



**Workers Compensation
Statistical Report**

July 2007 - June 2008

WORKCOVER TASMANIA

WORKERS COMPENSATION STATISTICAL REPORT

July 2007 - June 2008

Presented to WorkCover Tasmania at its board meeting of 16 September 2008.

Prepared by:

Scheme Improvement Section
WorkCover Tasmania

Further information regarding this report can be obtained from:

Senior Business Analyst
WorkCover Tasmania
Telephone (03) 6233 2024

This report is available from the WorkCover Tasmania website at -
www.workcover.tas.gov.au

Extracts from this report may be reproduced without permission, provided care is taken to ensure information is not presented in a way which takes it out of context and the full report is acknowledged.

Disclaimer

The information provided herein was believed correct at the time of publication. The information is made available for general information only and should not be taken as a substitute for professional advice. The WorkCover Tasmania Board and its officers, WorkCover Tasmania and its employees and agents shall not be liable for any loss or damage however so caused whether due to negligence or otherwise arising from the use of information obtained from this publication.

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 2007-08 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, the Tasmanian State Service, Workplace Standards Tasmania, 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.

Table of Contents

Executive Summary	1
Claims Reported	3
Claim Numbers - All	3
Incidence Rate - All.....	3
Incidence Rate – Above Excess Claims	3
Number of Claims by Insurer Type	5
Claim Numbers by Industry Division.....	5
Incidence Rate by Industry Division.....	6
Fatalities	9
Days Lost	10
Total.....	10
Lost Days by Type of Insurer.....	10
Scheme Expenditure - Payments	11
Total.....	11
Payments by Payment Type.....	11
Common Law Payments and Settlements	13
Payments by Insurer Type	14
Scheme Expenditure - Administration Costs	18
Total.....	18
Administration Costs by Insurer Type	19
Scheme Expenditure - Breakdown	20
Total.....	20
By Insurer	21
Premiums	23
Actual Industry Average Premium Rates for the Top 50 Industries.....	23
Market Share and Worker Coverage	24
Market Share by Insurer	24
Worker Coverage by Insurer Type	24
Notes	25
Report Year versus Accident Year.....	25
Adjustments of payments and costs for inflation	25
Legislative Changes	26
Glossary	27

List of Charts

Chart 1	Number of Claims Reported	4
Chart 2	Incidence Rate of Claims	4
Chart 3	Incidence Rate of Above Excess Claims	4
Chart 4	Number of Claims by Insurer Type	5
Chart 5	Number of Claims by Industry Division	7
Chart 6	Incidence Rate by Industry Division	8
Chart 7	Number of Days Lost.....	10
Chart 8	Number of Days Lost by Insurer Type	10
Chart 9	Total Payments by Payment Year	11
Chart 10	Type of Payment as a % of Total Payments	11
Chart 11	Number of Common Law and Settlement Payments by Payment Year....	13
Chart 12	Number of Settlements by Size of Payment	
Chart 13	Total Payments by Insurer Type	14
Chart 14	Weekly Benefits by Insurer Type	15
Chart 15	Medical and Related Payments by Insurer Type	15
Chart 16	Common Law Payments by Insurer Type	16
Chart 17	Legal and Investigation Payments by Insurer Type	16
Chart 18	Other Lump Sum Payments by Insurer Type	17
Chart 19	Administration Costs.....	18
Chart 20	Administration Costs by Insurer Type	19
Chart 21	Administration Costs as a % of Total Administration Costs 2007-08	19
Chart 22	Payments and Costs as a % of Total Scheme Expenditure	20
Chart 23	Licensed Insurer Market Share by Earned Premiums	24
Chart 24	Worker Coverage by Insurer Type	24

Executive Summary

Trends at a Glance

The following table highlights the trends between 2006-07 and 2007-08.

	Overall Scheme	Licensed Insurers	Self-Insurers	Tas State Service
Claims numbers	↑ 2.5%	↑ 4.7%	↓ 0.6%	↓ 6.9%
Days lost	↑ 6.0%	↑ 1.6%	↓ 10.7%	↑ 0.9%
Scheme expenditure - Payments	↓ 2.5%	↑ 3.0%	↓ 19.0%	↓ 12.3%
Scheme expenditure - Administration costs	↓ 3.7%	↓ 6.6%	↑ 2.5%	↑ 18.0%

Claims Reported

1. The total number of claims reported in 2007-08 was 9,967. This is 241 claims more than the total number of claims reported in 2006-07 (9,726), an increase of 2.5%.
2. The incidence rate of all claims steadily decreased between 1992-93 and 2006-07 but has increased slightly to 2007-08.
3. On average, there were 43.6 claims per thousand workers during 2007-08. This was an increase on 2006-07 of 1.5%.
4. Since 1991-92, 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 2007-08, 11.9 claims per thousand workers resulted in five or more work days lost, a decrease of 5.6% from 2006-07.
6. In 2007-08, *Manufacturing* reported the highest number of claims whereas *Mining* had the highest incidence rate.

Fatalities

7. Seven compensable fatalities were reported in 2007-08.

Days Lost

8. During the payment year 2007-08 there were 213,754 days lost. The days lost relate to claims incurred during and prior to 2007-08. This is an increase of 1,679 days lost or 0.8% compared to 2006-07. The number days lost has been steadily increasing since 2003-04.

Scheme Expenditure – Payments

9. In 2007-08 a total of \$101.99m was paid on claims reported prior to and during that year. This is \$2.57m or 2.5% less than the total amount paid during 2006-07 (\$104.56m).
10. The major component of total payments in 2007-08 was *Weekly Benefits* which represented 32.4% of all payments at \$33.00m, and increased by 1.0% relative to 2006-07 (\$32.67m).
11. *Medical & related payments* accounted for \$32.44m of the total payments in 2007-08, or 31.8%, an increase of 5.8% compared with 2006-07 (\$30.67m).
12. Payments relating to *Common law* during 2007-08 decreased by a further 65.0% relative to 2006-07, contributing \$1.92m or 1.9% to total payments.
13. *Other lump sum payments* decreased by 0.9% from \$28.02m in 2006-07, and accounted for 27.2% of all payments during the year.

Scheme Expenditure – Administration Costs

14. In 2007-08 administration costs were \$31.23m, a decrease of 3.7% from the previous year.

Scheme Expenditure – Breakdown

15. Since 2003-04 there has been little change in the overall level of scheme expenditure for the benefit of the injured worker compared to administration costs.

Premiums

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

Market Share and Worker Coverage

17. Individual insurers' market share in 2007-08 ranged from 0.5% to 29.3% when measured as a percentage of the total earned premium pool. Market share ranged from 0.8% to 30.6% when measured as a percentage of total earned wages.

Claims Reported

Claim Numbers - All

The total number of claims reported¹ in 2007-08 was 9,967. This is 241 more claims than the total number of claims reported in 2006-07 (9,726), an increase of 2.5% (Table 1). Chart 1 (next page) details the number of claims by report year since 1991-92. The graph also shows when legislative changes² were made. From 1995-96 to 2006-07 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 1991-92.

The incidence rate of claims steadily decreased between 1992-93 and 2006-07 but increased slightly in 2007-08 (Table 2). There were 43.6 claims per thousand workers in 2007-08. This is an increase of 0.6 claims per thousand workers or 1.5% from 43.0 in 2006-07.

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 1991-92, the incidence rate of above excess claims - claims where five⁴ or more work days were lost due to the injury.

In 2007-08, 11.9 claims per thousand workers resulted in five or more work days lost, a decrease of 5.6% from 2006-07 (Table 2). The number of claims per thousand workers resulting in five or more work days lost increased from 22.9 in 1991-92 to 27.4 in 1993-94. After this time the incidence steadily declined to 12.7 claims per thousand workers in 2001-02. Between 2002-03 and 2005-06 the incidence of above excess claims remained steady before decreasing over the past two report years.

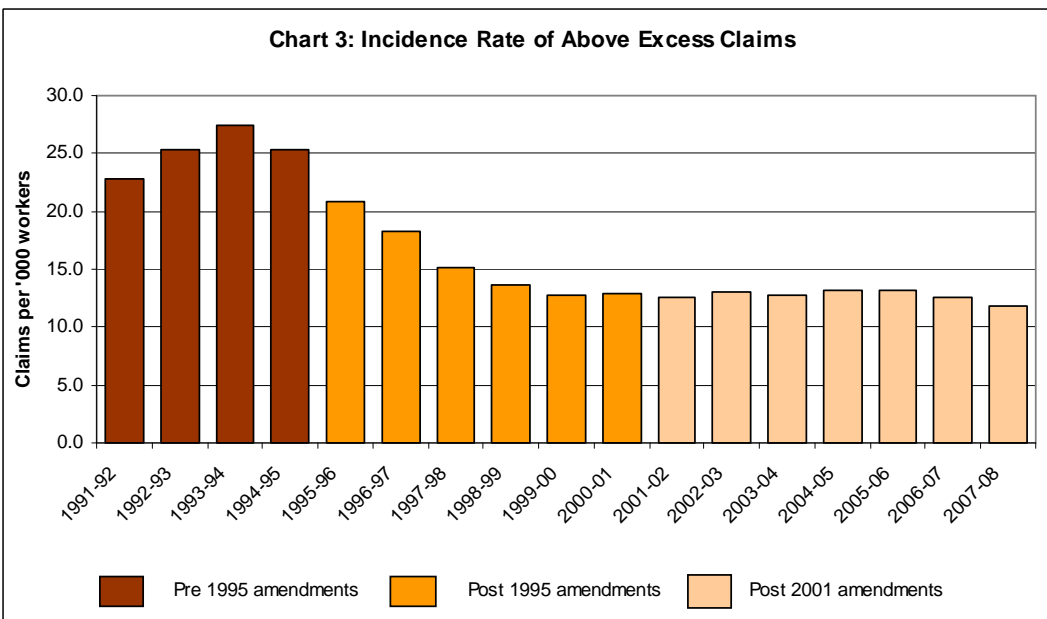
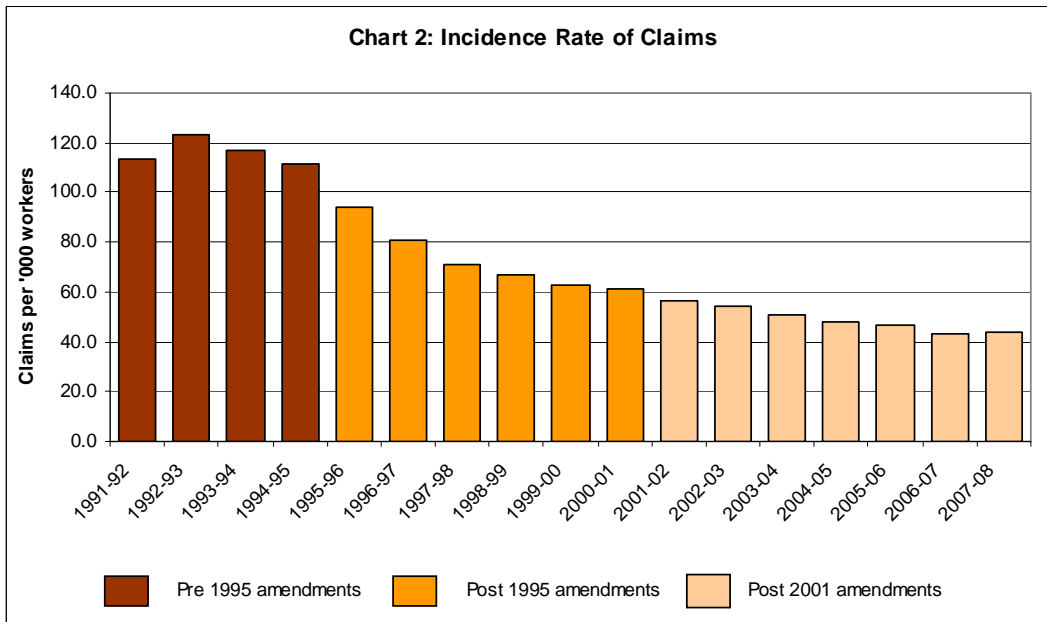
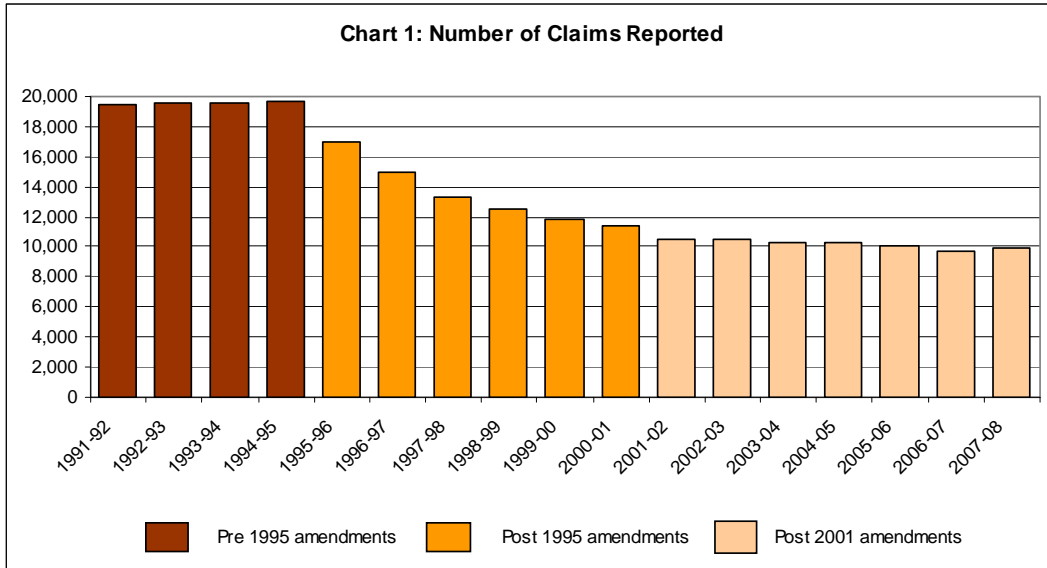
The data in Charts 2 and 3 shows that the incidence rate of above excess claims has decreased more slowly than the incidence rate for all claims. Since 1991-92 the incidence rate of above excess claims has decreased by 48.1%, whereas over the same period the incidence rate for all claims has decreased by 61.6%. 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.

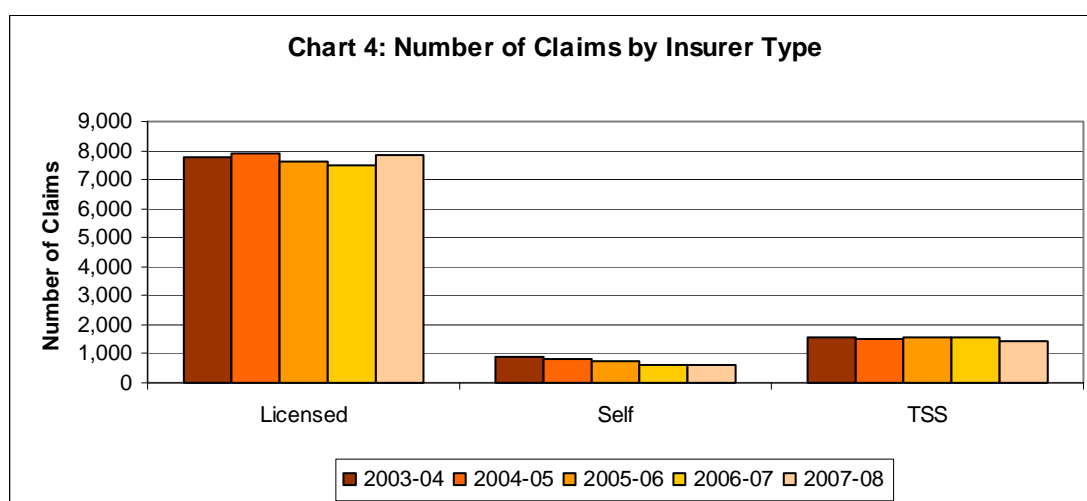


Number of Claims by Insurer Type

Licensed insurers experienced a small increase (4.7%) in the number of claims reported in 2007-08 (7,864), with 351 more claims compared with 2006-07 (7,513) (Chart 4 and Table 3). Licensed insurers received 78.9% of all claims reported during 2007-08.

Self-insurers had four fewer claims in 2007-08 with 628 reported during the year, or 6.3% of the total. This was a 0.6% decrease on the 632 reported during 2006-07. 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 109 fewer claims reported in 2007-08 compared with 2006-07 (1,475 and 1,584 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 2003-04 and 2007-08.

Manufacturing continued to report the highest number of claims, with 1,976 in 2007-08, although this was a decrease of 4.6% compared with 2006-07 (2,072). *Health & Community Services* and *Retail Trade* were also significant contributors to total claims for 2007-08, representing 13.6% and 10.0% of all claims respectively (Table 4).

Seven industry divisions reported reductions in claim numbers for 2007-08 compared to 2006-07, with percentage decreases ranging between 0.4% and 10.7%. In percentage terms, the biggest improvement was in *Finance & Insurance*, which decreased by 10.7% to 75 claims in 2007-08. *Government Administration & Defence* also recorded a decrease, of 6.9%. In terms of absolute claim numbers, the biggest

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

decline was seen in the *Manufacturing*, which had 96 fewer claims in 2007-08 compared with the previous year (-4.6%).

Eleven industry divisions experienced increases in claim numbers, ranging from 0.6% to 55.6%. The biggest proportional increase for 2007-08 compared with 2006-07 was in *Mining* which increased by 55.6% to 210 injuries. The biggest increase in absolute terms was *Health & Community Services* which reported 81 more injuries. An investigation into data relating to claims in the mining industry indicates the large increase in claim numbers relates to new and increased activity within the industry.

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 43.6 claims per thousand workers during 2007-08. This was an increase on 2006-07 of 1.5%. Over the past five years the all industries incidence rate has fallen 14.7% from 51.1 in 2003-04 (Table 5).

Between 2006-07 and 2007-08, seven industries had decreases in the incidence of claims per thousand workers, while 11 had increases. The greatest improvement was in *Government Administration & Defence* which decreased its incidence rate by 15.6% or 10.8 claims per thousand workers, compared with 2006-07.

Mining had the highest incidence rate, recording 96.2 claims per thousand workers for 2007-08. Other industries with large incidence rates were *Manufacturing* (94.3), *Construction* (70.6) and *Forestry* (62.3). *Finance & Insurance* had the lowest incidence rate of just 13.1 claims per thousand workers, followed by *Accommodation, Cafes & Restaurants* (19.7), *Agriculture, Fishing & Hunting* (20.5) and *Property & Business Services* (25.3).

Over the past five years, *Finance & Insurance*, *Forestry*, *Agriculture, Fishing & Hunting* and *Construction* have shown significant improvements in their claims incidence rates. In 2003-04 *Forestry* had the second highest incidence rate by industry of 91.0 claims per thousand workers, but this has reduced by 31.5% to 62.3 claims in 2007-08. *Finance & Insurance* has reduced by 40.8% over the past five years from 22.2 claims per thousand workers in 2003-04, to less than a third of the all industries average at 13.1 claims per thousand workers in 2007-08. *Construction* has reduced by 21.4%, from 89.9 claims per thousand workers in 2003-04 to 70.6 claims in 2007-08. A majority of this decline occurred between 2003-04 and 2006-07.

