

**WORKERS COMPENSATION ACT 1987—INSURANCE  
PREMIUMS ORDER (1993—94)**

NEW SOUTH WALES



*[Published in Gazette No. 60 of 18 June 1993]*

(L.S.) P. R. SINCLAIR, Governor.

I, Rear Admiral PETER ROSS SINCLAIR, A. C., Governor of the State of New South Wales, with the advice of the Executive Council, and on the recommendation of the WorkCover Authority, and in pursuance of section 168 of the Workers Compensation Act 1987, do, by this my Order, fix the manner in which the premium payable by an employer for a policy of insurance is to be calculated by requiring the premium to be calculated for a period of insurance of not more than 12 months and:

- (a) if the employer is a category A employer for the purposes of the policy, in accordance with the following formula:

$$P = (T \times (1-S)) + (E \times S) + D + Q$$

except that where the basic tariff premium for the employer [T] does not exceed \$75,000, the experience adjusted premium for the employer [(T x (1-S)) + (E x S)] shall not exceed twice the amount of that basic tariff premium [2T];

- (b) if the employer is a category B employer for the purposes of the policy, in accordance with the following formula:

$$P = T + (X \times T) + D + Q$$

where:

“P” is the premium for the time being payable by the employer in respect of the period of insurance to which the policy relates, being:

- (a) except as provided by paragraph (b) below, the initial premium so payable in accordance with this Order; or

(b) where adjustments are required to be made to that premium by reason of the operation of this Order, the premium so payable by reason of those adjustments;

- “T” is the basic tariff premium for the employer, calculated with respect to the period of insurance in accordance with Schedule 3 to this Order;
- “S” is the experience adjustment factor for the employer determined with respect to the period of insurance in accordance with Schedule 4 to this Order;
- “E” is the experience premium, if any, for the employer determined with respect to the period of insurance in accordance with Schedule 5 to this Order;
- “X” is the excess surcharge factor for the employer determined with respect to the period of insurance in accordance with Schedule 6 to this Order;
- “D” is the dust diseases contribution, if any, for the employer;
- “Q” is the premiums adjustment contribution, if any, for the employer.

Schedules 1–8 and Table A to this Order form part of this Order.

This Order commences at 4 p.m. on 30 June 1993.

This Order may be cited as the Insurance Premiums Order (1993–94).

Signed at Sydney, this 16th day of June, 1993.

By His Excellency’s Command,

KERRY CHIKAROVSKI, M.P.,  
Minister for Industrial Relations and Employment.

**SCHEDULE 1—INTERPRETATION****Definitions**

1. (1) In this Order:

**“basic tariff premium”**, in relation to a policy, means the basic tariff premium for the policy calculated in accordance with Schedule 3;

**“category A employer”**, in relation to a policy, means an employer whose basic tariff premium for the policy at the time at which the insurer first demands a premium for the policy would exceed \$2,000, assuming the period of insurance to which the premium relates to be 12 months (whether or not that period of insurance is in fact 12 months);

**“category B employer”** means an employer, other than a category A employer;

**“claim”** means a claim made by a person against an employer to which a policy relates;

**“dust diseases contribution”**, in relation to an employer, means an amount equivalent to the contributions, if any, payable by an insurer in respect of the employer to the Workers’ Compensation (Dust Diseases) Fund and the Dust Diseases Reserve Fund;

**“employer”** includes a person who proposes to become an employer;

**“insurer”** means a licensed insurer, or a former licensed insurer, within the meaning of the Act;

**“period of insurance”**, in relation to a policy, means a period for which an insurer assumes risk under the policy, being a period which commences on the first day on which the policy is in force after having been issued or renewed;

**“policy”** or **“policy of insurance”** means a policy of insurance within the meaning of the Act;

**“premiums adjustment contribution”**, in relation to an employer, means an amount equivalent to such part of the contributions, if any, payable by an insurer to the Premiums Adjustment Fund under section 208 of the Act as relates to the premium payable by the employer to the insurer;

**“regulations”** means regulations under the Act;

**“the Act”** means the Workers Compensation Act 1987;

**“wages”** means wages as defined in section 174 (9) of the Act.

(2) The value of any amount of money calculated or included in a calculation under this Order is to be expressed in dollars.

(3) In this Order, a reference to wages which are payable by an employer includes a reference to wages which have been paid by the employer.

### **Determination of wages**

2. In this Order, a reference to wages, in relation to a period of insurance under a policy issued or to be issued to an employer or in relation to a period of 12 months ascertained by reference to any such period of insurance, is a reference:

- (a) except as provided by paragraph (b), to a reasonable estimate of the monetary value of all wages (not including any wages to which Schedule 8 applies) payable to workers by the employer in respect of the period of insurance or the period of 12 months, as the case may be:
  - (i) as calculated by the insurer by reference to the returns, if any, furnished in accordance with the regulations by the employer to the insurer; or
  - (ii) where the employer does not agree with the estimate of the insurer and applies to the WorkCover Authority for an estimate of that value—as determined by the Authority; or
- (b) where the monetary value of those wages (not including any wages to which Schedule 8 applies) has been ascertained—to the actual value of those wages.

