	181,408	20.9
1996-97	14,980	185,479	80.8	3,399	185,479	18.3
1997-98	13,251	187,415	70.7	2,830	187,415	15.1
1998-99	12,480	185,977	67.1	2,538	185,977	13.6
1999-00	11,840	188,013	63.0	2,408	188,013	12.8
2000-01	11,360	184,565	61.6	2,368	184,565	12.8
2001-02	10,554	187,798	56.2	2,376	187,798	12.7
2002-03	10,477	193,918	54.0	2,525	193,918	13.0
2003-04	10,254	200,576	51.1	2,546	200,576	12.7
2004-05	10,247	211,705	48.4	2,808	211,705	13.3
2005-06	10,016	216,894	46.2	2,848	216,894	13.1
2006-07	9,727	226,897	42.9	2,843	226,897	12.5
2007-08	9,970	234,989	42.4	2,708	234,989	11.5
2008-09	9,709	228,134	42.6	2,962	228,134	13.0

Table 3: Number of Claims Reported by Insurer Type

Insurer Type	Report Year					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
Licensed	7,900	7,650	7,510	7,867	7,608	-3.3
Self	818	783	633	628	566	-9.9
TSS	1,529	1,583	1,584	1,475	1,535	4.1
All insurers	10,247	10,016	9,727	9,970	9,709	-2.6

Table 4: Number of Claims by Industry Division

Industry Division	Report Year					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
Manufacturing	2,104	2,016	2,072	1,973	1,824	-7.6
Health & Community Services	1,201	1,192	1,274	1,353	1,478	9.2
Retail Trade	1,018	1,074	976	997	1,034	3.7
Construction	904	835	858	868	897	3.3
Education	708	670	675	679	697	2.7
Property & Business Services	551	695	605	646	607	-6.0
Government Administration & Defence	656	728	706	658	588	-10.6
Transport & Storage	541	498	431	505	467	-7.5
Personal & Other Services	460	438	466	451	415	-8.0
Agriculture, Fishing & Hunting	596	366	341	390	399	2.3
Wholesale Trade	401	387	357	400	296	-26.0
Accommodation, Cafes & Restaurants	303	290	264	265	279	5.3
Cultural & Recreational Services	161	197	177	190	190	0.0
Mining	123	172	135	210	186	-11.4
Forestry	221	178	171	166	173	4.2
Electricity, Gas & Water Supply	126	120	101	97	87	-10.3
Finance & Insurance	131	115	84	75	58	-22.7
Communication Services	42	45	34	47	34	-27.7
All industries	10,247	10,016	9,727	9,970	9,709	-2.6

Table 5: Incidence Rate by Industry Division

Industry Division	Report Year					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
Manufacturing	99.7	94.4	98.8	91.3	85.3	-6.6
Health & Community Services	53.1	51.7	48.4	51.6	54.9	6.4
Retail Trade	31.6	32.2	27.1	26.1	28.2	7.8
Construction	79.0	73.2	61.5	66.4	68.1	2.5
Education	42.4	39.7	40.8	40.4	44.7	10.6
Property & Business Services	27.7	31.9	24.8	24.7	24.2	-2.2
Government Administration & Defence	57.5	61.2	69.8	59.0	50.9	-13.8
Transport & Storage	64.7	59.5	51.4	59.1	55.0	-7.1
Personal & Other Services	56.7	55.0	57.1	53.0	50.4	-5.1
Agriculture, Fishing & Hunting	31.0	19.7	17.9	20.1	21.7	8.1
Wholesale Trade	53.2	49.8	46.7	41.4	39.7	-4.2
Accommodation, Cafes & Restaurants	23.0	21.2	18.6	18.3	19.9	8.7
Cultural & Recreational Services	26.1	31.2	27.7	28.2	27.5	-2.4
Mining	70.1	77.5	66.2	106.4	97.2	-8.6
Forestry	69.9	56.4	54.6	59.9	60.1	0.4
Electricity, Gas & Water Supply	56.5	48.3	39.3	36.5	33.0	-9.7
Finance & Insurance	25.3	21.1	14.8	13.5	12.4	-8.5
Communication Services	30.5	42.3	23.4	30.8	16.8	-45.5
All industries	48.4	46.2	42.9	42.4	42.6	0.3

Table 6: Days Lost by Type of Insurer

Insurer Type	Report Year					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
Number of Days Lost						
Licensed	131,274	143,115	152,663	155,065	168,212	8.5
Self	12,011	12,554	11,090	9,925	8,046	-18.9
TSS	49,329	41,689	48,315	48,742	62,362	27.9
All insurers	192,614	197,358	212,068	213,732	238,620	11.6
Weekly Benefit Payments (in constant November 2008 dollars)						
Licensed	21.02	21.93	22.93	23.35	25.41	8.8
Self	2.27	2.54	2.05	1.79	1.54	-14.4
TSS	8.25	7.39	9.14	9.12	11.62	27.3
All insurers	31.54	31.86	34.12	34.27	38.56	12.5

Table 7: Scheme Expenditure - Total Payments by Year

Payment Year	In historical / current dollars (\$m)	In constant Nov 2008 dollars (\$m)
1994-95	116.15	203.93
1995-96	124.64	212.86
1996-97	126.00	204.51
1997-98	118.60	182.69
1998-99	122.48	184.84
1999-00	128.49	189.32
2000-01	122.82	174.52
2001-02	120.22	163.73
2002-03	115.88	149.20
2003-04	98.16	124.49
2004-05	94.64	113.60
2005-06	92.17	106.28
2006-07	99.63	109.19
2007-08	102.01	105.95
2008-09	115.08	115.08

Table 8: Scheme Expenditure - Total Payments

Type of Payment	Payment Year (\$m)					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
in historical/current dollars						
Weekly Benefits	26.28	27.63	31.13	33.00	38.56	16.9
Medical & Related	24.57	26.97	29.22	32.45	36.35	12.0
Common Law	14.75	5.26	5.22	1.92	0.64	-66.6
Legal & Investigation	7.86	7.47	7.35	6.87	7.60	10.6
Other Lump Sums	21.18	24.84	26.70	27.78	31.93	14.9
Total payments	94.64	92.17	99.63	102.01	115.08	12.8
in constant November 2008 dollars						
Weekly Benefits	31.54	31.86	34.12	34.27	38.56	12.5
Medical & Related	29.49	31.09	32.03	33.70	36.35	7.9
Common Law	17.71	6.07	5.72	1.99	0.64	-67.8
Legal & Investigation	9.43	8.61	8.06	7.14	7.60	6.5
Other Lump Sums	25.42	28.65	29.26	28.85	31.93	10.7
Total payments	113.60	106.28	109.19	105.95	115.08	8.6
as % of total payments						
Weekly Benefits	27.77	29.98	31.25	32.35	33.51	3.6
Medical & Related	25.96	29.26	29.33	31.81	31.59	-0.7
Common Law	15.59	5.71	5.24	1.88	0.56	-70.4
Legal & Investigation	8.30	8.10	7.38	6.73	6.60	-2.0
Other Lump Sums	22.38	26.96	26.79	27.23	27.74	1.9
Total payments	100.00	100.00	100.00	100.00	100.00	0.0

Table 9: Medical and Related Payments

Type of Payment	Payment Year (\$m)					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
in historical/current dollars						
Doctor	8.90	9.61	10.37	11.60	12.43	7.2
Hospital	3.09	3.60	3.69	4.44	5.83	31.3
Rehabilitation	6.42	6.73	7.80	8.53	9.43	10.6
Allied Medical	4.56	4.88	5.19	5.77	6.30	9.1
Miscellaneous	1.61	2.14	2.18	2.11	2.36	12.0
Total	24.57	26.97	29.22	32.45	36.35	12.0
in constant November 2008 dollars						
Doctor	10.68	11.09	11.36	12.04	12.43	3.2
Hospital	3.70	4.15	4.05	4.61	5.83	26.4
Rehabilitation	7.70	7.76	8.54	8.86	9.43	6.5
Allied Medical	5.47	5.63	5.68	6.00	6.30	5.1
Miscellaneous	1.94	2.47	2.39	2.19	2.36	7.8
Total	29.49	31.09	32.03	33.70	36.35	7.9
as % of total medical and related payments						
Doctor	36.22	35.65	35.48	35.74	34.19	-4.3
Hospital	12.56	13.34	12.63	13.68	16.03	17.2
Rehabilitation	26.11	24.97	26.67	26.29	25.95	-1.3
Allied Medical	18.55	18.11	17.75	17.79	17.33	-2.6
Miscellaneous	6.56	7.94	7.46	6.50	6.50	-0.1
Total	100.00	100.00	100.00	100.00	100.00	0.0

Table 10: Legal and Investigation Payments

Type of Payment	Payment Year (\$m)					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
in historical/current dollars						
Legal Expenses	3.76	3.65	3.54	3.36	3.56	5.7
Investigation Expenses	4.09	3.81	3.82	3.51	4.04	15.3
Total	7.86	7.47	7.35	6.87	7.60	10.6
in constant November 2008 dollars						
Legal Expenses	4.52	4.21	3.88	3.49	3.56	1.7
Investigation Expenses	4.91	4.40	4.18	3.64	4.04	11.0
Total	9.43	8.61	8.06	7.14	7.60	6.5
as a % of total legal and investigation expenses						
Legal Expenses	47.88	48.93	48.11	48.97	46.79	-4.5
Investigation Expenses	52.12	51.07	51.89	51.03	53.21	4.3
Total	100.00	100.00	100.00	100.00	100.00	0.0