Chart 5: Number of Claims by Industry Division

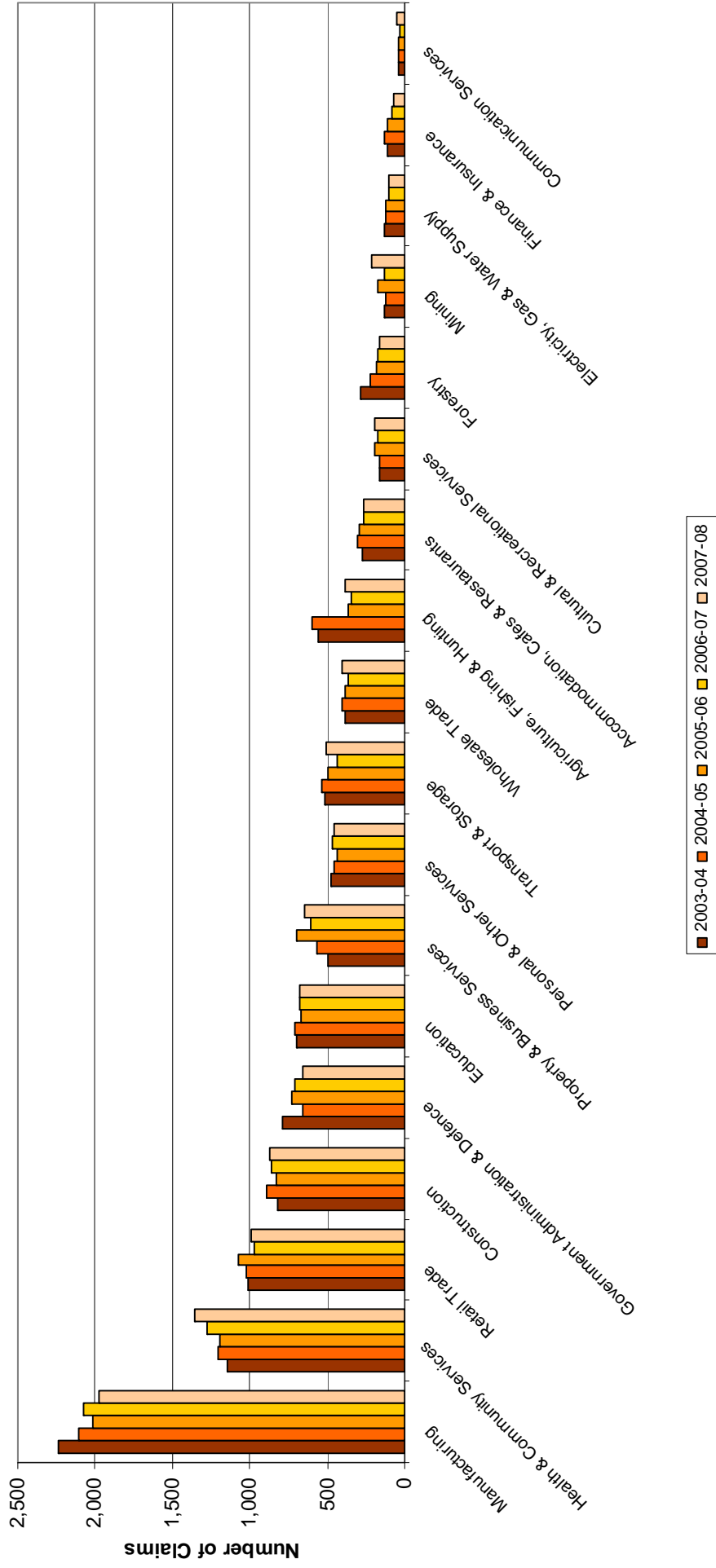
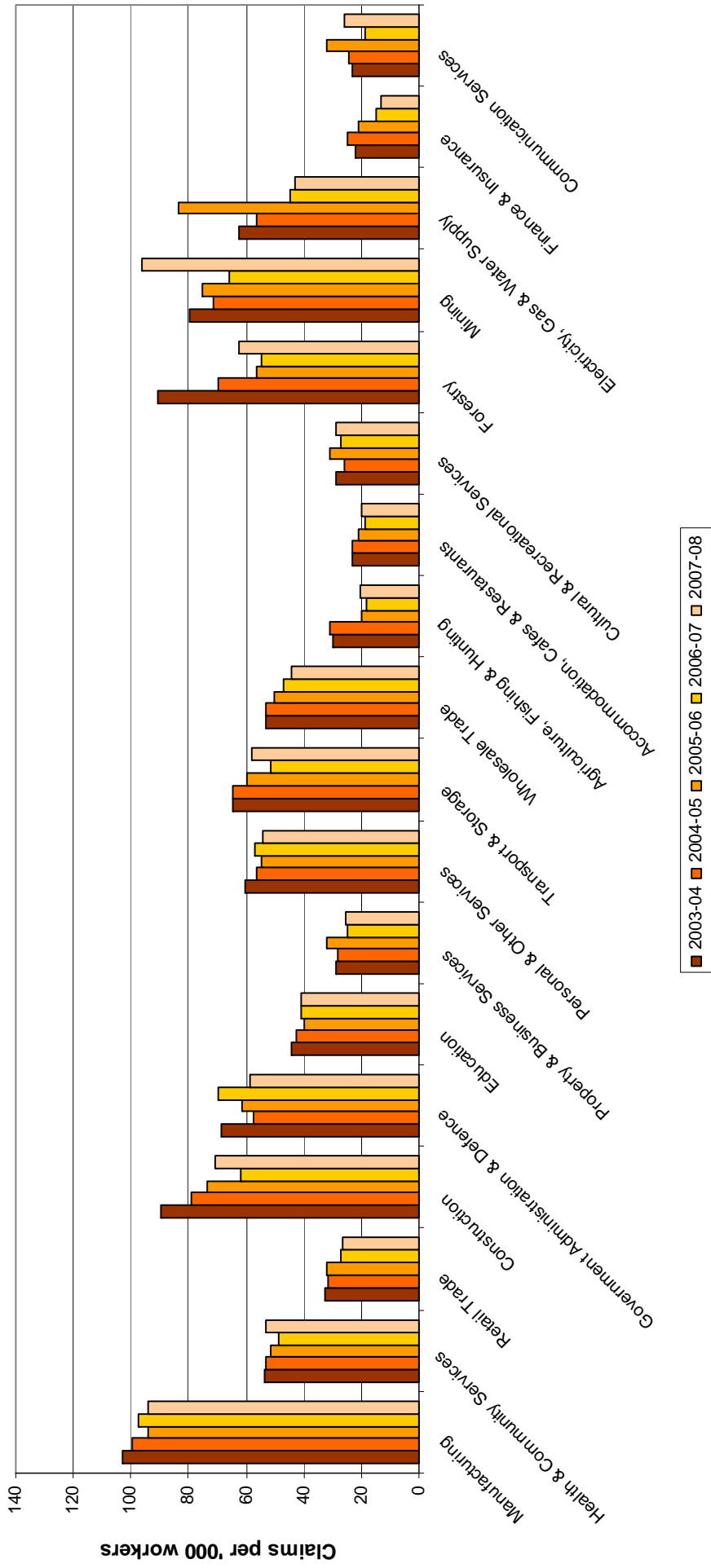


Chart 6: Incidence Rate by Industry Division



Fatalities

There were 11 work related⁶ fatalities in Tasmania that were reported during 2007-08. Seven 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
2003-04	9	4
2004-05	9	4
2005-06	8	5
2006-07	7	4
2007-08	11	7

Of the seven compensable fatalities, two were in the *Construction* industry, and one each in the *Wholesale Trade, Health & Community Services, Transport & Storage, Agriculture, Forestry & Fishing*, and *Government Administration & Defence* industries.

Four 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.

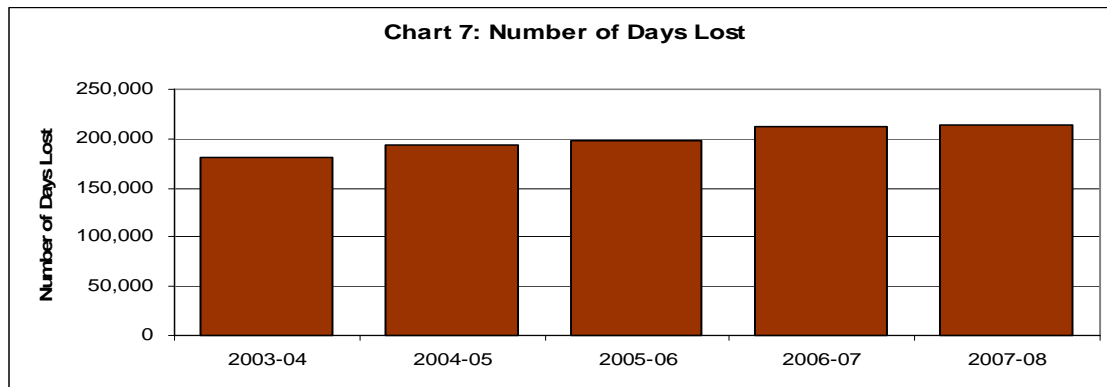
⁸ Fatality numbers are based on the accident year, that is, the year in which the accident occurred, which may not be the same as the report year (year in which the claim was reported to the insurer). For further information, please see the Notes section at the end of this report.

Days Lost

Total

During the payment year 2007-08 there were 213,754 days lost (Table 6). The days lost relate to claims incurred during and prior to 2007-08. This is an increase of 1,679 days lost or 0.8% compared to 2006-07. The number days lost has been steadily increasing since 2003-04.

The 213,754 days lost cost the scheme \$33.00m in weekly benefits (income replacement payments), which is \$0.32m (1.0%) more than the benefits paid in 2006-07.



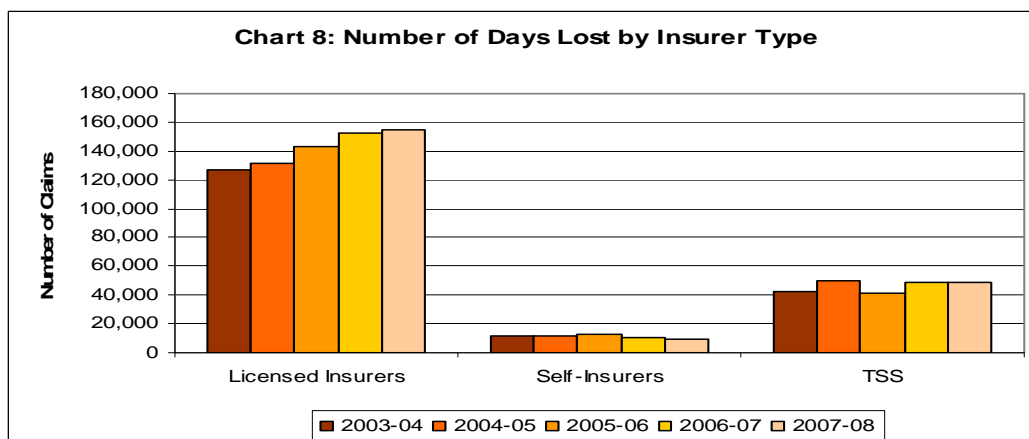
Lost Days by Type of Insurer

For licensed insurers in 2007-08 the number of days lost was 155,070, an increase of 1.6% on the number from the previous year (Table 6).

For self-insurers in 2007-08 the number of days lost was 9,906, a decrease of 10.7% on the number from the previous year.

For the Tasmanian State Service in 2007-08 the number of days lost was 48,778, an increase of 0.9% on the number from the previous year.

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

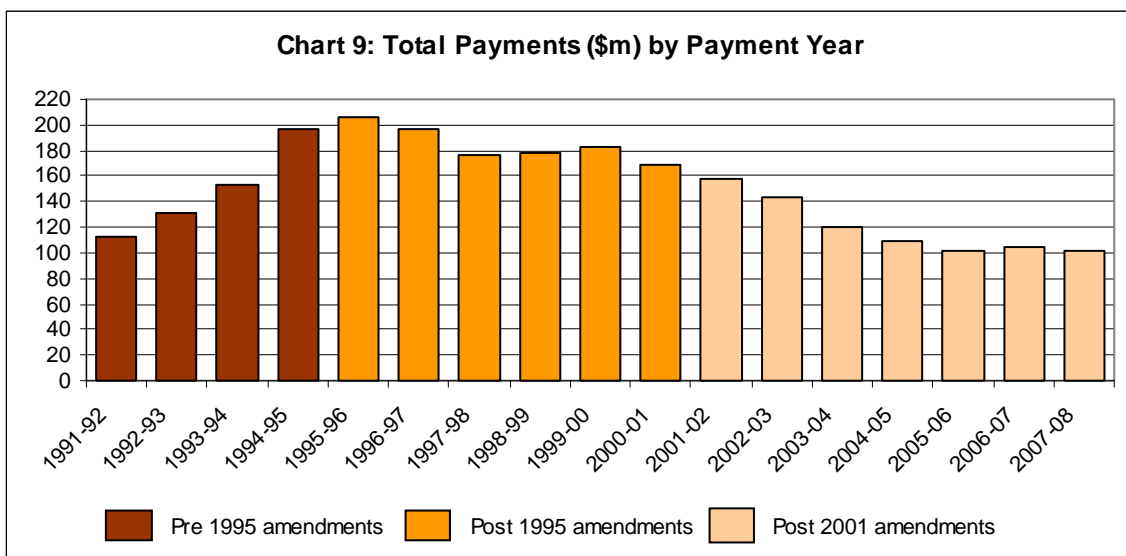


Scheme Expenditure - Payments

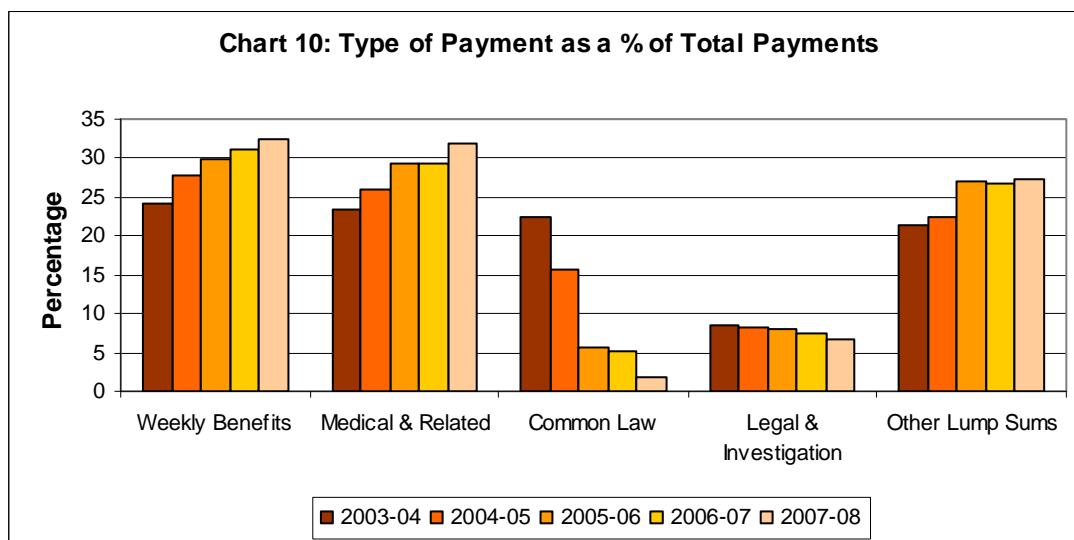
This section details the payments made in each payment year; that is, the payments made in a year to and on behalf of injured workers against a claim regardless of when the claim was incurred. Payment data from past years presented in this report has been adjusted for inflation to allow for more accurate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

Total

In 2007-08 a total of \$101.99m was paid on claims reported prior to and during that year. This is \$2.57m less than the total amount paid during 2006-07 (\$104.56m), a decrease of 2.5% (Table 7).



Payments by Payment Type



Weekly benefits (income replacement payments)

The major component of total payments in 2007-08 was *Weekly Benefits* which represented 32.4% of all payments at \$33.00m. This was an increase on 2006-07 of \$0.32m (1.0%). *Weekly benefits* have been increasing as a proportion of total payments over the past five years (Table 8).

Medical and related payments

Medical & related payments accounted for \$32.44m of the total payments in 2007-08, or 31.8%. This equates to an increase of 5.8% on *Medical & related payments* in 2006-07 (\$30.67m). *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* (35.7%) in 2007-08. The greatest increase in percentage terms between 2006-07 and 2007-08 was in *Hospital* payments, which increased by \$0.56m or 14.5%. *Miscellaneous*⁹ medical payments fell by 7.8% between 2006-07 and 2007-08 to \$2.11m (Table 9).

Common law payments

Payments relating to *Common law* during 2007-08 decreased by 65.0% relative to 2006-07, contributing \$1.92m or 1.9% to total payments (Table 8). This is 92.9% less than the \$26.83m paid in 2003-04.

Legal and investigation payments

Legal & investigation payments have experienced declines in recent years, falling by 11.0% to \$6.87m in 2007-08 compared with \$7.72m in 2006-07 (Table 10). Expenses are about half legal and half investigation; in 2007-08 49.0% went to *Legal expenses* and 51.0% went to *Investigation expenses*.

Other lump sum payments

Other lump sum payments, including redemptions, impairment payments, death benefits and settlements, decreased by 0.9% from \$28.02m in 2006-07, making up 27.2% of total payments (Table 11).

The majority of *Other lump sum payments* was made up of *Settlements* which accounted for 81.7% of the total in 2007-08. *Settlements* have increased since the implementation of the 2001 legislative changes restricting access to common law to injuries with a whole body impairment of at least 30% (Table 8).