## **SCHEDULE 2—APPLICATION**

### **Policies to which Order applies**

1. (1) This Order applies to and in respect of policies of insurance which are to be or have been issued or renewed so as to take effect on or after 4 p.m. on 30 June 1993 and before 4 p.m. on 30 June 1994.

(2) If, before 4 p.m. on 30 June 1994, an insurance premiums order has not been made in respect of policies of insurance taking effect on or after that time, this Order applies to and in respect of those policies pending the making of such an order.

### **Policies exempt from Order**

2. This Order does not apply to policies of insurance exempted by section 168 (4) (a) and (b) of the Act and by the Workers Compensation (Insurance Premiums) Regulation 1987.

---

### SCHEDULE 3—BASIC TARIFF PREMIUM

**General**

1. (1) The basic tariff premium (“T”) for an employer is to be calculated in accordance with the following formula:

$$(W_a \times R_a) + (W_b \times R_b) + \dots (W_n \times R_n)$$

where:

“W<sub>a</sub>”, “W<sub>b</sub>” . . . . “W<sub>n</sub>” are each a part of the total wages payable to workers by the employer in respect of the period of insurance for which the premium is to be calculated, being a part of the total wages attributable to a classification appearing in Column 1 of Table A applicable to the employer;

“R<sub>a</sub>”, “R<sub>b</sub>” . . . . “R<sub>n</sub>” are each a percentage rate specified in Column 3 of Table A which corresponds with a classification applicable to the employer, being a classification appearing in Column 1 of Table A opposite the percentage rate.

(2) For the purposes of subclause (1), the classifications applicable to an employer and the part of total wages payable by an employer which is attributable to any such classification are to be:

- (a) as determined by the insurer by reference to returns, if any, furnished in accordance with the regulations by the employer to the insurer; or
- (b) where the employer does not agree with the determination of the insurer and applies to the WorkCover Authority for a determination—as determined by the Authority.

**Exceptions**

2. Where a manner of calculation different from that provided by clause 1 is specified in Column 3 of Table A in relation to a classification appearing in Column 1 of that Table, so much of a basic tariff premium as is applicable to that classification is to be calculated in the manner so specified.

### SCHEDULE 4—EXPERIENCE ADJUSTMENT FACTOR

**General**

1. The experience adjustment factor (“S”) for an employer is:

- (a) where the employer:
  - (i) has been insured under a policy or policies for the period of 2 years immediately preceding the commencement of the

period of insurance for which the premium is to be calculated or has been so insured for a longer period; and

- (ii) has, during those 2 years, supplied the insurer with particulars complying with the regulations of claims against the employer,

the factor calculated in accordance with the following formula:

$$\frac{0.9T}{T + 120\,000}$$

- (b) in any other case—0,

where:

“T” is the basic tariff premium for the employer, calculated with respect to the period of insurance in accordance with Schedule 3 to this Order.

### **Employers who were previously self-insurers**

2. If an employer was not insured for the period of 2 years referred to in clause 1 (a), because the employer was a self-insurer during the whole or any part of that period, the formula in clause 1 (a) applies as if the employer had been insured under a policy (and supplied particulars) during the whole of that period.

## **SCHEDULE 5—EXPERIENCE PREMIUM**

### **General**

1. (1) The experience premium (“E”) for an employer is to be calculated:

- (a) (i) for the purpose of calculating the initial premium payable before the expiration of the period of insurance for which the premium is to be calculated; and  
 (ii) after the period of insurance for which the premium is to be calculated has expired (being a period that is less than 12 months),

in accordance with the following formula:

$$W \left\{ \frac{(F_{40} \times C_1) + (F_{41} \times C_2)}{W_1 + W_2} \right\}$$

- (b) after the period of insurance for which the premium is to be calculated has expired (being a period that is not less than 12 months), in accordance with the following formula:

$$W \times \left\{ \frac{(F_{42} \times C_0) + (F_{43} \times C_1) + (F_{44} \times C_2)}{W_0 + W_1 + W_2} \right\}$$

where:

“W” is the total of the wages payable to workers by the employer in respect of the period of insurance;

“F<sub>40</sub>” is 3.5;

“F<sub>41</sub>” is 2.6;

“F<sub>42</sub>”, “F<sub>43</sub>”, “F<sub>44</sub>” and are such numbers as are determined by the Governor on the recommendation of the WorkCover Authority and notified in the Gazette;

“C<sub>1</sub>” and “C<sub>2</sub>” are respectively the totals of the cost of claims for the employer in respect of the last and second last period of 12 consecutive months which occurred before the commencement of the period of insurance (not including the cost of any claims under section 10 of the Act—journey claims);

“C<sub>0</sub>” is the total of the cost of claims for the employer in respect of the period of insurance (not including the cost of any claims under section 10 of the Act—journey claims);

“W<sub>1</sub>” and “W<sub>2</sub>” are respectively the totals of the wages payable to workers by the employer in respect of the last and second last period of 12 consecutive months which occurred before the commencement of the period of insurance;

“W<sub>0</sub>” is the total of the wages payable to workers by the employer in respect of the period of insurance.