Table 11: Other Lump Sum Payments

Type of Payment	Payment Year (\$m)					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
in historical/current dollars						
Redemption	3.63	3.53	2.95	3.36	3.72	10.9
Impairment	0.84	0.46	1.96	1.23	4.66	280.5
Death Benefits	0.50	0.34	0.56	0.51	0.35	-31.1
Settlements	16.21	20.51	21.23	22.68	23.18	2.2
Total	21.18	24.84	26.70	27.78	31.93	14.9
in constant November 2008 dollars						
Redemption	4.35	4.07	3.23	3.49	3.72	6.7
Impairment	1.01	0.54	2.14	1.27	4.66	266.4
Death Benefits	0.60	0.39	0.61	0.53	0.35	-33.6
Settlements	19.46	23.65	23.27	23.56	23.18	-1.6
Total	25.42	28.65	29.26	28.85	31.93	10.7
as % of total other lump sums						
Redemption	17.13	14.22	11.05	12.09	11.67	-3.5
Impairment	3.97	1.87	7.32	4.41	14.61	231.1
Death Benefits	2.36	1.37	2.08	1.83	1.10	-40.0
Settlements	76.55	82.54	79.54	81.66	72.62	-11.1
Total	100.00	100.00	100.00	100.00	100.00	0.0

Table 12: Common Law and Other Lump Sum Payments

Payment Year	Common Law	Other Lump Sum Payments				Total other lump sums
		Redemption	Impairment payments	Settlements	Death benefits	
Number of payments						
1994-95	537	359	130		10	499
1995-96	654	295	173	39	6	513
1996-97	829	89	235	112	9	445
1997-98	820	27	166	147	13	353
1998-99	826	3	172	139	9	323
1999-00	913		108	349	8	465
2000-01	748		78	320	7	405
2001-02	729		61	307	12	380
2002-03	513	22	54	409	11	496
2003-04	280	76	53	344	9	482
2004-05	150	77	53	363	4	497
2005-06	64	73	23	343	8	447
2006-07	48	65	68	359	9	501
2007-08	20	61	59	376	10	506
2008-09	7	62	84	371	8	525
Total lump sum payments (\$m) in constant November 2008 dollars						
1994-95	48.98	22.33	5.12		1.06	28.52
1995-96	51.10	20.05	5.30	1.33	0.93	27.61
1996-97	64.63	4.03	6.22	4.87	0.73	15.85
1997-98	59.00	1.40	4.13	4.93	0.94	11.40
1998-99	65.08	0.19	5.15	5.66	0.73	11.73
1999-00	64.89		1.99	17.99	0.43	20.41
2000-01	60.65		1.03	16.80	0.61	18.41
2001-02	63.73		0.71	12.48	0.77	13.89
2002-03	45.33	1.26	0.61	20.29	0.41	22.58
2003-04	27.97	3.79	1.49	21.20	0.23	26.72
2004-05	17.71	4.35	1.01	19.46	0.60	25.42
2005-06	6.07	4.07	0.54	23.65	0.39	28.65
2006-07	5.72	3.23	2.14	23.27	0.61	29.26
2007-08	1.99	3.49	1.27	23.56	0.53	28.85
2008-09	0.64	3.72	4.66	23.18	0.35	31.93
Average lump sum payment (\$) in constant November 2008 dollars						
1994-95	91,213	62,197	39,407		106,476	57,147
1995-96	78,132	67,974	30,610	34,203	154,424	53,817
1996-97	77,957	45,306	26,477	43,448	81,166	35,620
1997-98	71,947	51,813	24,905	33,540	72,126	32,298
1998-99	78,787	63,002	29,953	40,725	80,744	36,311
1999-00	71,079		18,465	51,545	53,211	43,891
2000-01	81,082		13,173	52,511	87,279	45,453
2001-02	87,422		11,660	40,646	64,139	36,544
2002-03	88,361	57,248	11,349	49,608	37,603	45,516
2003-04	99,890	49,869	28,145	61,636	25,827	55,429
2004-05	118,060	56,540	19,026	53,607	149,956	51,149
2005-06	94,805	55,801	23,287	68,940	48,968	64,088
2006-07	119,251	49,747	31,511	64,820	67,747	58,396
2007-08	99,575	57,206	21,579	62,660	52,930	57,020
2008-09	91,581	60,077	55,529	62,492	43,914	60,810

Table 13: Total Payments by Insurer Type

Insurer Type	Payment Year (\$m)					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
in historical/current dollars						
Licensed	64.58	64.28	67.61	73.12	81.05	10.9
Self	9.21	9.64	8.41	7.15	7.23	1.0
TSS	20.85	18.25	23.61	21.74	26.80	23.3
All insurers	94.64	92.17	99.63	102.01	115.08	12.8
in constant November 2008 dollars						
Licensed	77.51	74.11	74.09	75.94	81.05	6.7
Self	11.06	11.12	9.21	7.43	7.23	-2.7
TSS	25.03	21.04	25.88	22.58	26.80	18.7
All insurers	113.60	106.28	109.19	105.95	115.08	8.6
as % of total						
Licensed	68.24	69.74	67.86	71.68	70.43	-1.7
Self	9.73	10.46	8.44	7.01	6.28	-10.4
TSS	22.03	19.80	23.70	21.31	23.29	9.3
All insurers	100.00	100.00	100.00	100.00	100.00	0.0

Table 14: Weekly Benefit Payments by Insurer Type

Insurer Type	Report Year					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
in historical/current dollars						
Licensed	17.51	19.02	20.92	22.48	25.41	13.0
Self	1.89	2.20	1.87	1.73	1.54	-11.3
TSS	6.88	6.41	8.34	8.78	11.62	32.3
All insurers	26.28	27.63	31.13	33.00	38.56	16.9
in constant November 2008 dollars						
Licensed	21.02	21.93	22.93	23.35	25.41	8.8
Self	2.27	2.54	2.05	1.80	1.54	-14.6
TSS	8.25	7.39	9.14	9.12	11.62	27.4
All insurers	31.54	31.86	34.12	34.27	38.56	12.5
as a % of total						
Licensed	66.64	68.84	67.21	68.14	65.89	-3.3
Self	7.20	7.96	6.01	5.25	3.98	-24.1
TSS	26.16	23.19	26.78	26.61	30.13	13.2
All insurers	100.00	100.00	100.00	100.00	100.00	0.0

Table 15: Medical and Related Payments by Insurer Type

Insurer Type	Report Year					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
in historical/current dollars						
Licensed	17.51	19.43	21.50	23.99	26.48	10.4
Self	2.09	2.72	2.18	2.05	2.04	-0.7
TSS	4.97	4.81	5.55	6.41	7.83	22.2
All insurers	24.57	26.97	29.22	32.45	36.35	12.0
in constant November 2008 dollars						
Licensed	21.02	22.41	23.56	24.91	26.48	6.3
Self	2.51	3.14	2.39	2.13	2.04	-4.4
TSS	5.96	5.55	6.08	6.65	7.83	17.7
All insurers	29.49	31.09	32.03	33.70	36.35	7.9
as a % of total						
Licensed	71.27	72.07	73.55	73.93	72.85	-1.5
Self	8.52	10.09	7.47	6.32	5.61	-11.4
TSS	20.21	17.84	18.98	19.75	21.54	9.1
All insurers	100.00	100.00	100.00	100.00	100.00	0.0

Table 16: Common Law Payments by Insurer Type

Insurer Type	Report Year					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
in historical/current dollars						
Licensed	11.25	4.40	3.08	0.76	0.39	-48.9
Self	1.72	0.30	0.67	0.28	0.00	-100.0
TSS	1.78	0.56	1.47	0.87	0.25	-71.1
All insurers	14.75	5.26	5.22	1.92	0.64	-66.6
in constant November 2008 dollars						
Licensed	13.51	5.07	3.37	0.79	0.39	-50.8
Self	2.06	0.35	0.74	0.29	0.00	-100.0
TSS	2.14	0.65	1.61	0.91	0.25	-72.2
All insurers	17.71	6.07	5.72	1.99	0.64	-67.8
as a % of total						
Licensed	76.27	83.64	58.92	39.74	60.69	52.7
Self	11.65	5.70	12.92	14.75	0.00	-100.0
TSS	12.08	10.66	28.16	45.51	39.31	-13.6
All insurers	100.00	100.00	100.00	100.00	100.00	0.0

Table 17: Legal and Investigation Payments by Insurer Type

Insurer Type	Report Year					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
in historical/current dollars						
Licensed	5.68	5.30	5.44	4.86	5.42	11.4
Self	0.62	0.86	0.60	0.67	0.76	14.5
TSS	1.56	1.31	1.32	1.34	1.42	5.7
All insurers	7.86	7.47	7.35	6.87	7.60	10.6
in constant November 2008 dollars						
Licensed	6.82	6.11	5.96	5.05	5.42	7.3
Self	0.74	0.99	0.65	0.69	0.76	10.2
TSS	1.87	1.51	1.45	1.39	1.42	1.8
All insurers	9.43	8.61	8.06	7.14	7.60	6.5
as a % of total						
Licensed	72.33	70.93	73.94	70.79	71.31	0.7
Self	7.84	11.52	8.12	9.73	10.07	3.5
TSS	19.83	17.55	17.94	19.48	18.62	-4.4
All insurers	100.00	100.00	100.00	100.00	100.00	0.0