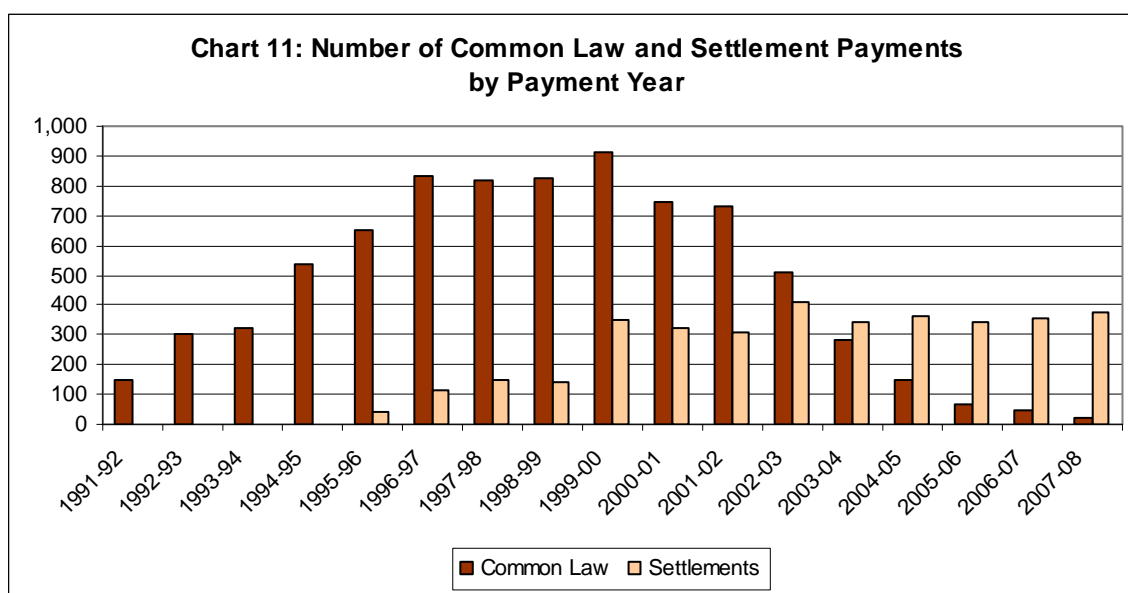
Impairment payments decreased to \$1.23m in 2007-08, down from \$2.05m in 2006-07, a decrease of 40.3%. Impairment payments include payments under the previous maims structure as well as the current impairment payments introduced in the 2001 legislative changes. The impairment payments presented here 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.

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.

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 2007-08 there were 20 of these payments. It is worth noting that the most recent claim to be paid a *Common law payment* was reported in 2003-04.

As the number of payments for *Common law* has fallen, the number of payments for *Settlements* has increased, suggesting a substitution effect. However, despite the increase in the number of *Settlements*, there are still far fewer of these payments compared with *Common law payments* in previous years, as shown in Chart 11.

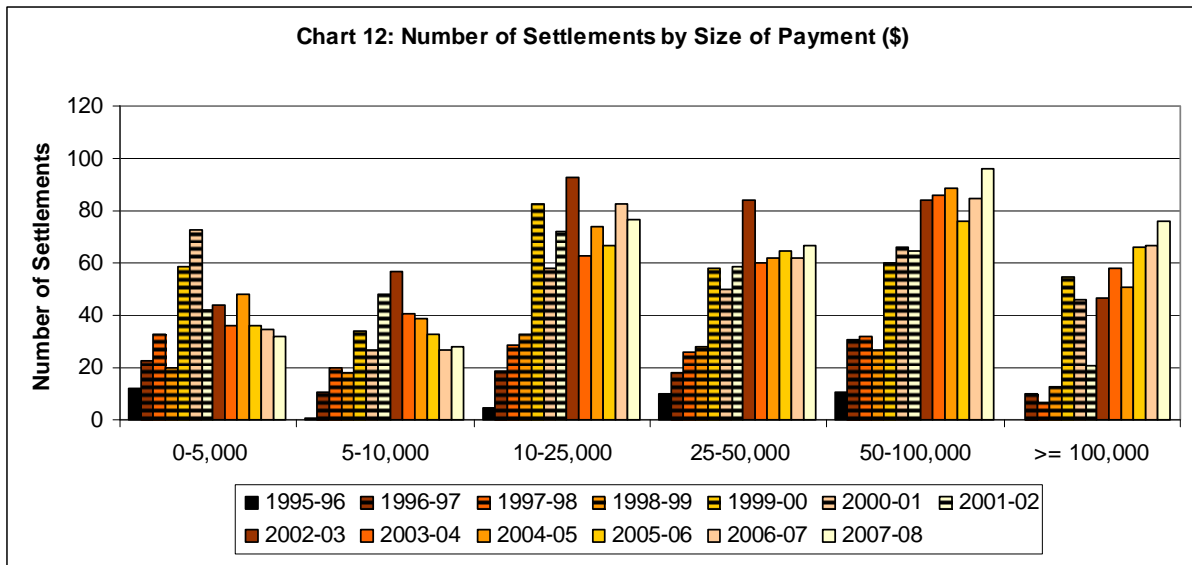


Consistent with the drop in number of *Common law payments* made, the total amount of *Common law payments* have also decreased from a peak of around \$63m in 1998-99 to \$1.92m in 2007-08.

Payments for *Settlements* have increased from around \$16m in 2000-01 to over \$22m for the past three 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 \$78-115,000 each year whereas *Settlements* in that time have been about half that, at around \$39-66,000.

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.

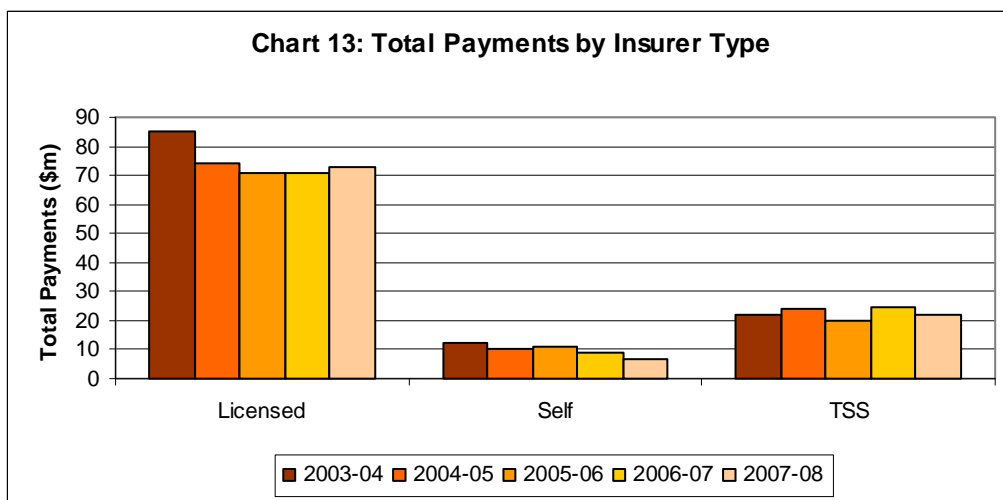


Payments by Insurer Type

Licensed insurers paid a total of \$73.12m in 2007-08, an increase of 3.0% compared with 2006-07 (\$70.96m) (Table 13).

Self-insurers reported a decrease in total payments in 2007-08 compared to 2006-07, of 19.0%, down to \$7.14m.

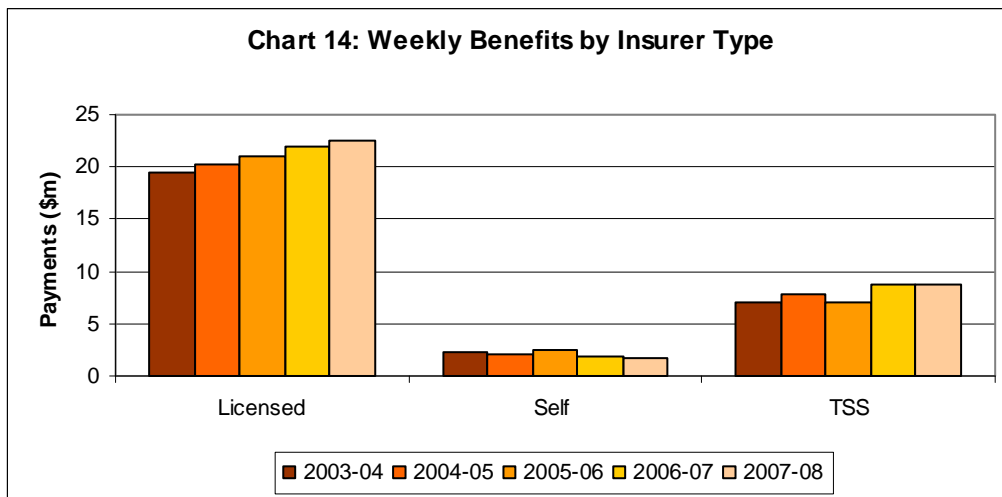
The Tasmanian State Service paid out \$21.73m during 2007-08, a decrease of 12.3% on the \$24.78m paid in 2006-07.



Weekly benefits (income replacement payments)

Licensed insurers paid \$22.48m in *Weekly benefits* during 2007-08, an increase of 2.4% on 2006-07 (\$21.96m). This was 68.1% of the total *Weekly benefits* paid out by all insurer types during 2007-08 (Table 14).

During 2007-08, the Tasmanian State Service paid out \$8.78m in *Weekly benefits*, an increase of 0.4% relative to 2006-07 (\$8.75m). Self-insurers' *Weekly benefits* payments decreased by 12.1% in 2007-08 compared to 2006-07, down to \$1.73m.

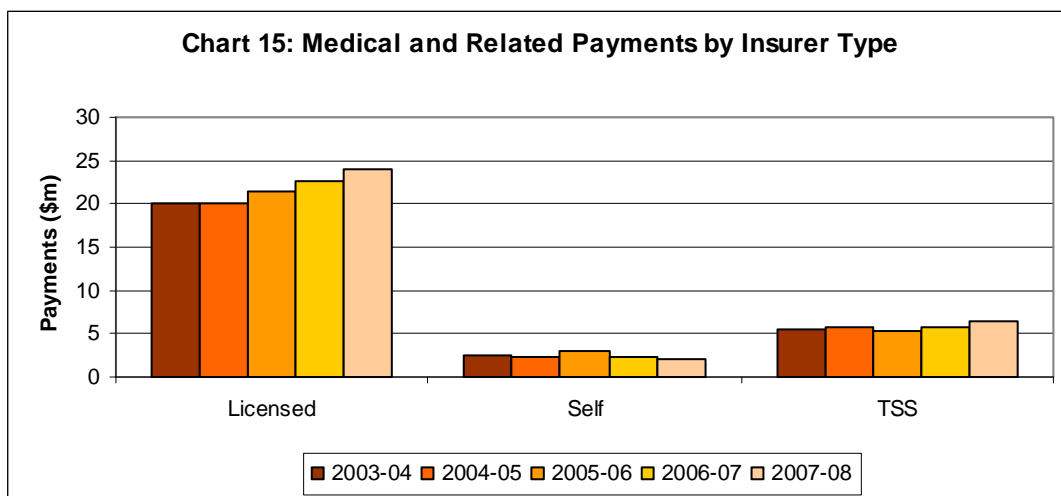


Medical and related payments

Licensed insurers accounted for 73.9% of all *Medical & related payments*, a total of \$23.99m. This was a 6.3% increase on 2006-07 figures, or an extra \$1.43m (Table 15).

The Tasmanian State Service made \$6.41m in medical payments in 2007-08, \$0.59m more than they did in 2006-07, a 10.1% increase.

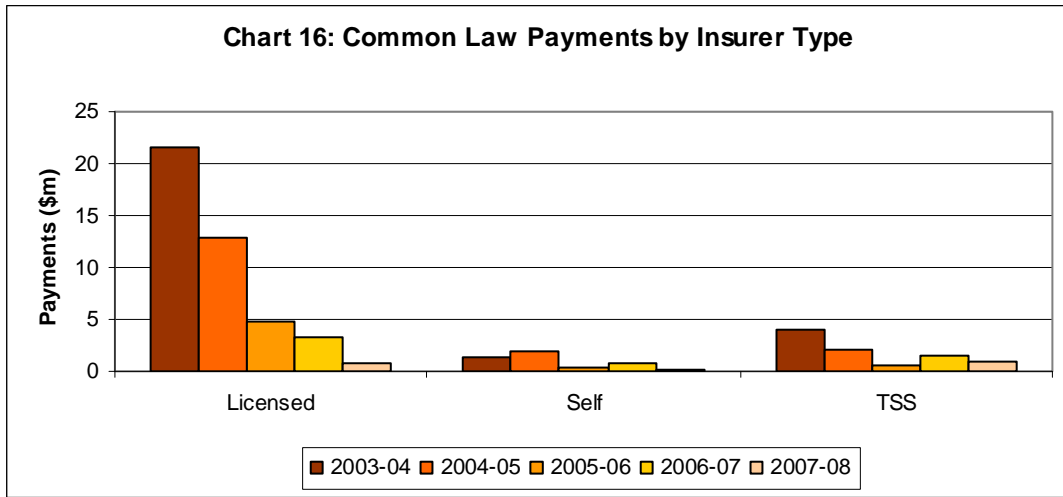
Self-insurers had the greatest proportional change in *Medical & related payments*, falling by 10.7% to \$2.05m in 2007-08 compared with 2006-07 (\$2.29m).



Common law payments

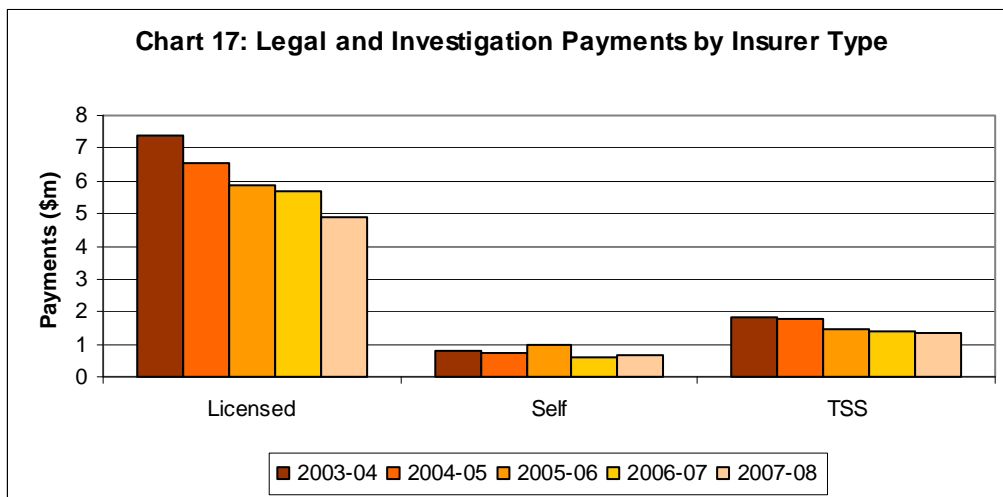
The *Common law payments* made by licensed insurers decreased 76.4% from \$3.23m in 2006-07 to \$0.76m in 2007-08 (Table 16). The Tasmanian State Service decreased from \$1.54m to \$0.87m, a decrease of 43.5%, and self-insurers decreased 60.1% to \$0.28m compared to \$0.71m the previous year.

In previous years, licensed insurers had accounted for around 80% of the total *Common law payments* made during a year. However, due to the increases in payments by the Tasmanian State Service and self-insurers, as well as a drop in payments by licensed insurers, the proportion has fallen to 39.7% in 2007-08.



Legal and investigation payments

Legal & investigation payments fell in 2007-08 compared with 2006-07 for licensed insurers and the Tasmanian State Service (Table 17). The greatest decrease was for licensed insurers, where payments against legal and investigation expenses fell by 14.8% to \$4.86m. The Tasmanian State Service fell by 3.4% to \$1.34m and self-insurers increased by 6.6% to \$0.67m.

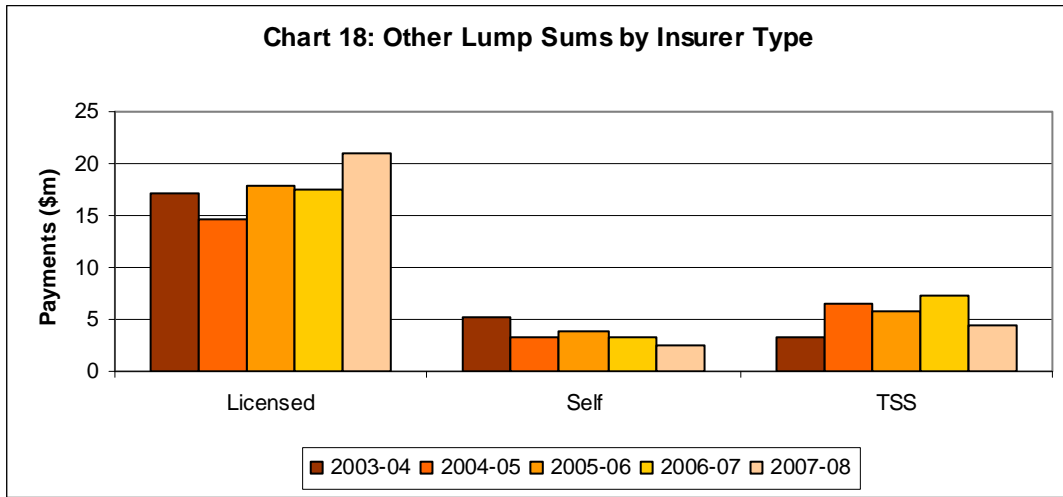


Other lump sum payments

In 2007-08, *Other lump sum payments* by licensed insurers increased by 20.1% compared with 2006-07, to a total of \$21.02m (Table 18).

The Tasmanian State Service has been variable over the past five years for *Other lump sum payments*. In 2007-08, The Tasmanian State Service paid out \$4.33m, 40.5% less compared with 2006-07.

For *Other lump sum payments*, self-insurers decreased by 25.2% in 2007-08 compared with 2006-07, to \$2.42m.



Scheme Expenditure - Administration Costs

Total

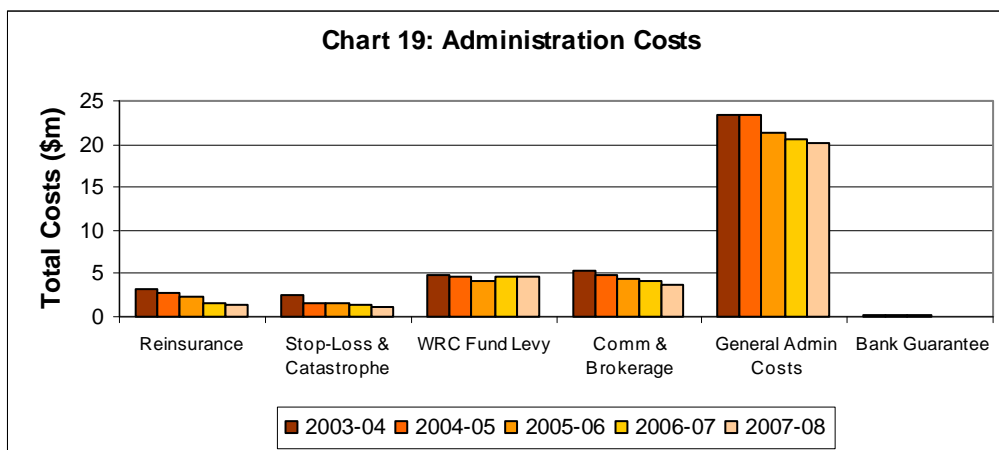
Insurers incur various administration costs in the course of writing workers compensation insurance policies and managing claims. This section details these costs.

Total administration costs¹⁰ have declined steadily over the past five years from \$39.40m in 2003-04 to \$31.23m in 2007-08. (Table 19).