(2) If an employer:

- (a) makes an application to an insurer for the renewal of a policy; and
- (b) does not supply the insurer, in accordance with clause 4 (2) of the Workers Compensation (Insurance Premiums) Regulation 1987, with a duly completed return relating to wages paid during the last period of insurance preceding that renewal,

the insurer may, for the purpose of calculating the initial premium payable by the employer for the renewed policy, determine the amount of “W<sub>1</sub>” in the formula in subclause (1) (a) to be the amount determined as “W” in the calculation of the experience premium for the employer in respect of the last period of insurance preceding that renewal.

### Definition

2. In this Schedule, “cost of claims” has the same meaning as in Part 3 of the Workers Compensation (Insurance Premiums) Regulation 1987.

**SCHEDULE 6—EXCESS SURCHARGE FACTOR**

The excess surcharge factor (“X”) for an employer is:

- (a) where the employer is a category B employer and there has been no agreement between the employer and the insurer that the employer will repay the prescribed excess amount within the meaning of section 160 of the Act (or such smaller amount as may be agreed on) for claims which arise out of the period of insurance for which the premium is to be calculated—0.05; or
- (b) in any other case—0.

**SCHEDULE 7—MINIMUM PREMIUM—CATEGORY B EMPLOYERS****Policies in respect of which minimum premium payable**

1. This Schedule applies to a policy issued to a category B employer (or the renewal of such a policy), being a policy under which the employer is not required to repay to the insurer the prescribed excess amount within the meaning of section 160 of the Act (or other agreed amount) for claims under the policy.

**Minimum premium payable**

2. (1) For the purposes of this Schedule, the minimum premium:
  - (a) in respect of a policy relating to domestic or similar workers—is \$30; or
  - (b) in respect of any other policy—is \$80.
- (2) If the premium payable in respect of a policy to which this Schedule applies would (but for this Schedule) be less than the minimum premium in respect of the policy, the amount of the premium is to be increased to that minimum premium,

**SCHEDULE 8—REDUCTION OF PREMIUM FOR EMPLOYERS OF PREVIOUSLY INJURED WORKERS ETC.****Premium to be reduced**

1. Any premium calculated in accordance with the other provisions of this Order is to be reduced in accordance with this Schedule.

**Exclusion of certain wages from calculation of premium**

2. Any such premium is to be reduced by excluding wages to which this Schedule applies from the calculation of the amount of the premium.



**Wages to which this Schedule applies**

3. (1) This Schedule applies to wages payable by an employer in respect of the first 12 months of employment of any worker who:

- (a) is first employed by the employer (for a minimum period of employment of 12 continuous weeks) on or after 1 July 1992 but only if:
  - (i) the worker is partially incapacitated for work as a result of a 1987 Act injury (whether received before, on or after 1 July 1992) and is no longer employed by a previous employer who employed the worker at the time of the injury; or
  - (ii) the worker has as a result of a 1987 Act injury (whether received before, on or after 1 July 1992) been totally or partially incapacitated for work for a period of at least 12 weeks, is no longer employed by a previous employer who employed the worker at the time of the injury and has been continuously unemployed since that period of incapacity; or
- (b) is first employed by the employer (otherwise than on a casual or temporary basis) after 1 February 1992 and before 1 April 1993, but only if:
  - (i) the worker is partially incapacitated for work as a result of an injury (received at any time before 1 April 1993) and is no longer employed by a previous employer who employed the worker at the time of injury; or
  - (ii) the worker has been continuously unemployed for at least 3 months immediately before being employed by the employer.

(2) However, this Schedule does not apply to any such wages unless:

- (a) application for a premium reduction in respect of those wages is made by the relevant employer in accordance with any guidelines under this Schedule; and
- (b) any other relevant requirements of the WorkCover Authority are satisfied.

**Guidelines—Application for reduction of premium etc.**

4. (1) The WorkCover Authority may issue guidelines specifying the method of applying for a premium reduction under this Schedule, including:

- (a) the form of and the manner of making an application; and
- (b) any documents relating to the application that the employer must attach to it.

(2) Those guidelines may also specify the circumstances in which periods of employment or unemployment are to be regarded as continuous for the purposes of clause 3 (1).

### **Definition**

5. (1) In this Schedule, “**employer**” does not include a self-insurer.

(2) In this Schedule, a reference, in relation to a worker, to a 1987 Act injury is a reference to an injury received by the worker after the commencement of the Act.