Table 18: Other Lump Sum Payments by Insurer Type

Insurer Type	Report Year					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
in historical/current dollars						
Licensed	12.62	16.12	16.67	21.02	23.36	11.1
Self	2.89	3.56	3.08	2.42	2.89	19.5
TSS	5.67	5.16	6.94	4.34	5.68	30.9
All insurers	21.18	24.84	26.70	27.78	31.93	14.9
in constant November 2008 dollars						
Licensed	15.15	18.59	18.27	21.83	23.36	7.0
Self	3.47	4.11	3.38	2.51	2.89	15.0
TSS	6.81	5.95	7.61	4.51	5.68	26.1
All insurers	25.42	28.65	29.26	28.85	31.93	10.7
as a % of total						
Licensed	59.58	64.89	62.46	75.67	73.16	-3.3
Self	13.64	14.34	11.54	8.71	9.05	4.0
TSS	26.77	20.77	26.00	15.62	17.79	13.9
All insurers	100.00	100.00	100.00	100.00	100.00	0.0

Table 19: Scheme Expenditure – Administration Costs

Administration Cost Type	Payment Year (\$m)					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
in historical/current dollars						
Re-insurance	2.44	2.09	1.63	1.30	1.22	-5.9
Stop-Loss & Catastrophe	1.44	1.49	1.33	1.45	1.34	-7.5
Workers Rehabilitation & Compensation Fund Levy	4.04	3.81	4.31	5.44	5.78	6.2
Commission & Brokerage	4.25	3.93	3.86	3.63	3.59	-1.2
General Administration Costs	20.21	19.31	19.69	20.17	21.01	4.1
Bank Guarantee	0.14	0.16	0.09	0.11	0.18	63.2
Total	32.53	30.78	30.91	32.10	33.11	3.2
in constant November 2008 dollars						
Re-insurance	2.93	2.41	1.79	1.35	1.22	-9.4
Stop-Loss & Catastrophe	1.73	1.72	1.45	1.50	1.34	-10.9
Workers Rehabilitation & Compensation Fund Levy	4.85	4.39	4.72	5.65	5.78	2.2
Commission & Brokerage	5.10	4.53	4.23	3.77	3.59	-4.8
General Administration Costs	24.26	22.26	21.58	20.95	21.01	0.3
Bank Guarantee	0.17	0.18	0.10	0.11	0.18	57.1
Total	39.04	35.49	33.88	33.34	33.11	-0.7
as a % of total						
Re-insurance	7.50	6.79	5.27	4.04	3.69	-8.7
Stop-Loss & Catastrophe	4.44	4.84	4.29	4.51	4.05	-10.3
Workers Rehabilitation & Compensation Fund Levy	12.41	12.37	13.94	16.95	17.45	2.9
Commission & Brokerage	13.07	12.76	12.49	11.31	10.84	-4.2
General Administration Costs	62.15	62.73	63.71	62.84	63.45	1.0
Bank Guarantee	0.43	0.51	0.29	0.34	0.54	58.2
Total	100.00	100.00	100.00	100.00	100.00	0.0

Table 20: Administration Costs by Type of Insurer

Insurer Type	Payment Year (\$m)					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
in historical/current dollars						
Licensed	27.10	25.24	25.41	25.90	25.76	-0.5
Self	2.74	2.92	2.94	3.03	4.82	58.9
TSS	2.68	2.62	2.56	3.17	2.53	-20.2
All insurers	32.53	30.78	30.91	32.10	33.11	3.2
in constant November 2008 dollars						
Licensed	32.53	29.10	27.85	26.90	25.76	-4.2
Self	3.29	3.37	3.22	3.15	4.82	53.0
TSS	3.22	3.02	2.80	3.29	2.53	-23.2
All insurers	39.04	35.49	33.88	33.34	33.11	-0.7
as a % of total						
Licensed	83.33	82.00	82.20	80.68	77.81	-3.6
Self	8.43	9.50	9.52	9.45	14.55	54.1
TSS	8.24	8.50	8.28	9.87	7.64	-22.6
All insurers	100.00	100.00	100.00	100.00	100.00	0.0

Table 21: Insurer's Market Share – Wages and Premiums

Licensed Insurer	Market Share Based on Earned Premiums (%)		% change 2007-08 to 2008-09	Market Share Based on Earned Wages (%)		% change 2007-08 to 2008-09
	2007-08	2008-09		2007-08	2008-09	
A	28.7	32.1	11.9	25.9	27.6	6.8
B	28.2	27.0	-4.2	31.3	30.3	-3.1
C	23.0	21.8	-5.0	21.6	21.3	-1.5
D	8.8	8.8	-0.7	8.9	8.9	-0.2
E	5.8	4.9	-14.4	7.5	7.0	-6.8
F	3.9	3.7	-4.7	2.7	2.8	4.5
G	1.2	1.2	-1.3	1.4	1.4	-0.8
H	0.5	0.5	-0.1	0.8	0.8	-5.1
All	100	100	0.0	100	100	0.0

Table 22: Worker Coverage by Insurer Type

Insurer type	Policy Year					% change 2007-08 to 2008-09
	2004-05	2005-06	2006-07	2007-08	2008-09	
Number of workers						
Licensed	175,385	178,812	188,522	196,150	190,700	-2.8
Self	13,289	13,763	13,816	14,402	12,647	-12.2
TSS	23,031	24,319	24,559	24,436	24,787	1.4
All insurers	211,705	216,894	226,897	234,989	228,134	-2.9
as a % of total						
Licensed	82.8	82.4	83.1	83.5	83.6	0.1
Self	6.3	6.3	6.1	6.1	5.5	-9.5
TSS	10.9	11.2	10.8	10.4	10.9	4.5
All insurers	100.0	100.0	100.0	100.0	100.0	0.0

Table 23: Average Premium Rates (% of wages) – 2008-09

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	16	80,696	143	2.75	3.01	2.92	3.09	2.50			3.35		2.94
112	Cut Flower and Flower Seed Growing	32	128,001	315	4.12	2.88	2.66	4.46	2.55		2.21	2.05		3.10
113	Vegetable Growing	207	756,957	1564	25.50	2.72	2.89	3.50	3.70	3.31	3.22			2.97
114	Grape Growing	64	318,110	1287	8.49	3.63	3.81	3.70	4.27		5.08	6.35		3.75
115	Apple and Pear Growing	59	435,868	2323	15.19	2.99	2.35	2.39	2.87	3.17	3.60			2.87
116	Stone Fruit Growing	43	92,660	1111	3.15	3.00	2.74	4.63	2.63		3.19			2.94
119	Fruit Growing n.e.c.	45	226,704	2238	6.99	3.53	2.85	3.69	3.91	3.34	3.12			3.24
121	Grain Growing	12	14,784	30	0.30	4.98		4.95		3.25	5.21			4.95
122	Grain-Sheep and Grain-Beef Cattle Farming	103	179,493	517	4.10	4.94	5.65	6.08	3.62	6.14	5.49	9.99		4.37
123	Sheep-Beef Cattle Farming	371	717,717	1945	15.82	4.43	8.52	4.52	3.51		5.39	25.68		4.54
124	Sheep Farming	234	432,262	1480	8.91	4.69	5.90	5.36	3.74	8.95	5.86			4.85
125	Beef Cattle Farming	175	317,114	561	7.79	4.19	3.33	4.78	4.48		7.73	4.49		4.07
130	Dairy Cattle Farming	355	937,440	1183	24.69	3.91	3.47	4.13	5.65	6.31	3.65			3.80
141	Poultry Farming (Meat)	13	52,743	52	1.32	5.92	3.23	4.73	3.68	4.00	5.17			3.99
142	Poultry Farming (Eggs)	7	100,993	76	2.39	4.65	4.53	3.13						4.23
151	Pig Farming	10	33,624	47	1.01	4.92	3.90	2.28	3.63					3.34
152	Horse Farming	23	67,875	52	1.13	5.05	4.13	8.56		3.27	4.54			6.02
153	Deer Farming	1	520	1	0.01						9.51			9.51
159	Livestock Farming n.e.c.	23	37,962	63	0.66	5.10	4.82	6.09	5.46		9.56			5.76
169	Crop and Plant Growing n.e.c.	34	250,980	306	6.92	2.55	5.07	2.07	4.06		5.24			3.63
212	Shearing Services	23	286,779	340	3.77	6.93		12.00	7.07		7.85			7.61
213	Aerial Agricultural Services	6	48,440	30	1.12	6.08		3.93						4.31
219	Services to Agriculture n.e.c.	126	684,977	1691	23.02	2.97	2.79	3.42	4.56		2.44			2.98
220	Hunting and Trapping	11	28,054	37	0.72	3.39	5.03	4.57	4.23					3.89
301	Forestry	4	131,098	86	4.15			3.35	2.67					3.16
302	Logging	109	2,431,400	1180	35.41	5.99	5.67	9.12	9.22	8.80	6.30			6.87
303	Services to Forestry	42	779,124	972	19.83	4.13	1.18	4.37	4.08		5.68			3.93