Commission & brokerage costs decreased from \$4.05m in 2006-07 to \$3.60m in 2007-08, a decrease of 11.2%. *Re-insurance* and *Stop-loss & catastrophe* categories decreased by 12.8% and 9.6% respectively. These lower insurer costs are most likely a reflection of lower claim numbers in recent years. *General administration costs* also decreased in the previous year, by 2.4%.

The *Workers rehabilitation & compensation fund levy* increased 1.6% relative to the previous year; however it remains at a level lower than 2002-03 to 2004-05.

The Nominal Insurer¹¹ made a call of \$400,000 on insurers in 2007-08.



In 2007-08, *General administration* costs accounted for nearly two thirds (64.6%) of total administration costs. *Workers compensation fund levy* accounted for 14.7% and *commissions and brokerage* accounted for 11.5%.

¹⁰ 2007-08 data for all insurers was not available at the time of publication. For these insurers, the previous year's data was used when calculating the 2007-08 figures presented. It is estimated the final costs may be less than the costs presented here.

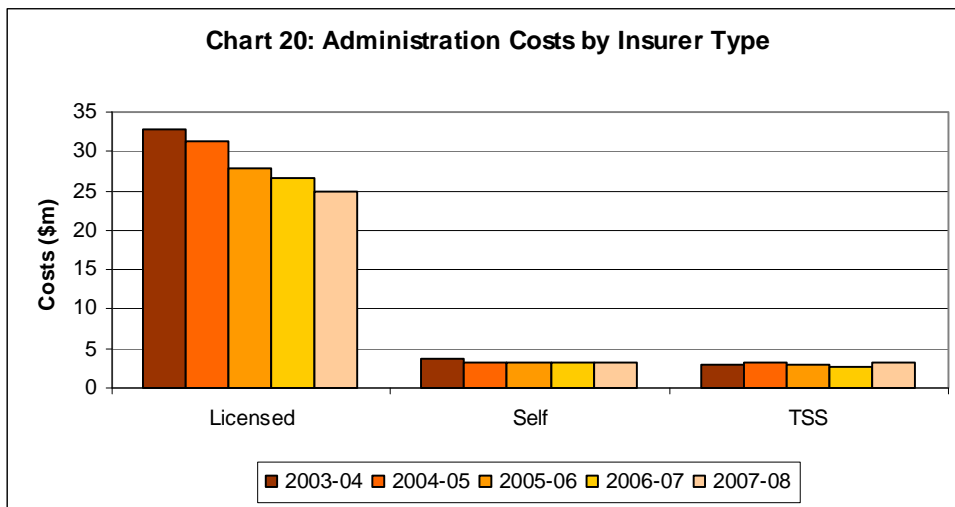
¹¹ The Nominal Insurer is the body established by the *Workers Rehabilitation and Compensation Act 1988* to ensure workers are not disadvantaged in circumstances where an employer does not hold a policy for workers compensation insurance, cannot be located, has been declared bankrupt or has defaulted in payment.

Administration Costs by Insurer Type

Total administration costs for licensed insurers decreased 6.6% from \$26.67m in 2006-07 to \$24.90m in 2007-08. Administration costs for licensed insurers represent approximately 80% of all total costs (Table 20).

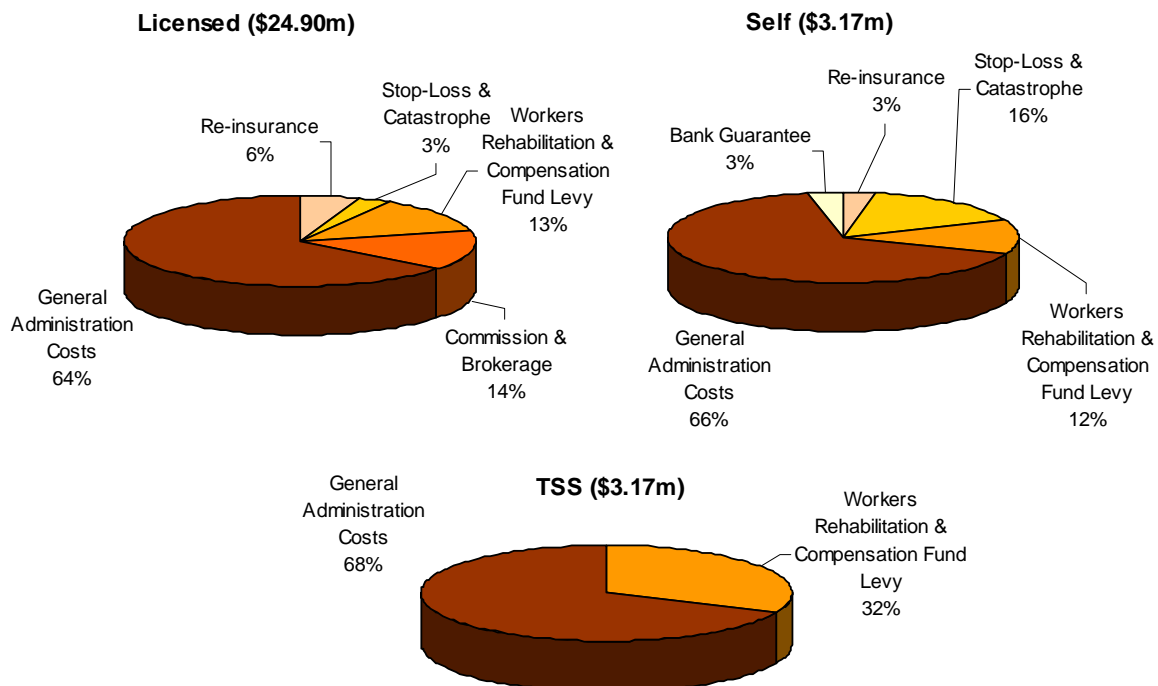
Total administration costs for self-insurers increased by 2.5% from \$3.09m in 2006-07 to \$3.17m in 2007-08.

Total administration costs for the Tasmanian State Service increased by 18.0% from \$2.69m in 2006-07 to \$3.17m in 2007-08.



In 2007-08 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 2007-08



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.

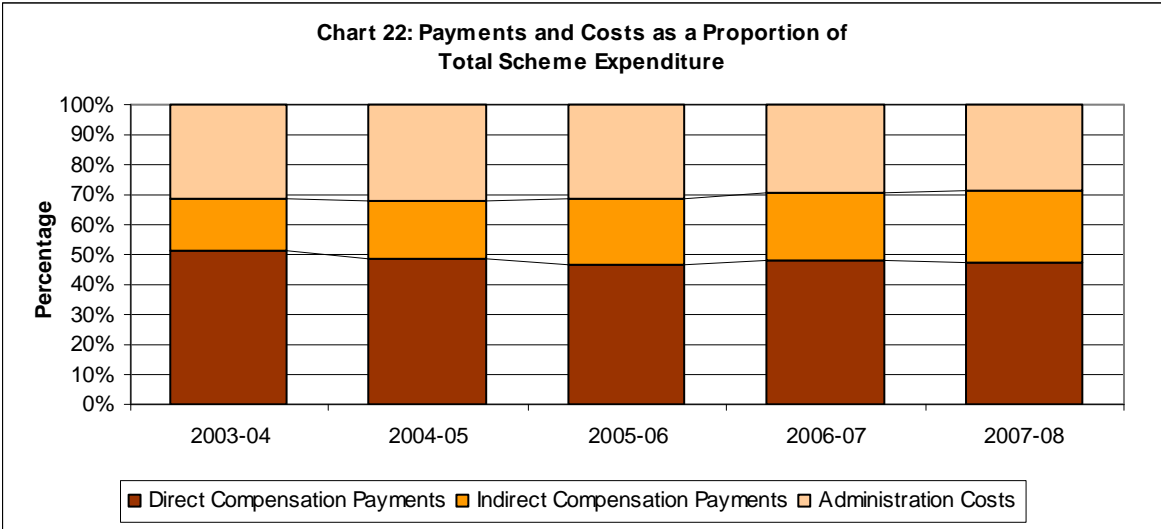
Scheme expenditure has been organised into the following categories:

- 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

<i>Payment Year</i>	<i>Direct Compensation Payments</i>	<i>Indirect Compensation Payments</i>	<i>Administration Costs</i>
2003-04	51%	18%	31%
2004-05	49%	19%	32%
2005-06	47%	22%	31%
2006-07	48%	22%	29%
2007-08	47%	24%	29%



The table and graph above show that the percentage of total payments going directly to injured workers has decreased slightly over the past five years, from 51% to 47%. The proportion of indirect payments has increased over the period from 18% to 24%. 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 2003-04 (69%) and 2007-08 (71%).

The proportion of administration costs has also decreased slightly, from 32% in 2004-05 to 29% in 2007-08.

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 direct compensation payments for licensed insurers has decreased since 2003-04, while the percentage of indirect payments has been trending upwards. Administration costs have continued to decrease 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>
2003-04	Licensed	49%	17%	34%
	Self	56%	15%	28%
	TSS	58%	23%	19%
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%	30%
	Self	43%	20%	37%
	TSS	56%	26%	18%

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 2003-04 and 2005-06 and increased in 2006-07 before decreasing again in 2007-08. The percentage of indirect payments has been volatile over the past five years. Administration costs have increased dramatically to 37% in 2007-08.

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 2007-08 the top 50 industries consisted of 11,362 employers, accounting for 61.3% of all employers (18,548) (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* (6.66%), *sheep farming* (5.39%) and *sheep-beef cattle farming* (4.96%). The lowest average premium rates were recorded for *accounting services* (0.44%), *services to finance and investment n.e.c.* (0.46%) and *real estate agents* (0.47%).

Top 50 industries based on total earned premium

During 2007-08 the total earned premium for the top 50 industries was \$53.70m, representing 55.8% of total earned premium (\$96.21m) (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* (6.66%), *sheep farming* (5.39%), *sheep-beef cattle farming* (4.96%) and *meat processing* (4.76%). The lowest actual average premium rates were recorded for *higher education* (0.38%), *wood chipping* (0.73%) and *business management services* (0.75%).

Top 50 industries based on total earned wages

During 2007-08 the total earned wages for the top 50 industries was \$3.3b, representing 56.9% of the total earned wages (\$5.8b) (Table 23).

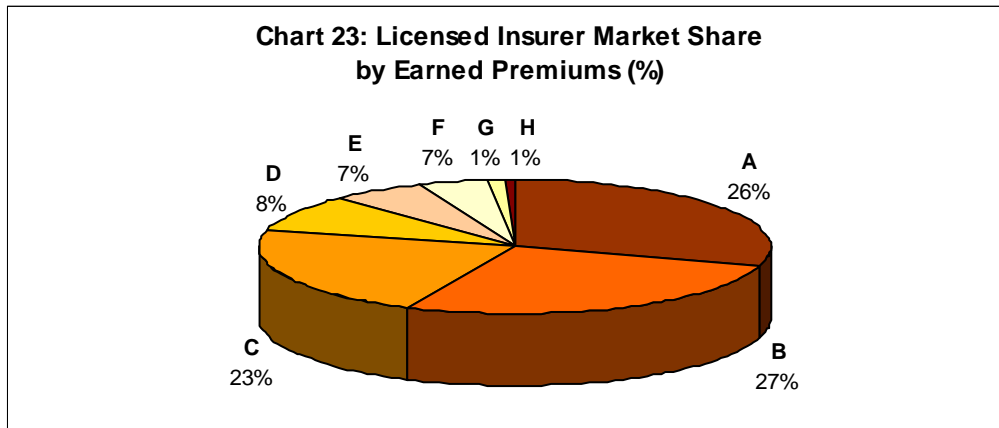
The highest actual average premium rates were recorded for *logging* (6.66%), *road freight transport* (3.52%) and *nursing homes* (2.78%). The lowest actual average premium rates were recorded for *electricity supply* (0.29%), *higher education* (0.38%) and *accounting services* (0.44%).

Market Share and Worker Coverage

Market Share by Insurer

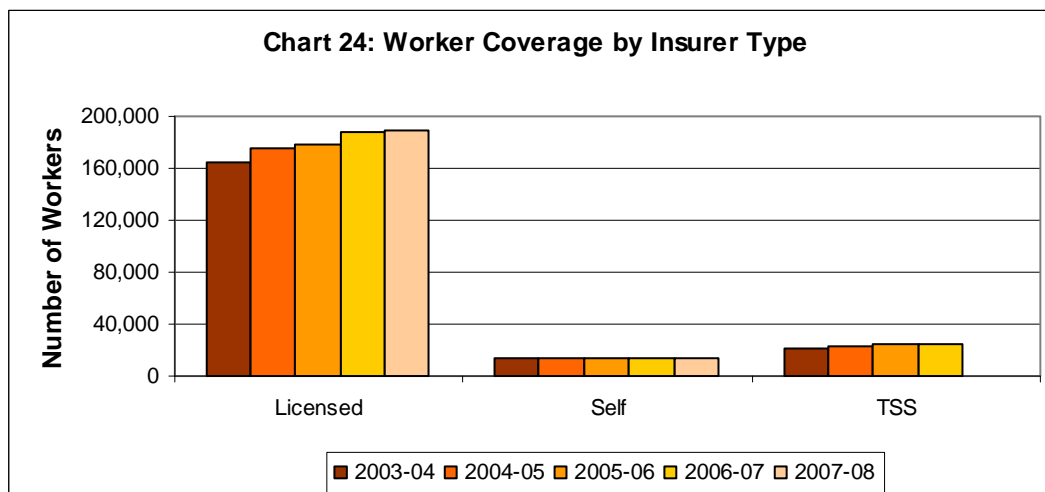
Measuring market share as a percentage of the total earned premium pool, individual insurers' market share in 2007-08 ranged from 0.5%¹² to 29.3%. Using total earned wages instead of total earned premium to determine market share yields similar results, with the range between 0.8% and 30.6% (Table 21).

In 2007-08, the three largest insurers held 79.9% of the total earned premium, and accounted for 78.7% of total earned wages.



Worker Coverage by Insurer Type

The number of workers covered by policies¹³ increased in 2007-08 compared with 2006-07, by 1.0% or approximately 2,173 workers. The proportion of workers covered by policies with each insurer type has remained relatively constant over the past five years, with proportions in 2007-08 of 83.0% for licensed insurers, 10.7% for the Tasmanian State Service, and 6.3% for self-insurers (Table 22).



¹² 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.

¹³ Number of workers declared by employers to be covered by Tasmanian workers compensation insurance. This should not be confused with the number of people employed in Tasmania.

Notes

Report Year versus Accident Year

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

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

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

Adjustments of payments and costs for inflation

The analysis of claim payments and costs in this report has been based on claim payments expressed in constant November 2007 dollars. However, the relevant tables in Appendix A have been expressed in both historical and constant November 2007 dollars. Historical dollars is the actual dollar amount as recorded at the time of payment. Constant November 2007 dollars is the value in November 2007 of amounts paid in past years; that is, the actual dollar amount paid in past years adjusted to take into account the effect of inflation.

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

The AWEs used were:

November 2002:	\$819.70
November 2003:	\$833.00
November 2004:	\$880.30
November 2005:	\$916.90
November 2006:	\$965.50
November 2007:	\$1013.30

Legislative Changes

The *Workers Rehabilitation and Compensation Act 1988* has been amended over time. An overview of amendments introduced in 1995 and 2001 is provided below. Refer to the relevant legislation for full details of the changes.

1995 Amendments

- 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.

Glossary

<i>Above excess</i>	Under <i>The 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 Tasmanian Workers Rehabilitation and Compensation Act 1988 (the Act). Claim payments do not include payments for claims incurred prior to the 1988 Act.
<i>Common law payment</i>	<p>Represents the total economic loss component of a common law settlement or judgement after deduction of amounts for contingencies and contributory negligence. Includes any amount for pain and suffering, permanent impairment, loss of superannuation, legal expenses and future medical costs.</p> <p>Accidents prior to 1 July 2001—common law payment represents settlement for a claim where a writ has been served with respect to such claim.</p> <p>Accidents from 1 July 2001—access to common law is restricted to claims with whole of person impairment (WPI) medically assessed to be 30% or more. A writ being served is immaterial in this case because of the 30% WPI minimum threshold.</p>

<i>Death benefit</i>	<p><u>Lump sum</u>—benefit paid to a worker’s dependant or family member(s) as a result of work related death of that worker (details in section 67 of the Act).</p> <p><u>Weekly benefit to spouse</u>—weekly payment made in addition to any lump sum payable that is made to the spouse of the deceased worker (details in section 67A of the Act).</p> <p><u>Weekly benefit to children</u>—weekly payment made in addition to any lump sum payable and any weekly benefit to the deceased worker’s spouse that is made to the child(ren) of the deceased worker (details in section 67A of the Act).</p>
<i>Doctors costs</i>	<p>Costs of services relating to treatment and reports from treating doctors, including anaesthetists, for services provided in either private clinics or public and private hospitals. Include outpatient charges for doctors’ services.</p> <p>Costs also include those relating to medical reviews commissioned by the insurer that are:</p> <ul style="list-style-type: none"> – 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 \times 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 \times 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 worker based on level of impairment sustained by worker due to injury (details in sections 71, 72 and 73 of the Act).</p>
<i>Incidence rate</i>	<p>The number of claims per thousand workers. Used to eliminate distorting effects of the size of the workforce and allow comparison of relative performance.</p>

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

<i>Redemption</i>	A lump sum amount paid to an injured worker, on application, which covers payment for weekly benefits or income maintenance for the period for which weekly benefits remain payable.
<i>Rehabilitation cost</i>	Cost directly associated with rehabilitation service 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 is available from WorkCover Tasmania and specifies relevant inclusions and exclusions for determining the amount of wages to be declared for premium calculation.
<i>Weekly benefit</i>	Amount paid to a worker to cover loss of income due to injury.