## **TABLE A—BASIC TARIFF RATES**

### **NOTES**

(Schedule 3)

1. An employer’s basic tariff premium is determined under Table A having regard to the employer’s business. An employer’s business means the employer’s business or industrial activity.
2. An employer may carry on a single business or more than one business at the same time.
3. If an employer carries on a single business, the tariff classification applicable to the business is that which most accurately describes the entire business of the employer. The entire business includes not only the operations and activities directly involved in the conduct of the business, but also all operations and activities incidental to the conduct of the business.
4. If an employer carries on more than one business, so that it can be said that the employer carries on separate and distinct businesses, Note 3 applies to each such separate and distinct business.
5. Generally, businesses are not separate and distinct if the operations and activities carried on in those businesses are incidental to one another.
6. In determining whether businesses are separate and distinct (for tariff classification purposes) it is relevant to take the following into account:
  - (a) the nature of the operations and activities (including incidental operations and activities) respectively carried on in the businesses;
  - (b) differences in the identity of the employees respectively engaged in the businesses (and in particular of the employees engaged in the manufacturing or industrial activities and operations);

- (c) differences in locations of the businesses, for example, differences in locations may vary from sites far removed from each other, or separate floors in a given building, or even separate parts on the one floor level of a building (the important element in relation to location is that normally separate and distinct businesses have exclusive use of the particular area in which the operations and activities of the business are carried on).
7. There is no tariff classification of “Clerical Staffs—office work” or “Commercial Travelling”. Consequently the wages of any such employees will attract the basic tariff premium appropriate to the employer’s business.
8. In the event that an employer carries on separate and distinct businesses then employees of the type previously eligible to attract the “Clerical Staffs—office work”, or “Commercial Travelling”, tariffs are to each be allocated to one of those two or more separate and distinct businesses. Any such allocation will be on the following basis:
- (a) if such an employee is occupied wholly or predominantly in just one of the employer’s separate and distinct businesses then the entire wages of the employee will attract the tariff classification premium rate appropriate to that business;
- (b) if such an employee is occupied substantially in more than one of the employer’s separate and distinct businesses then the entire wages of the employee will attract the lowest tariff classification premium rate appropriate to the various business activities in which the employee is occupied. (In the event that those two or more separate and distinct businesses each have the same basic tariff rate then the employee’s entire wages will attract the tariff classification with the lowest rate number.)
9. Notwithstanding the application of Notes 4, 5 and 6 the following activities should *not* be considered as separate and distinct businesses:
- Clerical Support Services
  - Management Services
  - Administrative Services
  - Sales and Marketing
  - Head Office Activities
  - Warehousing associated with Manufacturing or Retailing.

These activities are not entitled to a separate rate pursuant to Note 4 but should be considered incidental to the employer's other activity or activities.

10. If an employer has employees who fall within the business covered by Table A's tariff rate numbers 529, 558, 714, 723 or 907, the employees are to be rated on the basis of those respective tariffs, rather than on the basis of the employees' wages.
11. The WorkCover Authority may, from time to time, issue guidelines to insurers for the application of these Notes and the classification of Employers' Businesses or Industrial Activities.
12. "Mfg" means "Manufacturing".
13. "n.o.c." means "Not Otherwise Classified".
14. In relation to the tariff classification applicable to ministers of religion (Rate No. 784) note that clause 17 of Schedule 1 to the Workers Compensation Act 1987 provides that the regulations may declare persons within a specified class are ministers of religion and such persons are deemed to be workers for the purposes of the Act. Such a regulation may only be made at the request of the religious body or organisation concerned. Religious bodies or organisations may make such a request in writing to the WorkCover Authority.

TABLE A

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Abbattiors .....	501	6.9%
Abrasive Blasting (incl. Metal Spraying, Sand Blasting etc.) (rate as for Engineering (c)).		
Abrasives Mfg (rate as for Engineering (c)).		
Accounting Services (rate as for Financial Institutions).		
Adjusting and Assessing (rate as for Financial Institutions).		
Advertising Agencies (rate as for Financial Institutions).		
Advertising Signs—Electrical and/or Neon Mfg and/or Repairing (rate as for Engineering (b)).		
Aerated Water and/or Soft Drink Mfg (rate as for Grocery Mfg).		
Aerodromes and Aviation Services—nomanufacturing:		
(a) Recognised air routes .....	505	0.55%
(b) All other air routes .....	507	5.6%
(c) Ground Staff .....	508	2.6%
Aeroplane and/or Aeroplane Engine Mfg (rate as for Engineering (b)).		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
<p>Agricultural Implement Mfg (rate as for Engineering (b)).  Agricultural Societies (rate as for Pleasure Grounds).  Air Conditioning Plant Mfg and Installing (rate as for Engineering (c)).  Aluminium Ware Mfg n.o.c. (rate as for Engineering (b)).  Aluminium Work—Sheetmetal (rate as for Engineering (C)).  Ammunition Mfg (rate as for Engineering (b)).  Amusement Parks (rate as for Pleasure Grounds).  Analytical Laboratories (rate as for Doctors' Surgeries).  Animal Clinics (rate as for Doctors' Surgeries).  Apiaries (rate as for Fanning and Grazing).  Architectural Services (rate as for Financial Institutions).  Armoured Car Services (rate as for Security Services).  Artesian Boring (rate as for Quarries).  Art Galleries (rate as for Theatres).  Artificial Limb and Truss Mfg (rate as for Electronic Equipment Mfg).  Artificial Stone Mfg (rate as for Brickworks)  Art Metal Work (rate as for Engineering (c)).  Asbestos Sheet Mfg (rate as for Fibro—Cement Sheet Mfg).  Asphalting (rate as for Road etc. Making).  Associations:  (a) Business &amp; Professional n.o.c. (rate as for Financial Institutions).  (b) Other—rate according to industry.  Athletic, Sports and/or Social Clubs:  (a) Professional Football Playing .....    (b) Other—including Professional Sporting Activities n.o.c. ....  Auctioneering—other than Livestock (rate as for Retail Shops).  Audio Equipment Mfg (rate as for Electronic Equipment Mfg).  Authorised Money Market Dealers (rate as for Financial Institutions).  Automatic Sprinkler Mfg (rate as for Engineering (b)).  Automobile Works (see Motor Vehicle Industry).  Automotive Electrical and/or Engineering Services (rate as for Motor Vehicle Industry (b)).</p>	<p>529</p> <p>531</p>	<p>\$45.00 per capita per game</p> <p>1.7%</p>