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	
411	Rock Lobster Fishing	5	11,830	10	0.25	5.26			4.57					4.78
419	Marine Fishing n.e.c.	12	26,257	29	0.66	4.19		15.83	3.64	4.26	6.51			3.95
420	Aquaculture	60	933,889	972	56.14	3.07	0.68	1.95	3.64	2.87	3.25			1.66
1102	Brown Coal Mining	1	72,000	72	7.60			0.95						0.95
1200	Oil and Gas Extraction	3	63,626	17	2.67	2.35		2.65						2.38
1311	Iron Ore Mining	2	57,519	52	3.02				3.20		0.93			1.91
1313	Copper Ore Mining	1	82,494	101	10.86			0.76						0.76
1314	Gold Ore Mining	4	680,220	370	61.19			1.79	0.68					1.11
1316	Nickel Ore Mining	1	137,690	71	3.68			3.74						3.74
1317	Silver-Lead-Zinc Ore Mining	1	64,938	18	1.20	5.43								5.43
1319	Metal Ore Mining n.e.c.	7	708,250	504	43.88	1.87	1.43	0.96						1.61
1411	Gravel and Sand Quarrying	19	77,033	85	2.88	2.64	4.15	2.46	10.41		3.02			2.68
1419	Construction Material Mining n.e.c.	8	155,568	195	10.11	0.67	2.89	2.78						1.54
1420	Other Mining	5	90,287	54	2.36		8.10	2.78						3.82
1513	Mineral Exploration (Own Account)	3	14,350	8	0.50	8.58		2.20	8.59					2.84
1514	Mineral Exploration Services	13	314,924	175	11.61	4.13	2.63	5.74						2.71
1520	Other Mining Services	14	209,779	90	6.65	2.84	1.42	4.30	2.31					3.16
2111	Meat Processing	8	1,547,604	987	38.52	4.27	8.25	3.04	9.51		7.80			4.02
2113	Bacon, Ham and Smallgood Manufacturing	1	2,827	4	0.10		2.85							2.85
2121	Milk and Cream Processing	6	405,927	337	22.67	1.29	1.93	1.30	1.79					1.79
2122	Ice Cream Manufacturing	3	9,703	16	0.33	2.91			3.21					2.92
2129	Dairy Product Manufacturing n.e.c.	5	455,438	444	15.09	3.02		3.80						3.02
2130	Fruit and Vegetable Processing	15	1,052,644	1906	74.42	2.60	1.32	3.96	2.29					1.41
2140	Oil and Fat Manufacturing	6	110,925	99	6.17	10.10	1.17	3.51	3.49					1.80
2151	Flour Mill Product Manufacturing	2	20,899	11	0.60		3.40	4.49						3.51
2161	Bread Manufacturing	7	179,112	297	12.07	1.48		2.91						1.48
2162	Cake and Pastry Manufacturing	6	16,587	87	0.89	1.71		6.00	2.72					1.86
2172	Confectionery Manufacturing	2	1,052	8	0.04	2.28		3.74						2.40
2173	Seafood Processing	24	451,670	399	11.35	3.16	5.68	3.30	4.02		2.12			3.98

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	
2174	Prepared Animal and Bird Feed	6	28,202	25	0.85		1.48	3.28	4.15	3.80				3.31
2179	Food Manufacturing n.e.c.	14	80,711	144	3.31	2.25	2.89	2.11	2.06	1.49				2.44
2181	Soft Drink, Cordial and Syrup Manufacturing	14	41,172	106	3.11	1.75	1.57	1.07	2.20					1.33
2182	Beer and Malt Manufacturing	6	280,481	253	22.95	0.85	5.69	1.74						1.22
2183	Wine Manufacturing	14	107,258	257	6.11	1.59	5.11	2.33	1.52					1.75
2184	Spirit Manufacturing	4	12,976	40	0.96	1.55		1.25	1.40					1.36
2190	Tobacco Product Manufacturing	5	8,472	19	0.22	3.90		3.80	3.95					3.88
2212	Synthetic Fibre Textile Manufacturing	1	9,008	8	0.63			1.44						1.44
2221	Made-Up Textile Product Manufacturing	29	83,970	196	4.45	2.32	2.16	1.73	2.15	2.68	4.40			1.89
2222	Textile Floor Covering Manufacturing	1	90,890	166	6.18	1.47								1.47
2223	Rope, Cordage and Twine Manufacturing	5	18,649	34	0.86	3.16		1.89	2.03		2.52			2.16
2229	Textile Product Manufacturing	7	131,014	217	9.48	1.20	1.32	2.81	3.89	1.40				1.38
2239	Knitting Mill Product Manufacturing	1	7,639	24	0.38	1.99								1.99
2241	Men's and Boys' Wear Manufacturing	3	15,085	21	0.56			2.72			2.60			2.67
2249	Clothing Manufacturing n.e.c.	10	14,116	28	0.61	2.30		2.29	2.43					2.31
2250	Footwear Manufacturing	3	77,510	66	4.05			0.60	1.96					1.91
2261	Leather Tanning and Fur Dressing	4	6,532	7	0.24	4.95		1.51	2.35		3.84			2.72
2262	Leather and Leather Substitute Product Manufacturing	2	1,498	2	0.04		4.05	4.49						4.26
2311	Log Sawmilling	43	841,692	584	22.21	3.47	2.94	6.85	6.94	5.13	4.08			3.79
2312	Wood Chipping	7	177,398	433	24.84	6.66	0.45		3.50	4.47	4.36			0.71
2313	Timber Resawing and Dressing	12	154,124	178	19.94	3.89	0.52		2.98	5.86	4.19			0.77
2321	Plywood and Veneer Manufacturing	2	158,371	130	5.28	3.00								3.00
2322	Fabricated Wood Manufacturing	3	39,862	53	3.65		1.71	1.08						1.09

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	
2323	Wooden Structural Component Manufacturing	31	184,515	226	7.46	1.81	1.57	2.45	1.75	4.68				2.47
2329	Wood Product Manufacturing n.e.c.	24	118,420	143	4.63	3.37	2.37	2.33	2.11		2.17	3.45		2.56
2331	Pulp, Paper and Paperboard Manufacturing	6	310,681	695	48.27	0.70		2.46	0.49	0.62				0.64
2332	Solid Paperboard Container Manufacturing	1	5,057	5	0.24						2.09			2.09
2333	Corrugated Paperboard Container Manufacturing	1	64,378	70	5.15		1.25							1.25
2339	Paper Product Manufacturing n.e.c.	1	7,531	8	0.32	2.39								2.39
2411	Paper Stationery Manufacturing	5	13,205	20	1.00	1.26	1.30		1.48					1.31
2412	Printing	37	220,505	534	21.78	1.06	0.99	0.77	1.20	1.09	1.98			1.01
2413	Services to Printing	6	8,246	18	0.60		1.11	1.51			1.41			1.37
2421	Newspaper Printing or Publishing	7	353,357	687	39.42	0.81	0.98	0.99			0.89			0.90
2422	Other Periodical Publishing	4	17,005	15	1.69			1.01	1.45	0.76				1.01
2423	Book and Other Publishing	10	8,460	19	0.61	1.57	0.64	2.01	1.32					1.39
2430	Recorded Media Manufacturing and Publishing	2	2,852	13	0.35	1.41	0.60							0.81
2510	Petroleum Refining	1	3,911	1	0.10						3.91			3.91
2520	Petroleum and Coal Product Manufacturing	3	1,865	2	0.44		0.41	1.51						0.42
2531	Fertiliser Manufacturing	4	135,577	144	8.93	2.48	1.78			1.36				1.52
2533	Synthetic Resin Manufacturing	5	43,015	61	2.21	2.01	1.64							1.95
2534	Organic Industrial Chemical Manufacturing	3	55,492	104	3.80	2.55		2.77		1.24				1.46
2535	Inorganic Industrial Chemical	2	34,704	24	1.01	3.49				2.53				3.43
2541	Explosive Manufacturing	2	5,703	5	0.17	3.36								3.36
2543	Medicinal and Pharmaceutical Product Manufacturing	5	315,208	230	18.65	1.94	1.78	1.26						1.69