Appendix A

STATISTICAL TABLES

WORKERS COMPENSATION

STATISTICAL REPORT

JULY 2007 – JUNE 2008

STATISTICAL TABLES

Table 1: Claims Development.....	33
Table 2: Incidence Rate of Claims.....	34
Table 3: Number of Claims Reported by Insurer Type.....	34
Table 4: Number of Claims by Industry Division.....	35
Table 5: Incidence Rate by Industry Division	35
Table 6: Days Lost by Type of Insurer.....	35
Table 7: Scheme Expenditure - Total Payments by Year	36
Table 8: Scheme Expenditure - Total Payments.....	37
Table 9: Medical and Related Payments.....	37
Table 10: Legal and Investigation Payments.....	37
Table 11: Other Lump Sum Payments.....	38
Table 12: Common Law and Other Lump Sum Payments	39
Table 13: Total Payments by Insurer Type.....	40
Table 14: Weekly Benefit Payments by Insurer Type	40
Table 15: Medical and Related Payments by Insurer Type	41
Table 16: Common Law Payments by Insurer Type.....	41
Table 17: Legal and Investigation Payments by Insurer Type	42
Table 18: Other Lump Sum Payments by Insurer Type	42
Table 19: Scheme Expenditure – Administration Costs	43
Table 20: Administration Costs by Type of Insurer	44
Table 21: Insurer’s Market Share – Wages and Premiums.....	44
Table 22: Worker Coverage by Insurer Type	44
Table 23: Average Premium Rates (% of wages) – 2007-08	45

Table 1: Claims Development

Accident Year	Report Year																	
	Prior to 1991-92	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
Prior to 1991-92	42,820	1,027	64	17	188	16	4	2	1			1				2	1	2
1991-92		18,382	1,418	43	8	5	7	1	4				1					
1992-93			18,033	1,305	47	7	6	3	1	2	1			1				
1993-94				18,175	1,423	27	6	4	2	1								
1994-95					17,967	1,269	22	15	2	1	1	1	1					
1995-96						15,705	1,176	24	10	8	1	2	1	1	2			
1996-97							13,764	878	18	8	6	2	1	1				
1997-98								12,324	865	10	5	8	2		2			
1998-99									11,578	792	24	3	4	3	2	1	1	1
1999-00										11,020	769	5	3	5	1	1		
2000-01											10,555	31	8	4	4	1		
2001-02												783	16	7	2			1
2002-03													9,644	757	6	1	1	1
2003-04														9,466	16	6	1	1
2004-05															9,484	723	14	6
2005-06																9,259	731	20
2006-07																	8,970	780
2007-08																		9,155
Report Year Total	42,820	19,409	19,515	19,540	19,633	17,029	14,985	13,251	12,481	11,842	11,362	10,555	10,480	10,259	10,248	10,019	9,726	9,967

Table 2: Incidence Rate of Claims

Report Year	All Claims			Above Excess Claims		
	Claims	Workers	Rate	Claims	Workers	Rate
1991-92	19,409	170,755	113.7	3,902	170,755	22.9
1992-93	19,515	158,343	123.2	4,016	158,343	25.4
1993-94	19,540	166,756	117.2	4,569	166,756	27.4
1994-95	19,633	175,703	111.7	4,454	175,703	25.3
1995-96	17,029	181,408	93.9	3,790	181,408	20.9
1996-97	14,985	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	12,481	185,977	67.1	2,538	185,977	13.6
1999-00	11,842	188,013	63.0	2,408	188,013	12.8
2000-01	11,362	184,565	61.6	2,368	184,565	12.8
2001-02	10,555	187,798	56.2	2,376	187,798	12.7
2002-03	10,480	193,918	54.0	2,525	193,918	13.0
2003-04	10,259	200,569	51.1	2,546	200,569	12.7
2004-05	10,248	212,045	48.3	2,808	212,045	13.2
2005-06	10,019	216,137	46.4	2,848	216,137	13.2
2006-07	9,726	226,218	43.0	2,843	226,218	12.6
2007-08	9,967	228,359	43.6	2,708	228,359	11.9

Table 3: Number of Claims Reported by Insurer Type

Insurer Type	Report Year					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
Licensed	7,797	7,901	7,652	7,513	7,864	4.7
Self	912	818	783	632	628	-0.6
TSS	1,550	1,529	1,583	1,584	1,475	-6.9
All insurers	10,259	10,248	10,018	9,729	9,967	2.4

Table 4: Number of Claims by Industry Division

<i>Industry Division</i>	<i>Report Year</i>					<i>% change 2006-07 to 2007-08</i>
	<i>2003-04</i>	<i>2004-05</i>	<i>2005-06</i>	<i>2006-07</i>	<i>2007-08</i>	
Manufacturing	2,241	2,104	2,016	2,072	1,976	-4.6
Health & Community Services	1,142	1,201	1,191	1,273	1,354	6.4
Retail Trade	1,014	1,018	1,074	976	994	1.8
Construction	818	891	835	858	870	1.4
Government Administration & Defence	786	656	728	706	657	-6.9
Education	698	708	670	675	679	0.6
Property & Business Services	499	564	695	604	643	6.5
Personal & Other Services	477	460	438	466	451	-3.2
Transport & Storage	517	541	498	431	504	16.9
Wholesale Trade	381	402	389	360	403	11.9
Agriculture, Fishing & Hunting	553	593	366	341	387	13.5
Accommodation, Cafes & Restaurants	277	303	291	265	264	-0.4
Cultural & Recreational Services	159	161	197	177	190	7.3
Forestry	281	221	178	171	166	-2.9
Mining	128	126	172	135	210	55.6
Electricity, Gas & Water Supply	133	126	120	101	97	-4.0
Finance & Insurance	116	131	115	84	75	-10.7
Communication Services	39	42	45	34	47	38.2
All industries	10,259	10,248	10,018	9,729	9,967	2.4

Table 5: Incidence Rate by Industry Division

<i>Industry Division</i>	<i>Report Year</i>					<i>% change 2006-07 to 2007-08</i>
	<i>2003-04</i>	<i>2004-05</i>	<i>2005-06</i>	<i>2006-07</i>	<i>2007-08</i>	
Manufacturing	103.0	99.7	94.3	97.3	94.3	-3.1
Health & Community Services	53.9	53.2	51.7	48.7	53.4	9.6
Retail Trade	32.6	31.6	32.2	27.2	26.8	-1.5
Construction	89.9	78.9	73.4	61.9	70.6	14.2
Government Administration & Defence	68.4	57.5	61.2	69.6	58.8	-15.6
Education	44.3	42.4	39.7	40.8	41.2	0.9
Property & Business Services	28.7	28.1	31.9	25.0	25.3	1.4
Personal & Other Services	60.2	56.6	55.0	57.2	54.3	-5.0
Transport & Storage	65.0	64.7	59.6	51.5	58.2	13.1
Wholesale Trade	53.4	53.3	50.1	47.3	44.0	-6.9
Agriculture, Fishing & Hunting	29.7	30.8	19.7	18.1	20.5	13.3
Accommodation, Cafes & Restaurants	23.3	23.0	21.2	19.0	19.7	3.3
Cultural & Recreational Services	28.6	26.2	31.2	27.3	28.8	5.4
Forestry	91.0	69.9	56.4	54.9	62.3	13.5
Mining	79.9	71.6	75.2	65.8	96.2	46.1
Electricity, Gas & Water Supply	62.3	56.6	83.4	44.8	43.2	-3.7
Finance & Insurance	22.2	25.1	21.2	15.0	13.1	-12.3
Communication Services	23.2	24.5	32.0	18.6	26.2	40.4
All industries	51.1	48.3	46.4	43.0	43.6	1.5

Table 6: Days Lost by Type of Insurer

Insurer Type	Report Year					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
Number of Days Lost						
Licensed	126,789	131,274	143,115	152,663	155,070	1.6
Self	11,691	12,011	12,554	11,090	9,906	-10.7
TSS	42,577	49,329	41,689	48,322	48,778	0.9
All insurers	181,057	192,614	197,358	212,075	213,754	0.8
Weekly Benefit Payments (in constant November 2007 dollars)						
Licensed	19.48	20.16	21.02	21.96	22.48	2.4
Self	2.31	2.18	2.43	1.97	1.73	-12.1
TSS	7.03	7.91	7.08	8.75	8.78	0.4
All insurers	28.82	30.25	30.53	32.67	33.00	1.0

Table 7: Scheme Expenditure - Total Payments by Year

Payment Year	In historical / current dollars (\$m)	In constant Nov 2007 dollars (\$m)
1991-92	60.78	112.14
1992-93	72.64	130.31
1993-94	87.97	152.17
1994-95	116.15	196.78
1995-96	124.64	205.40
1996-97	126.00	197.28
1997-98	118.60	176.08
1998-99	122.48	178.03
1999-00	128.49	182.20
2000-01	122.82	167.86
2001-02	120.22	157.28
2002-03	115.88	143.25
2003-04	98.16	119.40
2004-05	94.64	108.94
2005-06	92.17	101.86
2006-07	99.63	104.56
2007-08	101.99	101.99

Table 8: Scheme Expenditure - Total Payments

Type of Payment	Payment Year (\$m)					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
in historical/current dollars						
Weekly Benefits	23.69	26.28	27.63	31.13	33.00	6.0
Medical & Related	23.10	24.57	26.97	29.22	32.44	11.0
Common Law	22.05	14.75	5.26	5.22	1.92	-63.3
Legal & Investigation	8.25	7.86	7.47	7.35	6.87	-6.6
Other Lump Sums	21.07	21.18	24.84	26.70	27.77	4.0
Total payments	98.16	94.64	92.17	99.63	101.99	2.4
in constant November 2007 dollars						
Weekly Benefits	28.82	30.25	30.53	32.67	33.00	1.0
Medical & Related	28.10	28.29	29.80	30.67	32.44	5.8
Common Law	26.83	16.98	5.82	5.48	1.92	-65.0
Legal & Investigation	10.03	9.04	8.25	7.72	6.87	-11.0
Other Lump Sums	25.63	24.38	27.46	28.02	27.77	-0.9
Total payments	119.40	108.94	101.86	104.56	101.99	-2.5
as % of total payments						
Weekly Benefits	24.1	27.8	30.0	31.2	32.4	3.5
Medical & Related	23.5	26.0	29.3	29.3	31.8	8.4
Common Law	22.5	15.6	5.7	5.2	1.9	-64.1
Legal & Investigation	8.4	8.3	8.1	7.4	6.7	-8.8
Other Lump Sums	21.5	22.4	27.0	26.8	27.2	1.6
Total payments	100.0	100.0	100.0	100.0	100.0	0.0

Table 9: Medical and Related Payments

Type of Payment	Payment Year (\$m)					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
in historical/current dollars						
Doctor	8.13	8.90	9.61	10.37	11.59	11.82
Hospital	3.16	3.09	3.60	3.69	4.44	20.20
Rehabilitation	6.07	6.42	6.73	7.80	8.53	9.37
Allied Medical	4.30	4.56	4.88	5.19	5.77	11.23
Miscellaneous	1.44	1.61	2.14	2.18	2.11	-3.26
Total	23.10	24.57	26.97	29.22	32.44	10.99
in constant November 2007 dollars						
Doctor	9.89	10.25	10.62	10.88	11.59	6.54
Hospital	3.84	3.55	3.97	3.88	4.44	14.53
Rehabilitation	7.38	7.39	7.44	8.18	8.53	4.21
Allied Medical	5.24	5.25	5.40	5.44	5.77	5.98
Miscellaneous	1.75	1.86	2.37	2.29	2.11	-7.82
Total	28.10	28.29	29.80	30.67	32.44	5.76
as % of total medical and related payments						
Doctor	35.2	36.2	35.7	35.5	35.7	0.7
Hospital	13.7	12.6	13.3	12.6	13.7	8.3
Rehabilitation	26.3	26.1	25.0	26.7	26.3	-1.5
Allied Medical	18.6	18.5	18.1	17.7	17.8	0.2
Miscellaneous	6.2	6.6	7.9	7.5	6.5	-12.8
Total	100.0	100.0	100.0	100.0	100.0	0.0

Table 10: Legal and Investigation Payments

Type of Payment	Payment Year (\$m)					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
in historical/current dollars						
Legal Expenses	4.34	3.76	3.65	3.54	3.36	-4.9
Investigation Expenses	3.90	4.09	3.81	3.82	3.51	-8.1
Total	8.25	7.86	7.47	7.35	6.87	-6.6
in constant November 2007 dollars						
Legal Expenses	5.29	4.33	4.04	3.71	3.36	-9.4
Investigation Expenses	4.75	4.71	4.21	4.00	3.51	-12.5
Total	10.03	9.04	8.25	7.72	6.87	-11.0
as a % of total legal and investigation expenses						
Legal Expenses	52.7	47.9	48.9	48.1	49.0	1.8
Investigation Expenses	47.3	52.1	51.1	51.9	51.0	-1.6
Total	100.0	100.0	100.0	100.0	100.0	0.0

Table 11: Other Lump Sum Payments

Type of Payment	Payment Year (\$m)					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
in historical/current dollars						
Redemption	2.99	3.63	3.53	2.95	3.36	13.9
Impairment Payments	1.18	0.84	0.46	1.96	1.23	-37.3
Death Benefits	0.18	0.50	0.34	0.56	0.50	-9.5
Settlements	16.72	16.21	20.51	21.23	22.68	6.8
Total	21.07	21.18	24.84	26.70	27.77	4.0
in constant November 2007 dollars						
Redemption	3.64	4.18	3.90	3.10	3.36	8.5
Impairment Payments	1.43	0.97	0.51	2.05	1.23	-40.3
Death Benefits	0.22	0.58	0.38	0.58	0.50	-13.8
Settlements	20.34	18.66	22.66	22.29	22.68	1.8
Total	25.63	24.38	27.46	28.02	27.77	-0.9
as % of total other lump sums						
Redemption	14.2	17.1	14.2	11.1	12.1	9.5
Impairment Payments	5.6	4.0	1.9	7.3	4.4	-39.7
Death Benefits	0.9	2.4	1.4	2.1	1.8	-13.0
Settlements	79.4	76.5	82.5	79.5	81.7	2.7
Total	100.0	100.0	100.0	100.0	100.0	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						
1991-92	150	170	107		6	283
1992-93	305	155	112	1	7	275
1993-94	323	222	132		15	369
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	9	505
Total lump sum payments (\$m) in constant November 2007 dollars						
1991-92	8.80	8.29	2.46		0.65	11.40
1992-93	22.40	7.71	4.13	0.01	0.90	12.75
1993-94	24.33	14.36	3.66		0.97	18.99
1994-95	47.29	21.55	5.08		1.03	27.66
1995-96	49.44	19.35	5.11	1.29	0.89	26.64
1996-97	63.02	3.89	6.11	4.69	0.94	15.63
1997-98	57.36	1.35	3.98	4.75	0.90	10.99
1998-99	62.78	0.29	4.96	5.45	0.70	11.40
1999-00	62.56		1.92	17.31	0.41	19.64
2000-01	58.48	-0.03	0.99	16.16	0.59	17.71
2001-02	61.41	-0.07	0.68	11.99	0.74	13.34
2002-03	43.67	1.21	0.59	19.48	0.61	21.89
2003-04	27.04	3.64	1.43	20.34	0.23	25.63
2004-05	17.02	4.18	1.04	18.66	0.59	24.46
2005-06	5.82	3.90	0.51	22.66	0.38	27.46
2006-07	5.50	3.10	2.05	22.29	0.58	28.02
2007-08	1.92	3.40	1.26	22.70	0.50	27.86
Average lump sum payment (\$) in constant November 2007 dollars						
1991-92	58,635	48,746	22,991		109,033	40,287
1992-93	73,429	49,763	36,869	7,204	128,126	46,352
1993-94	75,319	64,672	27,746		64,528	51,456
1994-95	88,067	60,018	39,097		102,744	55,424
1995-96	75,593	65,592	29,538	33,004	149,012	51,931
1996-97	76,017	43,705	25,983	41,912	104,378	35,122
1997-98	69,949	49,938	24,004	32,326	69,517	31,129
1998-99	76,002	96,906	28,849	39,225	77,769	35,309
1999-00	68,522		17,771	49,606	51,210	42,240
2000-01	78,178		12,670	50,507	83,948	43,718
2001-02	84,238		11,200	39,044	61,633	35,105
2002-03	85,119	54,965	10,897	47,630	55,409	44,129
2003-04	96,568	47,832	26,996	59,119	25,713	53,183
2004-05	113,482	54,224	19,547	51,411	146,898	49,217
2005-06	90,864	53,482	22,319	66,074	46,933	61,424
2006-07	114,639	47,641	30,177	62,076	64,878	55,924
2007-08	95,868	55,738	21,290	60,372	55,928	55,167

Table 13: Total Payments by Insurer Type

Insurer Type	Payment Year (\$m)					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
in historical/current dollars						
Licensed	70.24	64.58	64.28	67.61	73.12	8.1
Self	9.91	9.21	9.64	8.41	7.14	-15.0
TSS	18.00	20.85	18.25	23.61	21.73	-8.0
All insurers	98.16	94.64	92.17	99.63	101.99	2.4
in constant November 2007 dollars						
Licensed	85.45	74.34	71.03	70.96	73.12	3.0
Self	12.06	10.60	10.66	8.82	7.14	-19.0
TSS	21.90	24.00	20.17	24.78	21.73	-12.3
All insurers	119.40	108.94	101.86	104.56	101.99	-2.5
as % of total						
Licensed	71.6	68.2	69.7	67.9	71.7	5.6
Self	10.1	9.7	10.5	8.4	7.0	-17.0
TSS	18.3	22.0	19.8	23.7	21.3	-10.1
All insurers	100.0	100.0	100.0	100.0	100.0	0.0

Table 14: Weekly Benefit Payments by Insurer Type

Insurer Type	Report Year					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
In historical/current dollars						
Licensed	16.01	17.51	19.02	20.92	22.48	7.5
Self	1.90	1.89	2.20	1.87	1.73	-7.8
TSS	5.78	6.88	6.41	8.34	8.78	5.4
All insurers	23.69	26.28	27.63	31.13	33.00	6.0
in constant November 2007 dollars						
Licensed	19.48	20.16	21.02	21.96	22.48	2.4
Self	2.31	2.18	2.43	1.97	1.73	-12.1
TSS	7.03	7.91	7.08	8.75	8.78	0.4
All insurers	28.82	30.25	30.53	32.67	33.00	1.0
as a % of total						
Licensed	67.58	66.64	68.84	67.21	68.14	1.4
Self	8.02	7.20	7.96	6.01	5.23	-13.0
TSS	24.40	26.16	23.19	26.78	26.62	-0.6
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	Payment Year (\$m)					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
in historical/current dollars						
Licensed	16.51	17.51	19.43	21.50	23.99	11.6
Self	1.99	2.09	2.72	2.18	2.05	-6.3
TSS	4.60	4.97	4.81	5.55	6.41	15.5
All insurers	23.10	24.57	26.97	29.22	32.44	11.0
in constant November 2007 dollars						
Licensed	20.08	20.16	21.48	22.56	23.99	6.3
Self	2.42	2.41	3.01	2.29	2.05	-10.7
TSS	5.60	5.72	5.32	5.82	6.41	10.1
All insurers	28.10	28.29	29.80	30.67	32.44	5.8
as a % of total						
Licensed	71.5	71.3	72.1	73.6	73.9	0.5
Self	8.6	8.5	10.1	7.5	6.3	-15.6
TSS	19.9	20.2	17.8	19.0	19.8	4.1
All insurers	100.0	100.0	100.0	100.0	100.0	0.0

Table 16: Common Law Payments by Insurer Type

Insurer Type	Payment Year (\$m)					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
in historical/current dollars						
Licensed	17.65	11.25	4.40	3.08	0.76	-75.2
Self	1.06	1.72	0.30	0.67	0.28	-58.1
TSS	3.35	1.78	0.56	1.47	0.87	-40.7
All insurers	22.05	14.75	5.26	5.22	1.92	-63.3
in constant November 2007 dollars						
Licensed	21.47	12.95	4.86	3.23	0.76	-76.4
Self	1.29	1.98	0.33	0.71	0.28	-60.1
TSS	4.07	2.05	0.62	1.54	0.87	-43.5
All insurers	26.83	16.98	5.82	5.48	1.92	-65.0
as a % of total						
Licensed	80.0	76.3	83.6	58.9	39.7	-32.6
Self	4.8	11.7	5.7	12.9	14.8	14.2
TSS	15.2	12.1	10.7	28.2	45.5	61.6
All insurers	100.0	100.0	100.0	100.0	100.0	0.0