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Bacon Mfg (see Canning etc.). Badge and Medallion Mfg (rate as for Electronic Equipment Mfg). Bag Mfg and/or Repairing: (a) Handbags n.o.c. and incl. Leather (rate as for Leather Goods Mfg). (b) Paper (rate as for Paper Mills etc.). (c) Plastic (rate as for Plastic Goods Mfg (a)). (d) Textile—Sack and Meat Wrapper (rate as for Clothing Mfg n.o.c.). Bakelite Moulding Factories (rate as for Plastic Goods Mfg (a)). Baking:		
(a) Bakehouse, Factory and/or Delivery ..... (b) Retail—no baking on premises (rate as for Retail Shops).	539	2.6%
Bamboo Work (rate as for Furniture Mfg). Banking: Trading, Saving, Development (rate as For Financial Institutions). Barber Shops .....	540	0.8%
Bark Gathering and Milling and Other Forest Work and the like n.o.c.—NOT incidental to the Timber Industry (rate as for Farming and Grazing). Baths—Medical, Sauna, Swimming, Turkish and the like (rate as for Athletic, Sports etc. (b)). Baths and/or Swimming Pools Construction, or Installation (rate as for Building n.o.c.). Battery—Electrical—Mfg (see Electrical Battery Mfg etc.). Battery Fitting (rate as for Motor Vehicle Service Stations (b) Repairing). Bedding Mfg (rate as for Engineering (b)). Belting Mfg—Industrial:		
(a) Rubber (rate as for Rubber Goods Mfg (b)) (b) Other (rate as for Leather Goods Mfg), Benevolent Institutions (rate as for Hospitals). Bicycle Mfg (rate as for Engineering (b)). Bicycle Retailing—including hiring and repairing (rate as for Retail Shops). Billposting (rate as for Messenger Services). Biscuit Mfg .....	546	2.6%
Blacksmithing (rate as for Engineering (a)). Blasting Operations (rate as for Quarries). Blind Mfg: (a) Canvas (rate as for Clothing Mfg n.o.c.). (b) Other .....	549	2.1%
Boarding Houses (rate as for Motels).		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Boarding Schools (rate as for Colleges).		
Boat Building (rate as for Engineering (c)).		
Boat Sheds (rate as for Vessels (a)).		
Boiler Making and/or Erecting (rate as for Engineering (a)).		
Boiling-down Works (rate as for Chemical etc.).		
Bolt, Nut, Nail and Screw Mfg (rate as for Engineering (b)).		
Bond and Free Stores (rate as for Importing etc. (a)).		
Bone Milling (rate as for Fertiliser Works).		
Book and/or Magazine Importing (see Importing etc.).		
Bookbinding (rate as for Printing).		
Bookmaking—Racing, incl. Bookmaking Clerks (rate as for Messenger Services).		
Boot and Shoe Mfg and/or Repairing and/or Dealing:		
(a) Wholesale and Retail (rate as for Retail Shops).		
(b) Manufacturing and/or Repairing .....	556	2.6%
Bottle Dealing (rate as for Glass Merchandising (b)),		
Bowling Alleys—Tenpin (rate as for Athletic, Sports etc. (b)).		
Bowling Green Construction (rate as for Gardening (b)).		
Boxing and Wrestling:		
(a) Contestants .....	558	\$20.00 per capita per bout
(b) Other (rate as for Athletic, Sports etc. (b)).		
Box Mfg:		
(a) Cardboard (rate as for Engineering (c)).		
(b) Plastic (rate as for Plastic Goods Mfg (a)).		
(c) Metal .....	560	2.6%
(d) Wood (rate as for Woodworking n.o.c.).		
Brassware Mfg n.o.c. (rate as for Engineering (c)).		
Breakwater Construction (rate as for Waterworks).		
Breweries and/or Soft Drink Mfg (rate as for Grocery Mfg).		
Bricklaying (rate as for Building n.o.c.).		
Brickworks .....	564	3.8%
Bridge Building (rate as for Road etc. Making).		
Broadcasting and Television .....	694	0.55%
Broom and Brush Mfg (rate as for Sporting Goods Mfg (b)).		
Builders Hardware Merchandising:		
(a) Timber (rate as for Timber Merchandising).		
(b) Other (rate as for Retail Shops).		
Building n.o.c.—including Clerks of Works and other workers supervising building operations .....	568	5.6%