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	
2545	Soap and Other Detergent Manufacturing	1	1,464	7	0.24			0.60						0.60
2546	Cosmetic and Toiletry Preparation Manufacturing	3	8,753	29	0.69			1.26						1.26
2549	Chemical Product Manufacturing	6	67,087	34	2.36	3.15		1.07		2.30	5.20			2.85
2551	Rubber Tyre Manufacturing	1	23,921	25	0.90					2.65				2.65
2559	Rubber Product Manufacturing n.e.c.	4	43,872	88	3.62	1.89	2.08	1.00						1.21
2561	Plastic Blow Moulded Product Manufacturing	3	41,059	30	1.33				2.47	3.40				3.10
2562	Plastic Extruded Product Manufacturing	1	34,504	24	0.76	4.54								4.54
2563	Plastic Bag and Film Manufacturing	1	660	5	0.02	3.07								3.07
2564	Plastic Product Rigid Fibre Reinforced Manufacturing	8	124,652	218	7.88	1.61	1.33	5.56	3.07		1.34			1.58
2565	Plastic Foam Product Manufacturing	1	4,250	7	0.32			1.32						1.32
2566	Plastic Injection Moulded Product Manufacturing	7	64,172	53	2.67	1.05	2.22	3.22			3.16			2.41
2610	Glass and Glass Product Manufacturing	8	22,238	21	0.49	3.35	2.25	5.33	2.31		5.12			4.56
2621	Clay Brick Manufacturing	3	30,353	37	1.43		2.10	2.77		2.14				2.12
2622	Ceramic Product Manufacturing	1	1,657	4	0.08		2.15							2.15
2629	Ceramic Product Manufacturing	3	2,863	6	0.15		2.74	1.71						1.90
2633	Concrete Slurry Manufacturing	8	153,405	176	7.41	5.18	2.66		1.65	2.30				2.07
2635	Concrete Product Manufacturing	13	407,315	372	20.22	3.62	4.00	1.26	7.14	3.08	2.24			2.01
2640	Non-Metallic Mineral Product Manufacturing	9	76,815	59	2.44	3.11	5.55	2.35	5.09					3.15
2711	Basic Iron and Steel Manufacturing	3	34,851	33	1.66	3.74	2.01							2.10
2712	Iron and Steel Casting and Forging	2	139,111	81	5.56	3.50	2.49							2.50
2713	Steel Pipe and Tube Manufacturing	5	41,527	56	1.93	2.20		1.77						2.15

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		
2722	Aluminium Smelting	2	189,681	188	9.74		1.95								1.95
2729	Basic Non-Ferrous Metal Manufacturing	1	6,321	3	0.18			3.50							3.50
2732	Non-Ferrous Metal Rolling, Drawing, Extruding n.e.c.	1	2,339	2	0.07			3.57							3.57
2733	Non-Ferrous Metal Casting	1	4,745	6	0.15			3.15							3.15
2741	Structural Steel Fabricating	25	421,361	285	19.14	3.35	3.80	2.87	2.45		1.83				2.20
2742	Architectural Aluminium Product Manufacturing	26	91,694	137	5.25	1.56	1.81	2.35	1.87		5.35				1.75
2749	Structural Metal Product Manufacturing	18	187,357	170	6.94	3.83	3.03	2.74	2.29	2.56	2.31				2.70
2751	Metal Container Manufacturing	2	8,778	8	0.39			2.20	3.23						2.28
2759	Sheet Metal Product Manufacturing	28	201,869	233	7.38	2.75	2.94	2.58	2.71						2.73
2761	Hand Tool and General Hardware	4	3,609	5	0.12	10.01	2.29	2.99							2.91
2762	Spring and Wire Product Manufacturing	2	7,396	12	0.26			2.81							2.81
2764	Metal Coating and Finishing	13	90,845	95	3.69	2.93	2.36	2.20	2.38						2.46
2765	Non-Ferrous Pipe Fitting Manufacturing	1	104,886	43	1.91		5.50								5.50
2769	Fabricated Metal Product Manufacturing	130	1,199,292	1388	49.44	3.05	2.33	2.28	3.20	2.51	1.69				2.43
2811	Motor Vehicle Manufacturing	1	125	0	0.00			5.00							5.00
2812	Motor Vehicle Body Manufacturing	12	113,951	160	5.73	1.61	2.19	2.79	2.18						1.99
2819	Automotive Component Manufacturing	12	224,229	518	16.84	2.06	1.42	1.20	3.45						1.33
2821	Shipbuilding	6	193,202	647	37.25	4.36		0.42			5.46				0.52
2712	Iron and Steel Casting and Forging	2	139,111	81	5.56	3.50	2.49								2.50
2822	Boatbuilding	15	131,594	129	5.29	4.76	4.29	2.30	4.40	5.46					2.49
2824	Aircraft Manufacturing	3	32,650	13	0.86	3.78		3.85							3.79

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	
2831	Photographic and Optical Good	2	6,493	12	0.67		0.97							0.97
2832	Medical and Surgical Equipment Manufacturing	1	2,752	3	0.14					1.95				1.95
2839	Professional and Scientific Equipment Manufacturing n.e.c.	5	20,049	22	0.97	1.98	1.70	2.80	1.34					2.06
2842	Telecommunication, Broadcasting & Transceiving Equipment Manufacturing	5	15,728	23	0.96	1.78		1.74	1.32					1.64
2849	Electronic Equipment Manufacturing	7	9,796	19	0.71		1.00	1.74	1.82					1.38
2851	Household Appliance Manufacturing	2	2,379	5	0.09	2.20		7.51						2.53
2852	Electric Cable and Wire Manufacturing	1	16,870	11	0.59		2.85							2.85
2854	Electric Light and Sign Manufacturing	5	27,754	29	1.14	2.51	2.12							2.44
2859	Electrical and Equipment Manufacturing	11	126,245	140	6.94	2.02	1.54	1.51	5.19					1.82
2861	Agricultural Machinery Manufacturing	11	49,133	72	2.40	2.32	1.86	1.80	2.26	2.25				2.05
2862	Mining and Construction Machinery Manufacturing	14	793,649	490	48.92	2.43	1.50	2.20	3.33					1.62
2863	Food Processing Machinery Manufacturing	2	18,604	26	1.05			1.75	1.83					1.78
2864	Machine Tool and Part Manufacturing	8	68,783	89	3.89	1.71	1.72		2.04	2.21				1.77
2865	Lifting and Material Handling	13	355,311	237	9.07		4.04	3.79	2.15	2.35	5.25			3.92
2866	Pump and Compressor Manufacturing	4	12,545	20	0.55	2.71	2.50		1.92					2.26
2869	Industrial Machinery and Equipment Manufacturing n.e.c.	35	477,471	482	23.35	2.22	1.65	2.89	1.55	2.78	17.33			2.04

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	
2911	Prefabricated Metal Building Manufacturing	3	8,489	6	0.25	3.50		2.58						3.39
2919	Prefabricated Building Manufacturing	4	69,987	48	2.11	2.52		3.73						3.32
2921	Wooden Furniture and Upholster	72	324,264	420	14.19	2.61	1.95	2.74	2.15	2.85	2.65			2.29
2922	Sheet Metal Furniture Manufacturing	2	16,166	20	0.60	2.51			3.80					2.69
2923	Mattress Manufacturing (Except Rubber)	1	18,361	22	0.64			2.85						2.85
2929	Furniture Manufacturing n.e.c.	18	106,028	135	5.08	2.08	2.19	1.99	2.32	3.86	2.86			2.09
2941	Jewellery and Silverware Manufacturing	2	5,636	17	0.40		1.34		3.35					1.42
2942	Toy and Sporting Good Manufacturing	2	3,996	7	0.28			1.41						1.41
2949	Manufacturing n.e.c.	5	14,485	15	0.55	2.97	2.78	2.47	3.53					2.66
3610	Electricity Supply	16	427,419	2192	180.87	0.33	1.36	0.85	0.41	0.21	1.57			0.24
3620	Gas Supply	9	169,208	192	10.06	1.31		1.69	1.09					1.68
3701	Water Supply	13	92,950	167	11.21	0.94		0.71	1.29	0.95	1.12			0.83
3702	Sewerage and Drainage Services	3	5,691	15	0.30	3.75			1.83					1.91
4111	House Construction	549	1,077,579	1106	31.11	3.61	3.09	3.70	3.72	3.57	17.66			3.46
4112	Residential Building Construction n.e.c.	85	266,609	316	9.72	2.76	2.92	3.71	2.20	3.56	2.31	13.98		2.74
4113	Non-Residential Building Construction	158	1,360,826	1820	68.33	1.97	2.22	1.64	2.65	2.73	5.20			1.99
4121	Road and Bridge Construction	43	678,200	595	33.85	2.44	1.84	3.42	2.30	2.73	1.80			2.00
4122	Non-Building Construction n.e.c.	100	751,674	641	27.08	3.19	2.42	2.55	2.37	3.23				2.78
4210	Site Preparation Services	279	1,966,863	2526	92.95	2.59	0.62	2.88	3.68	5.68	3.51	27.48		2.12
4221	Concreting Services	65	272,344	217	7.76	3.47	4.46	3.03	4.43	4.00	4.58			3.51
4222	Bricklaying Services	42	95,398	77	2.03	4.86	5.02	4.57	5.18		4.82	5.00		4.71
4223	Roofing Services	42	345,715	275	10.63	3.16	4.04	4.31	8.66	3.16	5.69			3.25