Table 17: Legal and Investigation Payments by Insurer Type

Insurer Type	Payment Year (\$m)					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
in historical/current dollars						
Licensed	6.05	5.68	5.30	5.44	4.86	-10.6
Self	0.67	0.62	0.86	0.60	0.67	11.9
TSS	1.53	1.56	1.31	1.32	1.34	1.4
All insurers	8.25	7.86	7.47	7.35	6.87	-6.6
in constant November 2007 dollars						
Licensed	7.36	6.54	5.85	5.71	4.86	-14.8
Self	0.81	0.71	0.95	0.63	0.67	6.6
TSS	1.86	1.79	1.45	1.38	1.34	-3.4
All insurers	10.03	9.04	8.25	7.72	6.87	-11.0
as a % of total						
Licensed	73.37	72.34	70.93	73.94	70.79	-4.3
Self	8.08	7.83	11.52	8.12	9.73	19.8
TSS	18.55	19.83	17.55	17.94	19.48	8.6
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	Payment Year (\$m)					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
in historical/current dollars						
Licensed	14.03	12.62	16.12	16.67	21.02	26.1
Self	4.30	2.89	3.56	3.08	2.42	-21.5
TSS	2.74	5.67	5.16	6.94	4.33	-37.6
All insurers	21.07	21.18	24.84	26.70	27.77	4.0
in constant November 2007 dollars						
Licensed	17.07	14.53	17.82	17.50	21.02	20.1
Self	5.23	3.33	3.94	3.23	2.42	-25.2
TSS	3.33	6.53	5.70	7.28	4.33	-40.5
All insurers	25.63	24.38	27.46	28.02	27.77	-0.9
as a % of total						
Licensed	66.6	59.6	64.9	62.5	75.7	21.2
Self	20.4	13.6	14.3	11.5	8.7	-24.5
TSS	13.0	26.8	20.8	26.0	15.6	-40.0
All insurers	100.0	100.0	100.0	100.0	100.0	0.0

Table 19: Scheme Expenditure – Administration Costs

Administration Cost Type	Payment Year (\$m)					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
in historical/current dollars						
Re-insurance	2.61	2.44	2.09	1.63	1.49	-8.5
Stop-Loss & Catastrophe	2.07	1.44	1.49	1.33	1.26	-5.1
Workers Rehabilitation & Compensation Fund Levy	4.00	4.04	3.81	4.31	4.59	6.6
Commission & Brokerage	4.43	4.25	3.93	3.86	3.60	-6.9
General Administration Costs	19.16	20.21	19.31	19.69	20.18	2.5
Bank Guarantee	0.12	0.14	0.16	0.09	0.11	18.1
Total	32.39	32.53	30.78	30.91	31.23	1.0
in constant November 2007 dollars						
Re-insurance	3.18	2.81	2.31	1.71	1.49	-12.8
Stop-Loss & Catastrophe	2.51	1.66	1.65	1.39	1.26	-9.6
Workers Rehabilitation & Compensation Fund Levy	4.87	4.65	4.21	4.52	4.59	1.6
Commission & Brokerage	5.39	4.89	4.34	4.05	3.60	-11.2
General Administration Costs	23.30	23.27	21.34	20.67	20.18	-2.4
Bank Guarantee	0.15	0.16	0.17	0.10	0.11	12.5
Total	39.40	37.44	34.02	32.44	31.23	-3.7
as a % of total						
Re-insurance	8.1	7.5	6.8	5.3	4.8	-9.4
Stop-Loss & Catastrophe	6.4	4.4	4.8	4.3	4.0	-6.1
Workers Rehabilitation & Compensation Fund Levy	12.4	12.4	12.4	13.9	14.7	5.5
Commission & Brokerage	13.7	13.1	12.8	12.5	11.5	-7.8
General Administration Costs	59.1	62.1	62.7	63.7	64.6	1.4
Bank Guarantee	0.4	0.4	0.5	0.3	0.3	16.9
Total	100.0	100.0	100.0	100.0	100.0	0.0

Table 20: Administration Costs by Type of Insurer

Insurer Type	Payment Year (\$m)					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
in historical/current dollars						
Licensed	27.00	27.10	25.24	25.41	24.90	-2.0
Self	2.97	2.74	2.92	2.94	3.17	7.6
TSS	2.42	2.68	2.62	2.56	3.17	23.8
All insurers	32.39	32.53	30.78	30.91	31.23	1.0
in constant November 2007 dollars						
Licensed	32.84	31.20	27.89	26.67	24.90	-6.6
Self	3.61	3.16	3.23	3.09	3.17	2.5
TSS	2.95	3.09	2.89	2.69	3.17	18.0
All insurers	39.40	37.44	34.02	32.44	31.23	-3.7
as a % of total						
Licensed	83.3	83.3	82.0	82.2	79.7	-3.0
Self	9.2	8.4	9.5	9.5	10.1	6.5
TSS	7.5	8.2	8.5	8.3	10.1	22.6
All insurers	100.0	100.0	100.0	100.0	100.0	0.0

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

Licensed Insurer	Market Share Based on Earned Premiums (%)		% change 2006-07 to 2007-08	Market Share Based on Earned Wages (%)		% change 2006-07 to 2007-08
	2006-07	2007-08		2006-07	2007-08	
A	26.7	29.3	9.7	23.9	26.1	9.2
B	27.5	28.4	3.3	29.5	30.6	3.7
C	22.6	22.2	-1.8	24.5	22.0	-10.2
D	8.1	8.5	4.9	8.7	8.7	0.0
E	6.8	5.7	-16.2	6.9	7.6	10.1
F	6.5	4.1	-36.9	4.0	2.9	-27.5
G	1.3	1.3	0.0	1.4	1.4	0.0
H	0.6	0.5	-16.7	0.9	0.8	-11.1
All	100	100	0	100	100	0

Table 22: Worker Coverage by Insurer Type

Insurer type	Policy Year					% change 2006-07 to 2007-08
	2003-04	2004-05	2005-06	2006-07	2007-08	
Number of workers						
Licensed	165,330	175,721	178,067	187,811	189,549	0.9
Self	13,079	13,289	13,763	13,816	14,374	4.0
TSS	22,167	23,031	24,319	24,559	24,436	-0.5
All insurers	200,576	212,042	216,149	226,186	228,359	1.0
as a % of total						
Licensed	82.4	82.9	82.4	83.0	83.0	0.0
Self	6.5	6.3	6.4	6.1	6.3	3.0
TSS	11.1	10.9	11.3	10.9	10.7	-1.4
All insurers	100.0	100.0	100.0	100.0	100.0	0.0

Table 23: Average Premium Rates (% of wages) – 2007-08

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)								All Insurers
						A	B	C	D	E	F	G	H	
111	Plant Nurseries	17	80,097	133	2.64	3.19	2.98	4.18	2.62			3.35		3.03
112	Cut Flower and Flower Seed Growing	36	127,539	266	3.53	3.15	3.24	4.70	3.01	4.00	2.86	2.05		3.62
113	Vegetable Growing	215	741,560	1429	20.68	3.61	3.07	4.89	3.64	3.50	5.32	9.99		3.59
114	Grape Growing	74	721,438	1722	15.86	3.89	6.66	4.18	4.40	1.42	5.05	9.86		4.55
115	Apple and Pear Growing	66	420,906	1916	13.90	3.04	2.70	2.71	3.17	3.20	3.76			3.03
116	Stone Fruit Growing	45	96,810	1128	2.87	2.94	3.44	5.34	3.30	4.00	3.86			3.37
119	Fruit Growing n.e.c.	50	176,903	2215	5.12	4.07	3.22	3.21	3.91	3.92	3.94			3.46
121	Grain Growing	10	16,192	32	0.29	5.39		5.99		3.26	5.19			5.53
122	Grain-Sheep and Grain-Beef Cattle Farming	109	200,154	555	4.31	5.11	7.03	5.67	3.77	5.03	5.45	18.83		4.65
123	Sheep-Beef Cattle Farming	438	787,740	2656	15.87	4.50	9.26	5.86	3.76	5.71	5.47	25.91		4.96
124	Sheep Farming	270	521,884	1599	9.67	4.87	6.44	5.68	4.49	9.38	5.48			5.39
125	Beef Cattle Farming	190	316,262	487	7.10	4.52	3.47	5.33	4.84		7.35	7.74		4.46
130	Dairy Cattle Farming	365	886,564	1113	21.39	3.98	3.68	4.94	6.34	5.02	4.38			4.15
141	Poultry Farming (Meat)	11	55,152	60	1.32	5.67	3.75	5.28	3.78	4.02	5.26			4.18
142	Poultry Farming (Eggs)	6	96,492	75	2.03	4.85	5.02	3.57						4.74
151	Pig Farming	14	34,197	53	0.93	5.02	3.90	2.22	3.82	4.35	5.19			3.69
152	Horse Farming	17	36,959	41	0.67	6.17	4.73	7.21		4.78	4.89			5.49
153	Deer Farming	1	519	3	0.00						11.64			11.64
159	Livestock Farming n.e.c.	23	52,263	85	0.97	6.00	4.38	5.93	5.55		8.45			5.38
169	Crop and Plant Growing n.e.c.	31	302,007	322	6.62	3.82	5.85	2.88	4.28		7.06			4.57
212	Shearing Services	38	341,093	345	4.19	7.34		11.91		8.72	8.10			8.14
213	Aerial Agricultural Services	6	47,873	27	1.14	4.39		4.17						4.20
219	Services to Agriculture n.e.c.	118	774,164	1449	24.66	3.31	2.86	3.05	5.37		2.86			3.14
220	Hunting and Trapping	12	31,832	34	0.76	4.55	4.12	3.58	4.44					4.18
301	Forestry	7	114,862	95	3.70		15.41	3.36	2.41		7.78			3.11
302	Logging	121	2,806,462	1213	42.12	7.04	5.83	6.80	12.30	10.50	5.74			6.66
303	Services to Forestry	40	850,868	735	19.41	4.18	6.81	3.42	4.85		5.80			4.38

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)							All Insurers		
						A	B	C	D	E	F	G		H	
411	Rock Lobster Fishing	5	13,336	11	0.26	5.76			4.75						5.12
413	Finfish Trawling	2	3,566	1	0.06		9.00				4.58				6.40
419	Marine Fishing n.e.c.	11	41,202	61	1.12	4.06			4.00	4.24					3.67
420	Aquaculture	65	893,645	1030	50.33	3.24	0.83		3.78	2.81	3.59				1.78
1102	Brown Coal Mining	2	75,214	70	6.04				1.25						1.25
1200	Oil and Gas Extraction	1	37,120	6	1.25	2.98									2.98
1311	Iron Ore Mining	1	43,940	17	1.30				3.38						3.38
1313	Copper Ore Mining	1	89,205	100	8.88				1.00						1.00
1314	Gold Ore Mining	5	651,703	779	43.43				2.07	0.82					1.50
1316	Nickel Ore Mining	1	146,988	71	3.92				3.75						3.75
1317	Silver-Lead-Zinc Ore Mining	1	42,286	14	0.73	5.82									5.82
1319	Metal Ore Mining n.e.c.	5	319,886	307	26.88	5.37	0.97		1.00	4.02					1.19
1411	Gravel and Sand Quarrying	21	93,975	92	3.21	2.72	4.46		2.81		3.77				2.92
1419	Construction Material Mining n.e.c.	8	180,229	198	13.43	0.85	3.00		2.90						1.34
1420	Other Mining	6	168,735	84	3.35	6.00	5.92		2.97						5.03
1513	Mineral Exploration (Own Account)	5	14,071	8	0.42	4.33	5.26		2.39	19.50					3.38
1514	Mineral Exploration Services	12	364,005	151	10.89	4.23	3.28		4.19						3.34
1520	Other Mining Services	13	176,229	88	4.56	3.76	2.16		4.38						3.87
2111	Meat Processing	10	1,284,037	631	27.00	5.13	7.62		3.34	10.24					4.76
2113	Bacon, Ham and Smallgoods Manufacturing	1	1,598	4	0.06				2.85						2.85
2121	Milk and Cream Processing	7	420,516	373	22.49	1.28	2.06		1.30	1.79					1.87
2122	Ice Cream Manufacturing	3	16,815	16	0.45	3.27					3.86				3.77
2129	Dairy Product Manufacturing n.e.c.	4	538,668	471	17.95	3.00			4.97						3.00
2130	Fruit and Vegetable Processing	16	904,863	1882	66.56	2.22	1.24		1.94	2.30					1.36
2140	Oil and Fat Manufacturing	5	92,775	85	5.15		1.28		3.97	4.20					1.80
2151	Flour Mill Product Manufacturing	1	23,097	11	0.58		3.95								3.95
2161	Bread Manufacturing	8	200,868	309	11.89	1.41	3.00		1.44						1.69
2162	Cake and Pastry Manufacturing	8	106,527	126	3.53	2.74			6.78	4.22	3.04				3.02
2172	Confectionery Manufacturing	1	1,413	7	0.05	2.68									2.68

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
2173	Seafood Processing	27	490,654	460	11.89	3.10	6.03	4.17	4.33	4.33	2.29			4.13
2174	Prepared Animal and Bird Feed	5	17,840	24	0.85		4.39	1.11	4.17	4.18				2.09
2179	Food Manufacturing n.e.c.	15	92,215	163	4.44	1.34	3.13	2.49	2.29	1.64				2.08
2181	Soft Drink, Cordial and Syrup Manufacturing	12	55,186	182	4.69	1.14	1.97	1.66	2.36					1.18
2182	Beer and Malt Manufacturing	4	284,380	329	18.13	0.75		2.32	1.76					1.57
2183	Wine Manufacturing	17	52,262	135	2.21	2.37	5.69	2.39	1.69		3.89			2.37
2184	Spirit Manufacturing	2	5,822	15	0.39	1.44			1.51					1.49
2190	Tobacco Product Manufacturing	5	8,607	22	0.22	4.26		2.92	4.86					3.88
2212	Synthetic Fibre Textile Manufacturing	2	32,235	25	1.36		3.19	1.44						2.37
2214	Wool Textile Manufacturing	1	5,302	4	0.13		4.23							4.23
2221	Made-Up Textile Product Manufacturing	29	102,110	206	5.44	2.41	2.51	1.69	2.22	2.22	5.20			1.88
2222	Textile Floor Covering Manufacturing	1	72,050	166	5.86	1.23								1.23
2223	Rope, Cordage and Twine Manufacturing	6	25,761	41	0.97	3.24		2.62	2.37		2.66			2.66
2229	Textile Product Manufacturing	5	126,878	196	8.93		1.33	2.81		1.79				1.42
2239	Knitting Mill Product Manufacturing	1	6,900	23	0.34	2.05								2.05
2241	Men's and Boys' Wear Manufacturing	2	18,969	24	0.59			4.50			2.89			3.22
2249	Clothing Manufacturing n.e.c.	12	15,663	33	0.74	1.92		2.33	2.53					2.12
2250	Footwear Manufacturing	2	151,426	145	7.65				1.98					1.98
2261	Leather Tanning and Fur Dressing	4	16,550	24	0.75			1.51	2.41		3.86			2.20
2262	Leather and Leather Substitute Product Manufacturing	3	1,661	2	0.02		7.41	5.35						6.87
2311	Log Sawmilling	47	875,951	626	32.59	3.65	2.46	0.98	7.68	7.87	3.71			2.69
2312	Wood Chipping	6	574,406	425	78.81	6.30	0.65		4.73	4.83				0.73
2313	Timber Resawing and Dressing	10	117,060	78	2.16	3.01	5.78		6.05	4.22				5.41

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)							All Insurers		
						A	B	C	D	E	F	G		H	
2321	Plywood and Veneer Manufacturing	3	93,955	117	5.02	2.11				1.80					1.87
2322	Fabricated Wood Manufacturing	2	37,268	40	2.76			1.35							1.35
2323	Wooden Structural Component Manufacturing	18	135,311	148	4.74	1.93	1.86	3.00	1.87	4.54					2.86
2329	Wood Product Manufacturing n.e.c.	26	122,446	145	4.66	3.03	2.43	3.38	2.47		2.48				2.63
2331	Pulp, Paper and Paperboard Manufacturing	5	385,031	689	43.87	0.70		2.46		0.91					0.88
2332	Solid Paperboard Container Manufacturing	1	4,863	5	0.23						2.09				2.09
2333	Corrugated Paperboard Container Manufacturing	1	56,836	70	4.31		1.32								1.32
2411	Paper Stationery Manufacturing	4	15,052	22	1.01	1.25	1.65		1.63						1.49
2412	Printing	39	219,809	529	18.99	1.08	1.13	1.79	1.41	1.55	2.21				1.16
2413	Services to Printing	5	8,043	18	0.56		1.31	1.45	1.88		1.41				1.43
2421	Newspaper Printing or Publishing	9	325,807	758	40.07	0.65	0.98	1.01							0.81
2422	Other Periodical Publishing	4	16,432	15	1.73			0.96	1.48	0.76					0.95
2423	Book and Other Publishing	11	10,987	21	0.69	1.64	0.73	1.89	1.71						1.60
2430	Recorded Media Manufacturing and Publishing	3	3,163	12	0.35	1.61	0.78								0.90
2510	Petroleum Refining	1	3,167	1	0.08						3.96				3.96
2520	Petroleum and Coal Product Manufacturing	2	2,806	2	0.07		4.70	3.02							3.88
2531	Fertiliser Manufacturing	4	169,951	141	7.34	2.54	1.77			2.31					2.32
2533	Synthetic Resin Manufacturing	4	36,877	54	1.88	2.00	1.50								1.97
2534	Organic Industrial Chemical Manufacturing	3	50,796	80	3.09	2.55		2.84		1.47					1.65
2535	Inorganic Industrial Chemical Manufacturing	2	23,569	17	0.64	3.81				2.85					3.67
2541	Explosive Manufacturing	2	4,903	4	0.13	3.64									3.64