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Building Cleaning—Exterior(rate as for Building n.o.c.). Building Demolition (rate as for Building n.o.c.). Building Societies: Permanent, Terminating (rate as for Financial Institutions). Building Waterproofing (rate as for Building n.o.c.). Bus—Motor—Services (rate as for Motor Omnibus Services). Bush Clearing—including burning off of timber (rate as for Farming and Grazing). Bush Missions and/or Bush Nursing Associations (rate as for Colleges). Butchering—Wholesale and/or Retail: (a) Slaughtering (rate as for Abattoirs). (b) Other ..... Butter Mfg (rate as for Dairying etc.).	573	3.1%
Cabinet Mfg (rate as for Furniture Mfg). Camping Grounds (rate as for Pleasure Grounds). Canal Construction (rate as for Waterworks). Candle Mfg (rate as for Grocery Mfg). Cane Work (rate as for Furniture Mfg). Canning and/or Preserving Works— (a) Slaughtering (rate as for Abattoirs). (b) Other (rate as for Grocery Mfg). Canvas Goods Mfg (rate as for Clothing Mfg n.o.c.). Car Parking Stations (rate as for Motor Vehicle Industry (a)). Caravan Grounds (rate as for Pleasure Grounds). Carbide Mfg: (a) Quarrying (rate as for Quarries). (b) Other (rate as for Chemical etc.). Cardboard Mfg (rate as for Paper Mills etc.). Caretaking ..... Carnivals (rate as for Pleasure Grounds). Carpentry and Joinery: (a) Workshop (rate as for Woodworking n.o.c.). (b) Other (rate as for Building n.o.c.). Carpet Laying and/or Cleaning (rate as for Cleaning etc. (b)). Carpet and/or Linoleum Mfg (rate as for Woollen etc. Mills). Carriage. Coach and Motor Body Building: (a) Motor (rate as for Engineering (c)). (b) Railway and Tramway (rate as for Engineering (b)).	580	2.1%
Carrying and Carting .....	583	5.6%



## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Case Mfg (see Box Mfg). Casket/Coffin Mfg (rate as for Furniture Mfg). Cassette Tape and/or Record Mfg (rate as for Broadcasting and Television). Catering (rate as for Restaurants). Cattle Drovers Contracting (rate as for Farming and Grazing). Cattle Saleyards (rate as for Livestock Saleyards). Ceiling—Stamped Metal—Mfg (rate as for Engineering (c)). Cement Mfg (see Lime and Cement Works). Cement Rendering (rate as for Building n.o.c.). Cement Ware Mfg n.o.c. (rate as for Brickworks). Cemeteries and Crematoriums (rate as for Undertaking Services). Cereal Food Mfg (rate as for Grocery Mfg). Charcoal Works: (a) Tree Felling (rate as for Sawmilling). (b) Other (rate as for Chemical etc.). Charities—rate according to industry. Cheese Mfg (rate as for Dairying etc.). Chemical—Processing and Mfg n.o.c. ....	591	1.7%
Chemists (Pharmaceutical): (a) Manufacturing (rate as for Chemical etc.). (b) Wholesale (see Importing etc.). (c) Retail (rate as for Retail Shops). Child-minding Centres (rate as for Colleges). China Mfg (rate as for Brickworks). Chipping Contractors—Cotton and the like (rate as for Farming and Grazing). Chiropody (rate as for Doctors' Surgeries). Chiropractic (rate as for Doctors' Surgeries). Churches .....	784	0.65%
Cigar and Cigarette Mfg (rate as for Tobacco etc. Mfg). Cinema Operating (rate as for Theatres). Circuses (rate as for Pleasure Grounds). Clay Pits (rate as for Brickworks). Cleaning Contracting: (a) Building—exterior (excepting Windows) (rate as for Building n.o.c.). (b) Office. Windows and other n.o.c. ....	603	2.6%
Clockmaking and/or Repairing (rate as for Umbrella Mfg etc.). Clothing Mfg n.o.c. ....	607	2.1%
Clubs: (a) Aviation (see Aerodromes, etc.).		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
(b) Other (see Athletic, Sports, etc.). Coach Building (see Carriage, etc.). Coal Lumping (rate as for Stevedoring). Coal Merchandising and/or Coal Trimming: (a) Lighterage (rate as for Vessels (a)). (b) Stevedoring (rate as for Stevedoring). (c) Other (see Importing etc.). Coin Slot, Weighing and Vending Machine Shops and the like (rate as for Retail Shops). Coke Works (rate as for Chemical etc.). Cold Storage (rate as for Importing etc. (a)). Collecting Agencies (rate as for Financial Institutions). Collecting and Credit Reporting Services (rate as for Financial Institutions). Colleges ..... Commercial Artists (rate as for Financial Institutions). Community Service Organisations—rate according to industry. Computer Importing and/or Installing and/or Dealing and/or Repairing (no manufacturing or assembly) (rate as for Office Machine Importing etc). Computer Manufacturing and Assembly (rate as for Electronic Equipment Mfg). Computer Software Development (rate as for Financial Institutions). Computer System Operation Services (rate as for Financial Institutions). Concentration Works (rate as for Foundries (b)). Concrete Contracting n.o.c. (rate as for Building n.o.c.). Concrete—Ready Mixed: (a) Mixing only (rate as for Quarries). (b) Mixing and Supplying (rate as for Carrying and Carting). Condensed Milk Mfg (rate as for Grocery Mfg). Confectionery Mfg (rate as for Grocery Mfg). Consulting Services: (a) Professional Consultine (rate as for Financial Institutions). (b) Market & Business n.o.c. (rate as for Financial Institutions). (c) Other—rate according to industry Container Depots, Bond and Free Stores and the like (rate as for Importing etc. (a)). Container Terminals (rate as for Stevedoring). Convents and Convent Schools (rate as for Colleges). Copper Work—Sheetmetal (rate as for Engineering (c)).	614	0.65%