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	
4224	Structural Steel Erection Services	5	52,649	30	1.15	4.93		4.53	3.35					4.59
4231	Plumbing Services	172	567,267	636	23.05	2.74	2.43	2.27	2.54	2.04	3.30			2.46
4232	Electrical Services	285	1,433,378	1755	78.77	1.84	2.27	1.44	2.33	1.66	1.93			1.82
4233	Air Conditioning and Heating Services	45	468,667	450	26.23	1.91	2.02	1.49	1.59	2.60	4.34			1.79
4234	Fire and Security System Services	28	240,762	403	15.84	1.59	1.25	1.62	1.94	1.90				1.52
4241	Plastering and Ceiling Service	72	292,330	293	8.82	3.28	3.79	2.69	4.13		3.66			3.32
4242	Carpentry Services	228	656,808	596	20.69	3.03	2.34	3.23	3.59	3.95	5.39			3.17
4243	Tiling and Carpeting Services	51	112,924	110	3.36	3.47	3.15	3.08	4.05		5.02	4.07		3.36
4244	Painting and Decorating Services	111	474,885	474	14.50	3.16	3.92	3.31	3.78	3.44	2.88			3.28
4245	Glazing Services	43	424,035	431	15.57	2.50	2.97	2.90	3.38		6.18			2.72
4251	Landscaping Services	66	122,571	160	3.53	4.07	3.13	3.56	4.55	2.48		4.55		3.47
4259	Construction Services n.e.c.	47	399,595	258	14.12	3.15	2.43	2.96	2.24	2.48	6.92			2.83
4511	Wool Wholesaling	7	24,937	168	2.44	0.70	1.49	1.04						1.02
4512	Cereal Grain Wholesaling	4	11,937	18	0.94		1.30	1.27						1.27
4519	Farm Produce and Supplies Wholesaling	42	315,442	764	25.37	1.19	1.59	1.10	1.66	2.37	1.98			1.24
4521	Petroleum Product Wholesaling	15	192,331	453	15.49	1.15	1.41	1.47	2.85	2.74	1.25			1.24
4522	Metal and Mineral Wholesaling	13	287,266	153	8.52	3.26	5.91	2.50		2.31				3.37
4523	Chemical Wholesaling	16	85,085	90	4.45	2.92	1.87	1.55	4.01		1.77			1.91
4531	Timber Wholesaling	8	27,847	31	0.97	2.29	2.70		3.91		3.01			2.86
4539	Building Supplies Wholesaling	68	364,701	402	19.46	2.21	1.43	1.77	2.76	1.71	1.82			1.87
4611	Farm and Construction Machinery Wholesaling	28	231,157	317	15.18	1.32	2.08	1.29	1.16	1.50	1.77			1.52
4612	Professional Equipment Wholesaling	33	41,380	87	4.47	1.05	0.73	1.22	0.75			1.57		0.93
4613	Computer Wholesaling	10	27,884	80	4.96	0.61	0.52	0.95		0.88				0.56
4614	Business Machine Wholesaling n.e.c.	13	24,477	132	5.28	0.43	0.43	0.65		0.95				0.46
4615	Electrical and Electronic Equipment Wholesaling n.e.c.	75	205,707	460	23.44	1.12	0.82	0.93	0.75	2.60	1.14			0.88

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	
4619	Machinery and Equipment Wholesaling	85	525,756	631	29.80	1.47	1.91	1.72	1.36	2.17	1.52			1.76
4621	Car Wholesaling	2	2,185	2	0.14	2.00		1.53						1.62
4622	Commercial Vehicle Wholesaling	3	6,494	18	0.63	1.01	1.40		1.07					1.04
4623	Motor Vehicle New Part Dealing	54	188,186	365	14.08	1.54	1.30	1.22	1.35	1.11	2.01			1.34
4624	Motor Vehicle Dismantling and Used Part Dealing	16	57,849	107	3.42	2.09	1.70	2.48	1.36	1.52	1.33			1.69
4711	Meat Wholesaling	4	86,099	83	2.99		1.91	4.00		3.10				2.88
4712	Poultry and Smallgood Wholesaling	2	11,519	15	0.47		2.47							2.47
4713	Dairy Produce Wholesaling	2	4,447	4	0.21	2.03			2.44					2.12
4714	Fish Wholesaling	23	174,142	281	6.78	3.09	2.29	2.30	3.06	3.14	2.61			2.57
4715	Fruit and Vegetable Wholesaling	22	228,316	474	10.00	3.18	1.75	5.36	2.28	2.47	3.25			2.28
4716	Confectionery and Soft Drink Wholesaling	19	77,896	142	6.26	0.86	1.63	1.31	4.20	3.50				1.24
4717	Liquor Wholesaling	17	72,062	99	3.90	1.92	1.83	1.96	1.56	2.00				1.85
4718	Tobacco Product Wholesaling	5	29,532	24	1.86	2.00	1.36	1.31		2.25				1.59
4719	Grocery Wholesaling n.e.c.	47	533,307	801	37.28	2.20	1.53	1.92	0.84	2.04				1.43
4721	Textile Product Wholesaling	10	11,548	28	0.69	2.11	0.88	2.13	13.94	1.75	2.45			1.67
4722	Clothing Wholesaling	12	36,725	101	4.21	1.00	0.82							0.87
4723	Footwear Wholesaling	2	1,497	2	0.15		1.03							1.03
4731	Household Appliance Wholesaling	11	15,498	35	1.24	2.67	1.11	1.00						1.25
4732	Furniture Wholesaling	6	18,814	24	1.16	2.31	1.10	1.71			2.25			1.62
4733	Floor Covering Wholesaling	13	27,071	60	2.32	4.41	0.91	1.89						1.17
4739	Household Good Wholesaling n.e.c.	18	43,493	79	2.89	1.40	1.09	1.41	2.15		2.69			1.50
4791	Photographic Equipment Wholesaling	2	3,715	4	0.41		0.90							0.90
4792	Jewellery and Watch Wholesaling	3	1,582	6	0.08	2.89		1.46	3.56					1.91
4793	Toy and Sporting Good Wholesaling	9	6,860	14	0.56	7.88	0.99	2.26	0.86					1.23
4794	Book and Magazine Wholesaling	4	6,594	18	0.44		0.81	2.08	1.98	1.90				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	
4795	Paper Product Wholesaling	32	183,328	279	11.74	1.54	1.03	1.89	1.25	1.80				1.56
4796	Pharmaceutical and Toiletry Wholesaling	64	146,781	281	11.98	1.24	1.10	1.51	1.33	2.69		1.76		1.22
4799	Wholesaling n.e.c.	60	159,332	327	11.08	1.45	1.14	1.60	1.45	2.17	2.04	1.95		1.44
5110	Supermarket and Grocery Stores	163	288,530	1482	24.42	1.44	1.12	1.11	1.48	1.23	1.06	2.60		1.18
5121	Fresh Meat, Fish and Poultry Retailing	104	215,700	528	12.15	2.05	1.53	1.69	1.95	2.99	2.06	2.57		1.78
5122	Fruit and Vegetable Retailing	51	84,088	413	7.19	1.33	1.04	1.13	1.48					1.17
5123	Liquor Retailing	19	29,298	89	2.14	1.44	1.39	1.23	1.45					1.37
5124	Bread and Cake Retailing	146	486,420	2322	41.39	1.34	0.93	1.33	1.19		1.83	2.44		1.18
5125	Takeaway Food Retailing	482	763,067	5083	57.11	1.34	1.36	1.23	1.42		1.32			1.34
5126	Milk Vending	37	40,525	95	2.27	1.92	1.74	1.53	1.62		3.25			1.78
5129	Specialised Food Retailing n.e.c.	71	150,583	476	9.66	1.47	1.13	1.39	1.30	2.62	1.97	2.15		1.56
5210	Department Stores	7	186,222	768	16.26	1.50	1.30		0.85					1.15
5221	Clothing Retailing	220	276,332	1576	31.39	1.06	0.87	0.96	0.71	0.84	1.10	1.62		0.88
5222	Footwear Retailing	32	38,453	202	4.30	1.03	0.90	0.88	0.74					0.89
5223	Fabric and Other Soft Good Retailing	46	143,575	257	6.77	1.05	2.91	1.06	0.90					2.12
5231	Furniture Retailing	69	244,753	562	17.56	1.81	1.14	1.31	1.32	1.53	0.82	2.86		1.39
5232	Floor Covering Retailing	41	139,800	306	10.49	1.56	0.83	1.80	1.53	1.17				1.33
5233	Domestic Hardware and Houseware Retailing	155	967,158	2594	93.10	1.22	0.89	0.95	1.10	1.48	0.94	1.32		1.04
5234	Domestic Appliance Retailing	79	461,917	1012	38.02	1.42	0.87	0.98	0.81	1.10				1.22
5235	Recorded Music Retailing	17	47,905	173	4.41	0.99	1.14	1.18	0.81	0.83	1.29			1.09
5241	Sport and Camping Equipment Retailing	92	78,384	458	11.17	0.94	0.51	0.75	0.79	0.86	1.69			0.70
5242	Toy and Game Retailing	31	22,748	195	3.01	0.86	0.47	0.76	1.29		2.33			0.76
5243	Newspaper, Book and Stationery Retailing	155	193,927	1117	22.58	1.11	0.68	0.78	0.67		1.11	2.04	0.93	0.86
5244	Photographic Equipment Retailing	11	10,786	72	1.86	0.92	0.39	0.83			7.94	1.56		0.58
5245	Marine Equipment Retailing	36	48,659	147	5.15	1.14	0.71	1.14	1.08	1.96	1.56			0.95