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	
2543	Medicinal and Pharmaceutical Product Manufacturing	5	349,174	228	18.52	2.75	2.00	1.21							1.89
2545	Soap and Other Detergent Manufacturing	1	5,897	27	0.92			0.64							0.64
2546	Cosmetic and Toiletry Preparation Manufacturing	4	11,369	36	0.81	1.84		1.29							1.41
2549	Chemical Product Manufacturing	7	89,871	44	2.78	3.28		1.65		2.41	3.12				3.23
2551	Rubber Tyre Manufacturing	1	29,200	30	1.00					2.93					2.93
2559	Rubber Product Manufacturing n.e.c.	4	52,268	90	3.56		2.26	1.41							1.47
2561	Plastic Blow Moulded Product Manufacturing	2	42,050	30	1.23				2.78	3.75					3.42
2562	Plastic Extruded Product Manufacturing	1	37,752	24	0.96	3.95									3.95
2563	Plastic Bag and Film Manufacturing	1	524	5	0.02	3.26									3.26
2564	Plastic Product Rigid Fibre Reinforced Manufacturing	9	119,119	185	6.36	1.50	1.90		3.07	2.49	2.36				1.87
2565	Plastic Foam Product Manufacturing	1	6,500	6	0.31			2.09							2.09
2566	Plastic Injection Moulded Product Manufacturing	6	66,144	70	2.50		3.36	2.40			3.48				2.65
2610	Glass and Glass Product Manufacturing	9	58,978	52	1.59	3.90	2.65	6.05	2.31		5.88				3.71
2621	Clay Brick Manufacturing	4	42,962	44	1.58		2.71	3.48		2.14					2.71
2622	Ceramic Product Manufacturing	1	2,893	4	0.12		2.51								2.51
2629	Ceramic Product Manufacturing	4	3,213	5	0.14	3.04	2.65	1.79							2.29
2633	Concrete Slurry Manufacturing	6	185,399	136	8.12	5.31	2.78		2.06	2.66					2.28
2635	Concrete Product Manufacturing	10	327,756	327	19.30	3.91	5.13	0.96	9.66	3.44	2.38				1.70
2640	Non-Metallic Mineral Product Manufacturing	10	83,375	82	2.57	2.59	5.21	3.27			3.19				3.25
2711	Basic Iron and Steel Manufacturing	3	47,511	35	1.85	4.24	2.54								2.57

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		
2712	Iron and Steel Casting and Forging	3	110,282	73	3.72	4.00	2.92								2.96	
2713	Steel Pipe and Tube Manufacturing	4	32,630	41	1.41	2.25		3.04								2.32
2722	Aluminium Smelting	2	174,542	146	8.07		2.16									2.16
2729	Basic Non-Ferrous Metal Manufacturing	1	9,547	7	0.27			3.50								3.50
2731	Aluminium Rolling, Drawing, Extruding	1	125	0	0.00	10.59										10.59
2732	Non-Ferrous Metal Rolling, Drawing, Extruding n.e.c.	2	8,187	7	0.29			3.94	2.53							2.86
2733	Non-Ferrous Metal Casting	2	21,550	20	0.49	5.00		3.41								4.42
2741	Structural Steel Fabricating	29	238,887	246	7.53	3.42	3.87	2.78	2.98					2.95		3.17
2742	Architectural Aluminium Product Manufacturing	27	89,957	133	4.37	2.28	1.93	2.27	1.84	3.95	6.43					2.06
2749	Structural Metal Product Manufacturing	20	230,370	174	7.33	3.80	3.66	3.70	2.55	2.56	2.43					3.14
2751	Metal Container Manufacturing	2	9,544	8	0.38			2.47	3.44							2.54
2759	Sheet Metal Product Manufacturing	25	196,120	210	6.52	2.86	3.64	3.07	2.92		7.43					3.01
2761	Hand Tool and General Hardware	2	4,793	5	0.15		3.39	2.80								3.14
2762	Spring and Wire Product Manufacturing	2	7,017	8	0.25			2.83								2.83
2764	Metal Coating and Finishing	15	65,451	75	2.31	3.11	2.77	2.12	2.75							2.83
2765	Non-Ferrous Pipe Fitting Manufacturing	1	147,600	67	2.45		6.04									6.04
2769	Fabricated Metal Product Manufacturing	125	1,008,347	1038	39.79	3.09	2.40	2.49	3.24	2.53	2.00					2.53
2811	Motor Vehicle Manufacturing	1	376	1	0.00			5.01								5.01
2812	Motor Vehicle Body Manufacturing	9	121,500	144	5.15	1.77	2.82	2.97	2.32							2.36
2819	Automotive Component Manufacturing	12	274,533	556	20.32	2.45	1.32	1.21	31.52							1.35
2821	Shipbuilding	6	173,569	627	30.84	4.84	6.43	0.42			5.99					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	
2822	Boatbuilding	18	114,744	111	6.51	4.90	3.36	0.87	5.54	5.46	8.59				1.76
2824	Aircraft Manufacturing	4	25,227	7	0.66	3.78	3.87								3.80
2831	Photographic and Optical Good	4	8,334	13	0.82		0.98		1.48						1.02
2832	Medical and Surgical Equipment Manufacturing	3	2,999	3	0.16		1.88	0.70		1.95					1.83
2839	Professional and Scientific Equipment Manufacturing n.e.c.	5	19,589	30	0.78	2.05	1.65	4.20	1.61						2.52
2842	Telecommunication, Broadcasting & Transceiving Equipment Manufacturing	3	11,722	18	0.70	1.82			1.48						1.68
2849	Electronic Equipment Manufacturing	9	15,698	21	0.93		1.23	1.74	2.29		1.88				1.69
2851	Household Appliance Manufacturing	2	3,051	5	0.11	2.32		74.96							2.69
2852	Electric Cable and Wire Manufacturing	1	29,225	14	0.73		4.02								4.02
2854	Electric Light and Sign Manufacturing	7	42,226	50	1.85	2.18	2.03		2.57		2.15				2.28
2859	Electrical and Equipment Manufacturing	12	113,897	134	5.38	2.20	2.02	1.77	5.20						2.12
2861	Agricultural Machinery Manufacturing	7	42,638	61	1.80	2.55	1.85		2.53	3.45					2.36
2862	Mining and Construction Machinery Manufacturing	15	831,443	789	45.16	2.71	1.75	2.26	3.34						1.84
2863	Food Processing Machinery Manufacturing	3	18,871	28	0.99			1.83	2.04						1.90
2864	Machine Tool and Part Manufacturing	9	69,762	90	3.61	1.68	2.00		2.39	2.55					1.93
2865	Lifting and Material Handling	11	389,648	212	9.31		4.32	4.09	2.95	2.64	3.50				4.19
2866	Pump and Compressor Manufacturing	4	16,571	23	0.73	2.77		3.33	2.05						2.27

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	
2869	Industrial Machinery and Equipment Manufacturing n.e.c.	30	414,414	398	18.47	2.21	1.83	2.02	2.05	3.38	2.87	13.64	2.24
2911	Prefabricated Metal Building Manufacturing	3	15,687	10	0.40	3.82		4.00					3.89
2919	Prefabricated Building Manufacturing	3	53,171	31	1.36	2.75		4.26					3.91
2921	Wooden Furniture and Upholster	71	347,899	425	13.83	2.81	2.16	3.13	2.37	3.14	2.71		2.51
2922	Sheet Metal Furniture Manufacturing	4	17,939	16	0.68	2.59		2.36	3.82				2.65
2923	Mattress Manufacturing (Except Rubber)	1	14,770	16	0.49			3.02					3.02
2929	Furniture Manufacturing n.e.c.	15	106,114	134	4.81	2.23	2.38	1.93	3.46	4.04	3.27		2.20
2941	Jewellery and Silverware Manufacturing	3	1,527	9	0.08			1.60	3.67				1.98
2942	Toy and Sporting Good Manufacturing	3	4,333	7	0.28			1.52					1.52
2949	Manufacturing n.e.c.	7	21,773	22	0.82	2.41	2.75	2.76	3.79				2.66
3610	Electricity Supply	13	506,519	1777	176.16	0.44	1.19	0.63		0.25	1.45		0.29
3620	Gas Supply	9	210,117	227	11.14	1.31		1.89	1.26				1.89
3701	Water Supply	7	90,963	156	8.98	1.01		0.98	1.52		1.12		1.01
3702	Sewerage and Drainage Services	2	6,529	16	0.33				1.97				1.97
4111	House Construction	530	1,056,121	1063	27.97	3.66	3.44	4.14	4.03	2.81	10.80	12.55	3.78
4112	Residential Building Construction n.e.c.	73	223,987	287	7.22	3.40	3.11	4.27	3.58	3.79	2.34	5.01	3.10
4113	Non-Residential Building Construction	135	1,378,558	1487	60.71	2.27	2.29	2.08	3.06	2.85	4.72		2.27
4121	Road and Bridge Construction	44	668,720	661	28.78	2.97	1.95	4.17	2.64	2.80	2.25		2.32
4122	Non-Building Construction n.e.c.	94	628,857	583	22.31	3.17	2.52	2.44	3.13	2.99			2.82
4210	Site Preparation Services	261	1,823,024	2203	83.22	2.58	0.70	3.44	4.11	5.97	2.47		2.19
4221	Concreting Services	69	302,647	236	7.92	3.69	4.17	3.47	4.52	4.06	4.80		3.82

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)										All Insurers
						A	B	C	D	E	F	G	H			
4222	Bricklaying Services	51	90,526	82	1.88	5.04	6.73	4.58	5.80	3.00	4.58	5.00				4.82
4223	Roofing Services	35	285,762	237	8.53	2.84	5.07	4.30	26.35		4.47					3.35
4224	Structural Steel Erection Services	4	42,711	31	0.88	5.37		4.68	3.65							4.86
4231	Plumbing Services	159	589,941	641	21.95	2.92	2.56	2.66	2.68	1.95	4.01					2.69
4232	Electrical Services	268	1,511,522	1760	74.16	2.01	2.54	1.63	2.69	2.24	2.69					2.04
4233	Air Conditioning and Heating Services	47	410,588	451	20.35	2.22	2.04	1.52	2.27	2.45	4.60					2.02
4234	Fire and Security System Services	24	188,920	239	10.15	1.62	2.08	1.77	1.81	1.97						1.86
4241	Plastering and Ceiling Service	61	255,690	260	7.61	3.31	4.22	2.68	7.51	4.15	3.54					3.36
4242	Carpentry Services	276	800,831	686	22.87	3.22	4.13	3.56	3.86	4.03	6.20					3.50
4243	Tiling and Carpeting Services	47	100,676	110	2.73	3.73	3.66	3.33	4.32	1.85	5.46	3.18				3.69
4244	Painting and Decorating Services	116	483,132	475	14.12	3.48	4.98	3.38	4.68	3.81	2.58					3.42
4245	Glazing Services	42	399,278	399	13.33	2.68	3.41	2.98	3.48	4.70	17.71					2.99
4251	Landscaping Services	60	113,118	163	2.98	4.02	3.33	3.91	4.90			4.41				3.80
4259	Construction Services n.e.c.	41	435,572	263	13.11	3.73	3.50	3.31	2.43	6.75	8.45					3.32
4511	Wool Wholesaling	7	13,152	168	2.53	0.76	1.50	0.39								0.52
4512	Cereal Grain Wholesaling	3	15,987	17	0.95		1.34	1.70								1.67
4519	Farm Produce and Supplies Wholesaling	36	228,141	771	26.30	1.66	1.38	0.55	1.89	2.48	2.16					0.87
4521	Petroleum Product Wholesaling	13	182,026	407	13.77	1.28	1.57	2.00		2.74	1.05					1.32
4522	Metal and Mineral Wholesaling	17	429,904	249	12.12	3.29	4.40	3.29	2.19	2.59	4.08					3.55
4523	Chemical Wholesaling	16	77,961	88	4.09	3.01	2.56	1.76	4.46	1.47	1.95					1.91
4531	Timber Wholesaling	8	29,480	44	0.86	2.42	2.70		4.39		5.15					3.42
4539	Building Supplies Wholesaling	69	370,933	422	16.96	2.41	2.02	1.98	2.81	1.70	1.75					2.19
4611	Farm and Construction Machinery Wholesaling	28	217,863	360	14.59	1.31	2.25	0.94		1.50	2.03					1.49
4612	Professional Equipment Wholesaling	31	41,710	103	4.31	1.11	0.91	0.90	0.84			1.70				0.97
4613	Computer Wholesaling	7	24,859	63	4.74		0.47	0.92		0.85						0.52
4614	Business Machine Wholesaling n.e.c.	16	23,774	110	4.54	0.48	0.46	0.75	1.26	1.04						0.52

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)							All Insurers	
						A	B	C	D	E	F	G		H
4615	Electrical and Electronic Equipment Wholesaling n.e.c.	70	232,706	442	21.04	1.18	1.18	1.08	0.78	2.89	1.52			1.11
4619	Machinery and Equipment Wholesaling	92	540,676	698	30.37	1.59	2.06	1.48	1.34	1.98	1.69			1.78
4621	Car Wholesaling	3	2,622	2	0.14	2.09		1.77						1.83
4622	Commercial Vehicle Wholesaling	2	10,351	18	0.97	1.06			1.07					1.07
4623	Motor Vehicle New Part Dealing	53	160,525	325	12.56	1.32	1.36	1.20	1.35	1.18	1.87			1.28
4624	Motor Vehicle Dismantling and Used Part Dealing	18	54,338	117	3.11	2.13	1.70	2.65	1.40	1.56	1.44			1.75
4711	Meat Wholesaling	4	95,980	101	2.96		2.37	1.85		3.50		4.13		3.24
4712	Poultry and Smallgood Wholesaling	2	12,456	11	0.42		3.00							3.00
4713	Dairy Produce Wholesaling	3	4,816	8	0.21	2.08	2.95		2.48					2.33
4714	Fish Wholesaling	25	171,132	289	6.19	2.69	2.61	2.59	3.15	3.32	4.07			2.77
4715	Fruit and Vegetable Wholesaling	19	348,760	475	10.93	3.07	2.02	5.60	2.49	2.86	3.66			3.19
4716	Confectionery and Soft Drink Wholesaling	17	85,406	141	6.23	0.96	1.82	1.78	13.93	3.70				1.37
4717	Liquor Wholesaling	14	103,576	87	4.85	2.12	2.18	1.76		2.00				2.13
4718	Tobacco Product Wholesaling	6	34,058	23	1.86	2.00	1.38	1.68		2.30				1.83
4719	Grocery Wholesaling n.e.c.	44	429,882	606	32.05	2.37	1.35	2.88	0.89	2.09				1.34
4721	Textile Product Wholesaling	10	10,622	21	0.60	2.16	0.99	2.69	5.21	1.75	2.57			1.77
4722	Clothing Wholesaling	15	49,002	109	4.49	1.31	1.07	1.21	0.83	2.34				1.09
4723	Footwear Wholesaling	1	3	0	0.00		1.07							1.07
4731	Household Appliance Wholesaling	11	16,522	30	1.25	2.24	1.20	1.00						1.33
4732	Furniture Wholesaling	6	21,568	29	1.08	2.38	1.24	2.23			2.79			2.00
4733	Floor Covering Wholesaling	12	25,893	59	1.97	3.31	1.00	1.82						1.31
4739	Household Good Wholesaling n.e.c.	16	52,356	92	2.85	1.57	1.24	1.83	2.54		3.45			1.84
4791	Photographic Equipment Wholesaling	4	4,116	5	0.42		0.99							0.99
4792	Jewellery and Watch Wholesaling	2	1,282	5	0.07			1.48	3.43					1.93

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)											
						A	B	C	D	E	F	G	H	All Insurers			
4793	Toy and Sporting Good Wholesaling	9	6,808	1690	0.49	9.05	1.06	11.23	1.08								1.38
4794	Book and Magazine Wholesaling	3	7,131	19	0.44		0.95	2.09		1.95							1.62
4795	Paper Product Wholesaling	32	172,453	273	11.25	1.44	1.06	1.88	1.18	1.83							1.53
4796	Pharmaceutical and Toiletry Wholesaling	64	142,361	254	10.78	1.41	1.23	1.43	1.38	2.75	2.10	1.71					1.32
4799	Wholesaling n.e.c.	66	210,542	428	13.72	1.49	1.42	1.54	1.57	2.42	2.40	1.52					1.53
5110	Supermarket and Grocery Stores	161	290,456	1372	21.04	1.50	1.29	1.79	1.61	1.46	1.20	2.57					1.38
5121	Fresh Meat, Fish and Poultry Retailing	106	225,645	472	10.52	2.36	1.97	1.95	1.98	3.16	3.59	3.19					2.14
5122	Fruit and Vegetable Retailing	49	95,954	350	7.10	1.39	1.27	1.27	1.54								1.35
5123	Liquor Retailing	15	33,360	83	2.05	1.61	1.66	1.73	1.43								1.63
5124	Bread and Cake Retailing	142	436,174	2266	36.75	1.36	0.96	1.26	1.25	2.32	1.84	2.38					1.19
5125	Takeaway Food Retailing	475	787,214	5102	53.81	1.43	1.51	1.44	1.45	1.66	1.69	3.00					1.46
5126	Milk Vending	39	37,855	86	1.91	1.90	2.12	1.73	1.86		2.74						1.98
5129	Specialised Food Retailing n.e.c.	73	143,567	493	8.99	1.44	1.25	1.51	1.31	2.70	2.52	2.01					1.60
5210	Department Stores	6	135,344	763	13.00	0.80	1.30		1.58								1.04
5221	Clothing Retailing	224	290,772	1552	29.38	1.12	0.93	1.10	0.83	0.86	1.13	1.51					0.99
5222	Footwear Retailing	31	50,267	368	5.46	1.09	0.83	0.89	0.90								0.92
5223	Fabric and Other Soft Good Retailing	51	166,837	335	7.63	1.06	2.98	1.06	0.95	2.50	1.06						2.19
5231	Furniture Retailing	66	213,681	499	15.08	1.82	1.03	1.42	1.36	1.70	0.91	3.71					1.42
5232	Floor Covering Retailing	36	141,342	253	9.18	1.56	1.01	1.84	1.59	1.33	1.58						1.54
5233	Domestic Hardware and Houseware Retailing	148	993,373	2415	93.03	1.28	0.93	0.95	1.17	1.58	1.18	1.83					1.07
5234	Domestic Appliance Retailing	88	464,760	931	34.31	1.66	0.96	1.19	0.85	1.02	1.07						1.35
5235	Recorded Music Retailing	17	50,659	263	4.19	1.03	1.14	1.56	1.07	0.85	1.58						1.21
5241	Sport and Camping Equipment Retailing	91	78,279	466	8.90	1.14	0.61	1.09	0.90	1.21	2.29						0.88
5242	Toy and Game Retailing	30	24,322	187	2.86	0.83	0.52	0.96	1.10		2.43						0.85
5243	Newspaper, Book and Stationery Retailing	170	183,597	1076	20.56	1.00	0.83	0.97	0.71	0.83	1.13	1.73	1.19				0.89