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Copying, Typing and Mailing Services (rate as for Financial Institutions). Cork Cutting and Cork Article Mfg: (a) Flooring (rate as for Cleaning etc. (b)). (b) Other (rate as for Engineering (c)). Corporation Services ..... (Abattoirs, Child-minding Centres, Electric Light and Power Supplying, Gas Works and Quarries at the respective rates for such). Corset Mfg—not factories (rate as for Tailoring (b)). Cosmetic Mfg (rate as for Chemical etc.). Cotton Ginneries and Mills (rate as for Woollen etc. Mills). Cotton Picking and Growing (rate as for Farming and Grazing). Courier Services: (a) Messenger Services (rate as for Messenger Services). (b) Other (rate as for Carrying and Carting). Courts (rate as for Financial Institutions). Cranes and Hoists (rate as for Machinery Merchandising etc.). Credit Reporting and Collecting Services (rate as for Financial Institutions). Credit Unions (rate as for Financial Institutions). Crematoriums (rate as for Undertaking Services). Customs Agencies: (a) Carrying (rate as for Carrying and Carting). (b) Other (see Importing etc.). Cutlery Mfg (rate as for Engineering (b)).	621	3.8%
Dairy Apparatus Mfg and/or Installing (rate as for Engineering (b)). Dairy Farming (rate as for Farming and Grazing). Dairying (Milk Vending and Processing) ..... Dam Construction and/or Cleaning (rate as for Waterworks). Dance Academies or Studios (rate as for Theatres). Dance Companies (rate as for Theatres). Data Processing Services (rate as for Financial Institutions). Decorating (rate as for Painting). Dehydrating—Food, artificial heat process (rate as for Grocery Mfg). Dentistry and/or Dental Laboratories (rate as for Doctors' Surgeries). Detective Agencies (rate as for Security Services).	630	3.1%