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	
5251	Pharmaceutical, Cosmetic and Toiletry Retailing	177	363,210	2178	45.94	0.47	0.70	0.76	0.70		2.48	0.81		0.79
5252	Antique and Used Good Retailing	31	44,888	144	3.04	1.62	0.94	2.30	1.30	1.06	1.48			1.48
5253	Garden Equipment Retailing	59	114,120	329	7.90	1.48	1.59	1.17	1.47	1.64	3.01			1.45
5254	Flower Retailing	40	19,239	97	1.16	1.58	1.09	2.11	2.04		1.72			1.66
5255	Watch and Jewellery Retailing	63	59,641	341	8.44	0.76	0.61	0.80	0.75	0.59	1.23			0.71
5259	Retailing n.e.c.	267	318,806	1321	28.51	1.36	1.00	1.02	1.37	0.92	1.90	2.95		1.12
5261	Household Equipment Repair Services (Electrical)	56	117,248	219	8.19	1.54	0.89	1.31	1.76	1.67	0.89			1.43
5269	Household Equipment Repair Services n.e.c.	15	18,902	62	1.85	1.04	0.92	1.26	1.34		2.09			1.02
5311	Car Retailing	68	481,531	1706	75.07	0.57	0.77	0.82	1.16	1.11	3.65			0.64
5312	Motor Cycle Dealing	26	39,966	106	3.79	1.15	0.99	1.20	0.91					1.05
5313	Trailer and Caravan Dealing	4	5,808	20	0.43	1.27	1.00	1.38						1.35
5321	Automotive Fuel Retailing	152	234,246	701	16.07	1.36	1.44	1.51	1.81		1.69			1.46
5322	Automotive Electrical Services	29	73,720	128	4.85	1.96	1.33	1.88	1.41		2.05			1.52
5323	Smash Repairing	92	336,410	451	15.45	2.45	2.09	1.94	2.34	2.33	2.69			2.18
5324	Tyre Retailing	32	329,333	248	13.39	2.94	2.92	2.15	2.04		2.77			2.46
5329	Automotive Repair and Services	336	792,290	1438	46.63	1.67	1.78	1.68	1.74	2.11	5.03			1.70
5710	Accommodation	344	1,407,069	4029	83.93	1.47	1.82	1.72	1.87	1.94	2.05			1.68
5720	Pubs, Taverns and Bars	237	853,715	3428	62.83	1.36	1.24	1.50	1.44	2.91	1.24			1.36
5730	Cafes and Restaurants	649	1,195,237	5968	86.50	1.23	1.25	1.46	1.77	1.40	1.48	2.23		1.38
5740	Clubs (Hospitality)	133	197,592	623	9.73	1.81	2.53	1.89	2.07	1.80	4.02			2.03
6110	Road Freight Transport	437	4,137,236	3299	133.58	3.09	2.90	5.08	2.63	4.57	3.59			3.10
6121	Long Distance Bus Transport	18	133,260	241	6.28	1.75	2.09	3.15	2.23					2.12
6122	Short Distance Bus Transport	110	625,481	915	28.86	2.73	1.20	2.20	3.21	3.50	7.52			2.17
6123	Taxi and Other Road Passenger Transport	128	372,675	515	8.15	3.74	13.08	3.94			4.73			4.57
6200	Rail Transport	2	138,831	186	10.41	1.33								1.33
6302	Coastal Water Transport	12	98,716	118	2.96		3.33	2.85	3.47		5.82			3.33

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	
6303	Inland Water Transport	10	31,931	93	1.87	3.27	1.63							1.70
6401	Scheduled International Air Transport	1	17,160	39	1.19			1.44						1.44
6402	Scheduled Domestic Air Transport	6	203,524	498	29.71	3.10	0.58	1.16			2.39			0.69
6403	Non-Scheduled Air and Space Transport	12	111,506	80	3.37	2.22	2.71	3.80	3.91		2.93			3.30
6509	Transport n.e.c.	16	56,394	48	1.64	7.38	3.34	3.73	4.39	3.21				3.45
6611	Parking Services	6	38,276	65	1.82	2.33	1.08		2.34					2.11
6619	Services to Road Transport n.e.c.	3	21,916	33	0.65				3.59	2.62				3.38
6621	Stevedoring	7	554,626	618	20.02	2.15	2.90							2.77
6622	Water Transport Terminals	3	11,235	37	0.30			3.13	2.40		4.43			3.78
6623	Port Operators	5	287,915	308	20.90		1.38	15.01	3.13					1.38
6629	Services to Water Transport n.e.c.	11	38,953	45	1.52	2.21	2.33	2.73	3.04	2.92				2.57
6630	Services to Air Transport	9	188,926	175	8.15	3.11	1.34	2.73	3.85					2.32
6641	Travel Agency Services	62	196,087	754	19.57	1.13	0.98	1.14	0.70		1.13	1.15		1.00
6642	Road Freight Forwarding	9	38,768	52	1.89	3.76	1.81	3.00		2.77				2.05
6643	Freight Forwarding (Except Road)	8	41,408	92	4.11	1.37	0.90	2.02	1.31					1.01
6644	Customs Agency Services	4	7,895	12	0.70	1.47	0.85	1.10	1.31					1.13
6649	Services to Transport n.e.c.	4	7,946	16	0.56		1.87			1.36				1.42
6709	Storage n.e.c.	16	127,719	125	5.61	2.17	1.87	2.11	3.59	1.27	3.01			2.28
7111	Postal Services	101	73,345	767	5.38	1.47	1.92	1.07	1.75	1.82	1.93	1.58		1.36
7112	Courier Services	59	136,523	214	6.31	3.03	1.99	2.12	2.50	1.78	3.60			2.16
7120	Telecommunication Services	57	491,532	1043	52.51	1.25	0.41	0.43	1.26		2.05			0.94
7321	Banks	10	21,528	120	5.74	0.44	0.50	0.35	0.47					0.37
7322	Building Societies	1	3,284	12	0.75			0.44						0.44
7323	Credit Unions	5	92,690	452	27.03	0.67		0.34						0.34
7324	Money Market Dealers	2	9,060	32	1.99	1.43			0.44					0.45
7329	Deposit Taking Financiers n.e.c.	2	211	0	0.00		10.56							10.56
7330	Other Financiers	17	15,112	60	2.45	0.67	0.49		0.65			0.74		0.62
7340	Financial Asset Investors	13	12,692	71	2.26	0.52	0.50	0.79	0.51		0.88			0.56

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	
7411	Life Insurance	8	7,159	16	1.15	0.84	0.49	0.77	0.70					0.62
7412	Superannuation Funds	7	52,214	315	17.05	0.29		0.42	0.42					0.31
7421	Health Insurance	3	23,986	88	4.75	0.87		0.46						0.51
7422	General Insurance	23	222,924	419	28.38	0.47	0.69	0.64	1.61			1.11	0.81	0.79
7511	Financial Asset Broking Services	41	45,384	184	8.44	0.64	0.48	0.51	0.44		1.04			0.54
7519	Services to Finance and Investment n.e.c.	107	172,551	768	41.75	0.86	0.38	0.38	0.53	1.60	0.97			0.41
7520	Services to Insurance	89	173,667	733	37.16	0.49	0.42	0.39	0.50	0.42	0.78			0.47
7711	Residential Property Operators	14	8,085	22	0.39	1.73	2.44	1.65	3.46					2.08
7712	Commercial Property Operators	24	36,637	58	3.29	1.34	1.20	0.84	1.78	2.59	17.34			1.11
7720	Real Estate Agents	164	346,624	1848	80.87	0.43	0.46	0.40	0.44	0.41	0.41	0.82		0.43
7730	Non-Financial Asset Investors	2	730	1	0.09		0.50		1.30					0.81
7741	Motor Vehicle Hiring	19	182,860	382	12.74	1.53	1.32	2.91	1.60					1.44
7742	Other Transport Equipment Leasing	3	6,628	14	0.43	1.54	1.47	1.95						1.54
7743	Plant Hiring or Leasing	33	160,818	214	10.13	1.79	1.22	1.60	1.78	1.99	2.12			1.59
7810	Scientific Research	20	19,009	54	1.57	1.22	0.75	1.63	0.98					1.21
7821	Architectural Services	122	134,031	551	23.27	0.58	0.53	0.62	0.58	0.50	1.21	2.39		0.58
7822	Surveying Services	63	82,169	295	11.21	0.54	0.62	1.18	0.67	1.43	1.04			0.73
7823	Consulting Engineering Service	221	498,791	1430	86.05	0.51	0.74	0.51	0.50	0.43	0.51	1.06		0.58
7829	Technical Services n.e.c.	126	230,054	893	34.27	0.61	0.72	0.59	0.56	0.68	1.23			0.67
7831	Data Processing Services	13	46,769	191	9.24	1.25	0.44	0.49	5.26					0.51
7832	Information Storage and Retrieval Services	2	3,377	17	0.66		0.37		1.37					0.51
7833	Computer Maintenance Services	47	49,574	221	8.96	0.81	0.42	0.77	0.55	0.60	3.34			0.55
7834	Computer Consultancy Services	230	286,490	1225	62.29	0.52	0.42	0.63	0.43	0.39	0.77	1.08		0.46
7841	Legal Services	142	235,537	1068	42.67	0.68	1.43	0.55	0.62	0.48	0.39	1.12		0.55
7842	Accounting Services	194	265,268	1636	66.33	0.44	0.37	0.47	0.52	0.31	0.99			0.40
7851	Advertising Services	42	70,628	428	13.50	0.89	0.43	0.57	0.50	0.85				0.52
7852	Commercial Art and Display Services	53	60,059	208	6.97	1.06	0.66	0.76	0.96					0.86