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)									
						A	B	C	D	E	F	G	H	All Insurers	
5244	Photographic Equipment Retailing	14	14,110	90	2.05	0.97	0.50	0.99	0.49	0.49	1.97	1.65			0.69
5245	Marine Equipment Retailing	29	50,290	148	4.80	1.31	0.79	1.16	1.20	1.20	1.95	1.72			1.05
5251	Pharmaceutical, Cosmetic and Toiletry Retailing	180	359,629	2105	42.10	0.51	0.86	0.90	0.74	0.74	3.87	0.88			0.85
5252	Antique and Used Good Retailing	27	43,944	125	2.43	1.78	1.13	3.07	1.56	1.22	1.55				1.81
5253	Garden Equipment Retailing	59	118,857	351	7.79	1.58	1.94	1.32	1.55	1.59	2.55				1.53
5254	Flower Retailing	38	18,427	108	1.08	1.53	1.02	2.30	2.45		1.69				1.71
5255	Watch and Jewellery Retailing	61	60,095	401	7.60	0.81	0.67	1.02	1.04	0.65	1.16				0.79
5259	Retailing n.e.c.	267	350,672	1415	30.93	1.03	0.99	1.15	1.32	0.99	1.51	5.73			1.13
5261	Household Equipment Repair Services (Electrical)	55	114,349	215	7.05	1.79	0.98	1.47	1.79	1.40	1.68				1.62
5269	Household Equipment Repair Services n.e.c.	15	17,878	56	1.61	1.08	1.01	1.34	4.15		2.56				1.11
5311	Car Retailing	70	479,084	1666	69.65	0.60	0.88	0.78	1.23	1.17	3.43				0.69
5312	Motor Cycle Dealing	23	38,291	97	2.93	1.34	1.25	1.51	1.01	5.22	1.89				1.31
5313	Trailer and Caravan Dealing	2	5,963	19	0.40	1.21		1.53							1.49
5321	Automotive Fuel Retailing	157	261,555	935	16.82	1.41	1.65	1.64	1.98		1.99				1.55
5322	Automotive Electrical Services	29	65,733	107	3.86	1.96	1.55	2.12	1.49		3.36				1.70
5323	Smash Repairing	89	339,953	450	13.83	2.66	2.28	2.46	2.57	2.40	2.80				2.46
5324	Tyre Retailing	31	268,608	264	10.02	2.84	3.28	2.24	2.57		2.77				2.68
5329	Automotive Repair and Services	339	910,204	1333	44.41	1.81	3.57	1.88	1.94	2.36	4.14				2.05
5710	Accommodation	349	1,410,037	3472	77.60	1.64	1.90	1.86	2.08	2.17	2.13				1.82
5720	Pubs, Taverns and Bars	261	920,497	3583	60.79	1.52	1.39	1.57	1.57	2.26	1.63				1.51
5730	Cafes and Restaurants	699	1,224,918	5756	82.07	1.29	1.46	1.55	1.73	1.76	1.86	2.21			1.49
5740	Clubs (Hospitality)	143	217,789	619	9.96	1.99	2.72	2.05	2.12	1.80	3.42				2.19
6110	Road Freight Transport	477	4,236,314	3321	120.33	3.44	3.29	5.27	3.44	4.54	5.90				3.52
6121	Long Distance Bus Transport	21	151,514	279	6.65	1.75	2.23	2.95	2.39						2.28
6122	Short Distance Bus Transport	113	587,600	929	26.23	2.93	3.04	1.97	2.92	3.58	8.77				2.24
6123	Taxi and Other Road Passenger Transport	129	364,165	527	8.06	4.03	5.10	3.79	5.87	4.34	5.21				4.52

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)												
						A	B	C	D	E	F	G	H	All Insurers				
6200	Rail Transport	1	119,440	170	9.56	1.25												1.25
6302	Coastal Water Transport	12	153,858	163	6.04	3.68	2.47	3.50	4.18						4.68			2.55
6303	Inland Water Transport	16	49,409	95	2.11	4.40	1.91	3.65	9.98									2.34
6401	Scheduled International Air Transport	1	15,680	37	1.09			1.44										1.44
6402	Scheduled Domestic Air Transport	6	211,890	678	34.74	3.29	0.49	1.39						3.43				0.61
6403	Non-Scheduled Air and Space Transport	12	82,054	65	2.37	1.27	2.85	3.93	4.89					2.96				3.47
6509	Transport n.e.c.	15	109,382	73	2.86	4.20	3.59	4.30	5.50	3.33								3.82
6611	Parking Services	7	33,018	66	1.22	2.61	1.42	1.85	2.94									2.70
6619	Services to Road Transport n.e.c.	3	4,946	8	0.16				4.07	2.71								3.12
6621	Stevedoring	7	676,592	463	19.13	4.15	3.38	3.50		5.32								3.54
6622	Water Transport Terminals	2	36,784	69	0.94				2.57					4.05				3.91
6623	Port Operators	5	283,613	312	23.30		1.21	14.99	3.14									1.22
6629	Services to Water Transport n.e.c.	13	52,663	47	1.75	3.28	2.44	3.66	3.79	2.97								3.00
6630	Services to Air Transport	12	156,487	150	6.85	2.90	1.53	2.39	3.47									2.28
6641	Travel Agency Services	65	215,952	768	19.94	1.31	1.00	1.13	0.69	1.45	1.52	1.27						1.08
6642	Road Freight Forwarding	10	36,205	58	1.61	4.01	1.86	3.11		2.74								2.25
6643	Freight Forwarding (Except Road)	12	64,497	93	4.15	1.39	0.92	2.50	1.48		2.90							1.55
6644	Customs Agency Services	4	7,451	15	0.58	1.27		1.19	1.64									1.29
6649	Services to Transport n.e.c.	5	9,059	19	0.52		2.01	1.50		1.83								1.74
6709	Storage n.e.c.	20	143,577	116	5.04	3.07	1.98	2.24	3.76	3.55	3.19							2.85
7111	Postal Services	97	76,887	564	4.46	1.60	2.08	1.64	1.92		1.75	2.03						1.73
7112	Courier Services	56	171,369	268	7.64	2.96	1.96	2.17	3.03	2.21	3.54							2.24
7120	Telecommunication Services	44	535,746	966	48.31	1.30	0.48	0.84	1.42	0.80	2.05							1.11
7321	Banks	10	21,955	89	5.19	0.58	0.51	0.39	0.52									0.42
7322	Building Societies	1	19,115	70	4.26			0.45										0.45
7323	Credit Unions	5	64,574	396	19.37	0.67		0.33										0.33
7324	Money Market Dealers	1	7,322	25	1.60				0.46									0.46
7329	Deposit Taking Financiers n.e.c.	3	3,620	8	0.49	0.55	2.65	0.71										0.74

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)											
						A	B	C	D	E	F	G	H	All Insurers			
7330	Other Financiers	16	12,265	71	2.03	0.80	0.48		0.66			0.75					0.60
7340	Financial Asset Investors	12	40,362	224	7.44	0.60	0.65	0.52	0.57		0.86						0.54
7411	Life Insurance	9	7,620	18	1.24	0.72	0.51	0.78	0.74								0.62
7412	Superannuation Funds	7	44,624	302	16.15	0.26	0.36	0.67	0.47								0.28
7421	Health Insurance	3	25,497	88	3.84	1.03		0.62									0.66
7422	General Insurance	28	277,823	513	29.08	0.35	0.69	0.90	2.11			1.25	0.83				0.96
7511	Financial Asset Broking Services	41	49,385	140	7.73	0.65	0.52	0.74	0.53		1.04						0.64
7519	Services to Finance and Investment n.e.c.	106	161,344	692	34.71	0.93	0.43	0.43	0.53	0.94	1.04						0.46
7520	Services to Insurance	93	179,530	668	33.14	0.51	0.42	0.59	0.60	0.50	0.85						0.54
7711	Residential Property Operators	13	10,145	33	0.64	1.89	2.29	1.98	4.45	0.84	2.61						1.58
7712	Commercial Property Operators	21	40,345	63	3.75	1.40	1.10	0.78	3.25	2.13	17.33						1.08
7720	Real Estate Agents	169	387,388	2034	82.94	0.50	0.47	0.44	0.46	0.41	0.61	0.87					0.47
7730	Non-Financial Asset Investors	1	520	1	0.04				1.30								1.30
7741	Motor Vehicle Hiring	19	204,035	361	12.40	1.66	1.61	1.88	1.69								1.64
7742	Other Transport Equipment Leasing	4	6,684	12	0.43	1.63	1.42	1.95									1.57
7743	Plant Hiring or Leasing	32	177,209	170	8.56	2.16	2.19	1.66	1.60	2.14	2.95						2.07
7810	Scientific Research	21	25,073	61	1.62	1.51	0.68	2.28	1.09								1.55
7821	Architectural Services	117	125,371	483	20.00	0.65	0.58	0.72	0.53	0.55	1.29	1.14					0.63
7822	Surveying Services	64	73,599	256	9.51	0.62	0.67	1.12	0.69	0.86	1.01						0.77
7823	Consulting Engineering Service	227	498,983	1481	73.70	0.55	0.73	0.77	0.52	0.47	0.66	1.19					0.68
7829	Technical Services n.e.c.	117	293,740	976	33.20	0.80	1.05	0.68	0.58	1.11	1.38						0.88
7831	Data Processing Services	11	5,162	22	0.44	1.47	0.67	0.98	4.35								1.16
7832	Information Storage and Retrieval Services	4	2,246	12	0.27	1.10	0.95				0.80						0.84
7833	Computer Maintenance Services	44	44,687	209	7.66	0.92	0.46	0.95	0.60	0.69	3.19						0.58
7834	Computer Consultancy Services	231	312,860	1250	61.68	0.65	0.47	0.68	0.47	0.43	0.80	1.26					0.51
7841	Legal Services	150	261,634	1088	41.51	0.65	1.60	0.65	0.79	0.52	0.53	1.12					0.63
7842	Accounting Services	188	262,132	1548	59.97	0.48	0.39	0.63	0.53	0.34	0.99						0.44
7851	Advertising Services	41	60,040	409	10.74	0.88	0.47	0.61	0.55	0.73							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				
7852	Commercial Art and Display Services	47	41,868	159	5.16	1.38	0.72	0.76	0.75		2.00						0.81
7853	Market Research Services	35	28,843	749	3.15	0.92	0.92	0.72	0.99	0.85	1.25						0.91
7854	Business Administrative Services	285	397,780	1822	54.88	0.95	0.59	0.71	0.64	0.72	1.12	1.00	0.70				0.72
7855	Business Management Services	360	644,601	2298	86.15	0.83	0.71	0.81	0.61	0.53	1.06	0.90					0.75
7861	Employment Placement Services	34	1,178,053	3828	83.38	2.44	2.00	1.25	3.85	0.76			2.11				1.41
7862	Contract Staff Services	16	886,017	1178	32.99	2.48	3.79	3.36	4.80		3.38						2.69
7863	Secretarial Services	17	14,887	73	1.37	1.36	0.68	2.68	0.78								1.08
7864	Security and Investigative Services	59	486,794	1235	23.06	1.86	1.76	4.00	3.00	4.46	1.62						2.11
7865	Pest Control Services	16	109,591	102	1.98	7.19	3.51	4.07	4.90								5.52
7866	Cleaning Services	206	1,133,005	2167	32.00	3.40	4.09	3.36	4.71		5.72	5.96					3.54
7867	Contract Packing Services n.e.c.	3	86,106	53	1.68			5.22	2.84								5.12
7869	Business Services n.e.c.	45	245,069	552	13.07	1.54	1.38	2.08	1.76	2.29	1.69						1.87
8111	Central Government Administration	2	1,016	4	0.03			2.85			5.21						3.75
8113	Local Government Administration	31	2,606,847	4320	183.76	1.60	1.51	1.13	1.33	1.40	1.13						1.42
8130	Foreign Government Representation	1	8,554	57	2.31					0.37							0.37
8410	Preschool Education	10	10,870	63	1.36	0.52	1.17		1.55				1.13				0.80
8421	Primary Education	30	265,784	780	27.42	1.48		0.60	0.76	1.65			0.96				0.97
8422	Secondary Education	13	219,590	634	26.62	1.20	0.77	0.80	3.36	0.58			1.10				0.82
8423	Combined Primary and Secondary	34	443,885	1970	75.79	0.46	0.61	0.77	0.53	0.75			1.14				0.59
8424	Special School Education	3	13,630	23	0.61			0.76			3.04						2.22
8431	Higher Education	14	648,583	3316	172.53	0.48	0.36	1.15	1.09	0.57							0.38
8432	Technical and Further Education	20	72,178	328	11.04	0.60	0.62	1.07	0.71	0.53	1.47						0.65
8440	Other Education	71	230,913	790	16.25	1.39	1.36	1.48	1.02	1.32	2.38	7.65					1.42
8611	Hospitals (Except Psychiatric Hospitals)	4	856,646	2174	82.16	1.03			3.56								1.04
8612	Psychiatric Hospitals	2	37,754	93	2.79	4.25				1.19							1.35
8613	Nursing Homes	39	3,936,672	4806	141.76	3.09	3.22	2.19	3.38		2.16						2.78
8621	General Practice Medical Services	264	349,968	1793	59.73	0.58	0.49	0.65	0.52	0.58	0.74	0.81					0.59

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				
8622	Specialist Medical Services	145	181,650	758	38.60	0.38	0.49	0.77	0.74	0.58	1.10	1.01					0.47
8623	Dental Services	110	167,295	688	27.97	0.53	0.46	0.78	0.50		0.91	0.89					0.60
8631	Pathology Services	1	156,345	430	18.39		0.85										0.85
8632	Optometry and Optical Dispensing	25	70,195	377	14.94	0.46	0.38	0.49	0.44			0.91					0.47
8633	Ambulance Services	3	36,443	72	1.83		1.03	3.53			1.99						2.00
8634	Community Health Centres	10	128,144	103	4.52		1.63	1.60	3.41	3.03		2.66					2.84
8635	Physiotherapy Services	49	43,406	235	5.32	0.90	0.66	3.94	0.61		1.62	1.07					0.82
8636	Chiropractic Services	18	20,795	75	2.20	0.99	0.73		0.65		1.91	1.12					0.95
8639	Health Services n.e.c.	87	474,904	1057	29.75	1.14	1.26	1.65	1.70	2.47	2.12	2.04					1.60
8640	Veterinary Services	63	237,158	420	11.63	1.19	0.84	3.14	1.45	1.67	0.83	2.37					2.04
8710	Child Care Services	98	709,418	1613	33.47	1.68	1.16	1.99	2.19	1.20	1.39	2.45	1.62				2.12
8721	Accommodation for the Aged	20	933,752	1408	39.65	2.60		2.18	2.26	2.98							2.36
8722	Residential Care Services n.e.c..	26	956,062	1293	32.34	1.74	2.99	3.03	4.36	7.23	2.50	4.34					2.96
8729	Non-Residential Care Services	77	1,027,405	2090	46.21	1.72	3.93	1.86	2.89	2.55			1.93				2.22
9111	Film and Video Production	21	38,431	221	5.13	0.67	2.20	0.72	1.04		1.33						0.75
9112	Film and Video Distribution	3	4,146	18	0.45	1.09		2.64		0.79							0.91
9113	Motion Picture Exhibition	4	21,708	170	3.26	1.19		0.60									0.67
9121	Radio Services	19	81,472	301	13.75	0.60	0.63	0.58	1.07								0.59
9122	Television Services	7	41,023	96	4.36	1.47	16.67	0.90									0.94
9210	Libraries	2	1,016	6	0.08		1.31										1.31
9220	Museums	9	6,860	49	0.94		0.57	1.62	1.69								0.73
9231	Zoological and Botanic Gardens	3	4,056	19	0.14	3.03	3.00	2.53									2.85
9239	Recreational Parks and Gardens	9	32,392	76	1.84		2.81	1.49	4.08	2.93							1.76
9241	Music and Theatre Productions	27	118,207	347	7.16	3.01	3.20	2.47	2.47	1.73	1.45	2.64					1.65
9242	Creative Arts	11	6,002	36	0.49	4.93	0.82	1.80	1.39		10.29	2.79					1.23
9251	Sound Recording Studios	2	2,525	2	0.10	2.20			4.33								2.45
9252	Performing Arts Venues	7	14,979	144	1.06		1.09		2.00								1.42
9259	Services to the Arts n.e.c.	7	40,380	143	1.53	4.67	2.11	1.12		0.76		1.72					2.65
9311	Horse and Dog Racing	21	135,362	103	1.85	7.35	8.87	8.89		4.22	4.68						7.33
9312	Sports Grounds and Facilities	105	241,516	956	13.09	2.26	3.48	1.76	1.68	1.59	2.39						1.84

ANZSIC	Industry	Number of Employers	Earned Premium (\$)	Exposed Workers	Earned Wages (\$m)	Premium Rate by Insurer (%)										
						A	B	C	D	E	F	G	H	All Insurers		
9319	Sports and Services to Sports	85	113,261	582	6.94	2.08	2.83	1.26	1.62	1.55	4.36					1.63
9321	Lotteries	2	2,657	11	0.20				1.12		1.78					1.30
9322	Casinos	1	611,137	1900	72.40		0.84									0.84
9329	Gambling Services n.e.c.	17	133,325	183	8.68	2.74	3.08	1.51	6.96	1.21	4.34					1.54
9330	Other Recreation Services	37	62,969	414	3.30	5.46	2.17	1.71	2.42	1.64	3.50					1.91
9511	Video Hire Outlets	11	27,410	149	2.18	1.21	1.91	1.15	1.73							1.26
9519	Personal and Household Goods Hiring n.e.c.	7	31,509	99	1.75	1.94	1.67	2.53			3.00					1.80
9521	Laundries and Dry-Cleaners	55	227,083	355	8.83	3.62	2.44	2.70	3.67	2.14	17.78					2.57
9522	Photographic Film Processing	8	12,539	40	0.78	0.87		1.00	1.39			1.96				1.61
9523	Photographic Studios	14	14,893	57	0.89	1.67	3.19	1.44	4.47							1.68
9524	Funeral Directors, Crematoria and Cemeteries	21	69,333	152	4.94	1.31	1.41	1.46	2.51		2.49					1.40
9525	Gardening Services	112	249,696	525	7.18	3.91	3.36	3.33	3.62	2.55	4.19					3.48
9526	Hairdressing and Beauty Salons	339	366,090	1321	27.97	1.38	1.28	1.26	1.15	1.80	1.45	1.48				1.31
9529	Personal Services n.e.c.	12	45,358	128	1.72		1.90	2.93	3.18	2.10	2.96	1.64				2.63
9610	Religious Organisations	82	282,138	928	22.57	1.48	1.23	0.94	2.22	1.65	2.30		1.46			1.25
9621	Business and Professional Associations	80	139,509	513	17.30	0.87	0.83	0.71	0.69	1.90		1.19				0.81
9622	Labour Associations	25	83,594	313	8.26	1.36	0.86	0.82	1.30		6.92					1.01
9629	Interest Groups n.e.c.	90	634,115	1172	28.51	1.68	1.63	1.91	2.59	2.31	2.70	2.40				2.22
9631	Police Services	1	8,228	2	0.09		9.00									9.00
9633	Fire Brigade Services	2	299,482	457	27.01	0.43	1.46									1.11
9634	Waste Disposal Services	40	500,224	408	17.53	2.91	3.31	2.80	3.82	15.51	3.03					2.85
9700	Private Households Employing Staff	23	6,593	28	0.21		3.56	7.62		2.43			3.19			3.17