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	
7853	Market Research Services	37	28,544	724	3.33	0.85	0.78	0.69	0.87	1.67	1.64			0.86
7854	Business Administrative Services	300	414,582	1704	56.72	0.83	0.59	0.79	0.57	0.68	1.01	0.95	0.80	0.73
7855	Business Management Services	366	737,160	2137	91.23	0.81	0.68	0.93	0.63	0.53	1.00	0.78		0.81
7861	Employment Placement Services	29	1,656,519	4114	95.46	1.72	1.99	1.70		0.75			1.51	1.74
7862	Contract Staff Services	15	1,076,872	1079	34.53	2.76	3.78	3.40	6.46		2.34			3.12
7863	Secretarial Services	15	12,976	57	1.28	1.40	0.62	2.57	0.72					1.01
7864	Security and Investigative Services	59	454,010	1007	22.38	1.84	1.82	3.44	2.30		1.65			2.03
7865	Pest Control Services	16	127,994	132	2.27	8.11	3.42	3.94	4.74					5.63
7866	Cleaning Services	191	1,085,341	2157	33.93	3.00	3.79	3.17	4.23		5.28	6.41		3.20
7867	Contract Packing Services n.e.c.	3	67,878	69	1.33			5.25	2.79					5.09
7869	Business Services n.e.c.	40	258,896	519	14.46	1.17	1.18	1.73	2.03	2.19	1.32			1.79
8111	Central Government Administration	2	2,098	6	0.09			2.10			5.20			2.46
8113	Local Government Administration	33	2,608,540	4403	196.55	1.44	1.26	1.57	1.33	1.20	0.94			1.33
8130	Foreign Government Representation	1	8,817	26	2.52					0.35				0.35
8410	Preschool Education	13	15,589	88	2.48	0.54	1.09		1.72				0.83	0.63
8421	Primary Education	28	250,606	803	29.51	1.00	0.87		0.75				0.84	0.85
8422	Secondary Education	9	130,135	389	16.76	1.29	0.73	0.80	1.52				0.91	0.78
8423	Combined Primary and Secondary	39	473,607	2398	95.72	0.42	0.60	0.64	0.42	0.51			0.83	0.49
8424	Special School Education	2	13,741	28	0.49			1.92				2.85		2.80
8431	Higher Education	17	673,447	2551	190.38	0.52	0.34	1.16	1.25	0.41				0.35
8432	Technical and Further Education	29	84,041	397	13.37	0.54	0.59	0.84	0.75	0.48	1.48			0.63
8440	Other Education	70	203,628	752	15.37	1.30	1.20	1.40	1.02	9.87	1.51	7.41		1.32
8611	Hospitals (Except Psychiatric Hospitals)	8	899,890	2223	91.69	0.97	3.90	0.42	2.07	1.21				0.98
8612	Psychiatric Hospitals	3	26,746	87	2.61	8.50			1.20	0.90				1.02
8613	Nursing Homes	36	3,039,852	4683	147.63	2.48	2.55	1.53	2.02		1.81			2.06
8621	General Practice Medical Services	249	322,553	1752	61.91	0.54	0.44	0.51	0.51	0.55	0.62	0.70		0.52
8622	Specialist Medical Services	149	206,158	902	45.79	0.38	0.44	0.69	0.74	0.58	0.83	1.01		0.45
8623	Dental Services	112	150,694	729	27.79	0.49	0.42	0.64	0.50		0.64	0.81		0.54

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	
8631	Pathology Services	1	219,450	413	19.95		1.10							1.10
8632	Optometry and Optical Dispensing	26	66,042	401	15.51	0.41	0.36	0.45	0.42			0.81		0.43
8633	Ambulance Services	3	15,352	52	0.76		0.97	2.57						2.01
8634	Community Health Centres	11	108,515	103	4.37		1.40	0.65	3.37	2.65		2.72		2.48
8635	Physiotherapy Services	49	46,528	242	6.61	0.79	0.55	0.63	0.51		2.14	1.12		0.70
8636	Chiropractic Services	17	17,608	65	2.02	0.95	0.47		0.58		1.05	1.27		0.87
8639	Health Services n.e.c.	94	585,835	1522	37.99	1.13	1.60	1.61	1.63	2.18	1.39	1.81		1.54
8640	Veterinary Services	66	229,812	455	13.02	1.15	0.74	2.77	1.49		0.84	1.96		1.77
8710	Child Care Services	87	820,380	1735	42.70	2.37	1.91	1.78	2.02	1.00	1.32	2.13	2.02	1.92
8721	Accommodation for the Aged	22	1,018,193	1579	44.74	2.27	2.00	2.25	2.24	3.00				2.28
8722	Residential Care Services n.e.c..	28	1,126,332	1386	40.17	2.40	2.54	3.46	3.91	4.96	2.08	3.63		2.80
8729	Non-Residential Care Services	77	1,079,324	2192	50.31	1.82	3.07	1.67	2.65	2.34	1.16	1.63	2.15	2.15
9111	Film and Video Production	21	43,433	213	6.00	0.65	1.62	0.66	2.42		1.55			0.72
9112	Film and Video Distribution	4	3,290	14	0.31	0.96		4.26		0.79				1.06
9113	Motion Picture Exhibition	4	19,689	178	3.56	1.09		0.50						0.55
9121	Radio Services	17	83,254	317	16.32	0.56	0.52	0.48	0.86					0.51
9122	Television Services	7	33,616	105	4.28	1.41	0.90	0.75						0.78
9210	Libraries	1	500	4	0.04		1.30							1.30
9220	Museums	9	9,488	95	1.30		0.60	2.67	1.52					0.73
9231	Zoological and Botanic Gardens	2	2,756	16	0.09	2.74	3.00							2.92
9239	Recreational Parks and Gardens	9	36,546	76	1.76	2.28	2.73	1.52	3.44	3.76				2.07
9241	Music and Theatre Productions	24	102,683	419	7.20	2.75	2.09	2.45	2.05	1.15	1.25	2.41		1.43
9242	Creative Arts	10	7,854	46	0.72	2.25	0.86	1.71	1.11			3.08		1.08
9251	Sound Recording Studios	3	2,002	3	0.07	2.15			4.91					2.98
9252	Performing Arts Venues	6	12,507	152	1.24		0.92		1.80					1.01
9259	Services to the Arts n.e.c.	8	44,811	145	1.41	5.14	2.00	1.19		6.17		1.80		3.17
9311	Horse and Dog Racing	23	169,707	103	2.13	7.35	8.98	9.41		7.95	4.75	11.40		7.95
9312	Sports Grounds and Facilities	101	215,707	936	14.04	1.81	3.89	1.45	1.47	1.41	2.11			1.54
9319	Sports and Services to Sports	88	127,732	778	8.59	1.92	2.55	1.15	1.48	1.29	3.58			1.49
9321	Lotteries	3	1,949	15	0.23				0.70		1.24			0.83

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	
9322	Casinos	1	1,032,654	1900	73.50		1.40							1.40
9329	Gambling Services n.e.c.	17	161,740	228	13.19	2.04	2.03	1.21	2.64	1.11	4.73			1.23
9330	Other Recreation Services	40	57,542	412	3.04	5.62	2.27	1.66	2.19	1.55	9.86			1.90
9511	Video Hire Outlets	10	24,473	132	2.01	1.15	2.41	1.15						1.21
9519	Personal and Household Goods Hiring n.e.c.	10	29,629	83	1.77	2.00	1.66	1.49	1.40			1.20		1.68
9521	Laundries and Dry-Cleaners	50	217,009	352	9.66	3.41	2.15	2.14	3.11	2.14	3.47			2.25
9522	Photographic Film Processing	8	8,628	31	0.59	0.87		1.00	1.48			1.84		1.47
9523	Photographic Studios	14	13,597	48	0.83	1.61	3.15	1.88	1.37					1.63
9524	Funeral Directors, Crematoria and Cemeteries	18	67,712	133	5.00	1.33	1.29	1.34			2.12			1.35
9525	Gardening Services	111	256,888	467	7.83	3.32	3.08	3.09	3.17	2.40	4.29			3.28
9526	Hairdressing and Beauty Salons	347	369,062	1376	29.49	1.31	1.19	1.15	1.16	1.93	1.24	1.55		1.25
9529	Personal Services n.e.c.	10	36,294	106	1.54		2.35	2.31	3.10	1.99	2.64	1.65		2.35
9610	Religious Organisations	79	278,795	932	23.76	1.51	1.17	0.95	2.02	1.50	1.56		1.56	1.17
9621	Business and Professional Associations	81	150,724	625	22.32	0.75	0.78	0.57	0.68	1.33		1.17		0.68
9622	Labour Associations	27	88,546	330	10.78	1.20	0.74	0.61	1.25		6.94			0.82
9629	Interest Groups n.e.c.	84	696,538	1093	30.75	1.53	1.49	1.76	2.36	2.34	2.34	2.49		2.27
9633	Fire Brigade Services	1	251,129	487	30.82	0.81								0.81
9634	Waste Disposal Services	35	396,967	373	20.65	2.90	1.50	2.86	3.98	10.00	3.03			1.92
9700	Private Households Employing Staff	9	4,885	13	0.18		3.50	7.29		2.49			3.85	2.78