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Diamond and Other Drilling (rate as for Quarries).		
Die Casting (see Foundries).		
Die Cutting and Sinking (rate as for Electronic Equipment Mfg).		
Distilling (rate as for Chemical etc.).		
Diving (rate as for Vessels (b)).		
Dock, Pier, Wharf or Retaining Wall Construction (rate as for Waterworks).		
Docks:		
(a) Stevedoring and Wharf Labouring (rate as for Stevedoring).		
(b) Other .....	640	1.7%
Doctors' Surgeries.....	641	0.45%
Dog Coursing (rate as for Athletic, Sports etc. (b)).		
Domestic Service (rate as for Householders—Private).		
Drain Making (rate as for Waterworks).		
Dredging:		
(a) Marine Shell (rate as for Quarries).		
(b) Other (see Mining).		
Dressmaking—not factories (rate as for Tailoring (b)).		
Drilling (rate as for Quarries).		
Driving Schools (rate as for Messenger Services).		
Droving Contracting (rate as for Farming and Grazing).		
Dry Cleaning and Dyeing:		
(a) Depot—Shop only (rate as for Retail Shops).		
(b) Works .....	644	2.1%
Dye Mfg (rate as for Chemical etc.).		
Earth Moving, Filling, Grading and Levelling (rate as for Road etc. Making).		
Earthenware Mfg (rate as for Brickworks).		
Editing Services (rate as for Publishing (b)).		
Electric Cable Mfg .....	651	3.8%
Electrical Appliance Mfg and/or Repairing (rate as for Engineering (b)).		
Electrical Appliance Retailing (rate as for Retail Shops).		
Electrical Battery Mfg and/or Recharging:		
(a) Wet Cell (rate as for Engineering (a)).		
(b) Dry Cell (rate as for Chemical etc.).		
Electrical Contractors.....	653	3.1%
Electrical Equipment Installation n.o.c. (rate as for Electrical Contractors).		
Electrical Equipment Mfg n.o.c. (rate as for Engineering Electricians (rate as for Electrical Contractors)).		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Electricity Supply Equipment and other Heavy Electrical Equipment Mfg and/or Installation and/or Repairing (rate as for Engineering (c)).		
Electricity Supplying, incl. maintenance and extension of lines, connections, meter reading and other work.....	652	2.6%
Electronic Equipment Components Mfg (rate as for Electronic Equipment Mfg).		
Electronic Equipment Importing and/or Dealing and/or Repairing (rate as for Office Machines Importing).		
Electronic Equipment Mfg .....	654	1.15%
Electroplating (rate as for Engineering (b)).		
Electro-therapy (rate as for Doctors' Surgeries).		
Elevator Mfg and/or Erecting:		
(a) Manufacturing (rate as for Engineering (c)).		
(b) Installing, Repairing and Servicing (rate as for Building no0.c.).		
Employment Agencies:		
(a) Providing contract labour (rate as for industry of client).		
(b) Personnel Consultants (not hiring out labour) (rate as for Financial Institutions).		
Engine Installing and/or Repairing (rate as for Motor Vehicle Industry (b)).		
Engineering:		
(a) Heavy .....	760	5.6%
(b) Light Repetition .....	914	2.6%
(c) n.o.c. ....	657	3.8%
Engraving (rate as for Electronic Equipment Mfg).		
Excavating n.o.c. (rate as for Building n.o.c.).		
Exhibition Halls (rate as for Theatres).		
Exporting n.o.c. (see Importing etc.).		
Family Crisis Accommodation and Counselling (rate as for Colleges).		
Farming and Grazing—incl. Farming and Grazing Contracting n.o.c. ....	661	6.9%
Fencing:		
(a) Tree Felling (rate as for Sawmilling).		
(b) Other (rate as for Gardening (b)).		
Ferry Boats (rate as for Vessels (a)).		
Fertiliser Works .....	663	3.8%
Fibre Glass Goods Mfg (rate as for Plastic Goods Mfg (a)).		
Fibro—Cement Sheet Mfg .....	523	2.6%
Fibrous Plaster and/or Plasterboard Mfg (rate as for Engineering (b)).		
Film Exchanges and Distributors (rate as for Theatres).		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Film and/or Television Picture Producing (rate as for Broadcasting and Television).		
Financial Institutions .....	666	0.25%
Financiers n.o.c. (rate as for Financial Institutions).		
Fire Brigades (rate as for Corporation Services).		
Fire Escape and/or other Fire Appliances and/or Fire Door and/or Shutter Making and/or Erecting (rate as for Engineering (a)).		
Fire Salvage (rate as for Building n.o.c.).		
Fire Sprinkler System Fitting and/or Installation (rate as for Plumbing etc.).		
Firewood Cutting and Selling (rate as for Sawmilling).		
Fireworks Mfg (rate as for Chemical etc.).		
Fish Curing (rate as for Fishmongery).		
Fishing Industry:		
(a) Vessels (rate as for Vessels (b)).		
(b) Penning and Land Work (rate as for Fishmongery).		
Fishing Tackle Mfg (see Sporting Goods Mfg).		
Fish Marketing Authority (rate as for Fishmongery).		
Fishmongery .....	671	2.6%
Floating Plants for heavy lifting (rate as for Stevedoring).		
Floor Sanding and/or Polishing and/or Surfacing (rate as for Woodworking n.o.c.).		
Floorcovering laying and/or cleaning (rate as for Cleaning etc. (b)).		
Florists (rate as for Retail Shops).		
Flour Milling (rate as for Grocery Mfg).		
Food Products Mfg and/or Packaging n.o.c. (rate as for Grocery Mfg).		
Food Products Wholesaline and/or Distribution (rate as for Grocery Mfg).		
Football Playing (rate as for Athletic. Sports etc. (a)).		
Forestry Commission (rate as for Fruit Growing).		
Forwarding Agencies:		
(a) Carrying (rate as for Carrying and Carting)		
(b) Other (see Importing etc.).		
Foundries:		
(a) Ferrous (Iron and Steel only) .....	675	6.9%
(b) Other Metals .....	676	2.6%
Free Stores (rate as for Importing etc. (a)).		
Freezing Works (rate as for Importing etc. (a)).		
French Polishing (rate as for Retail Shops).		
Frozen Foods—Processing and Mfg (rate as for Grocery Mfg).		
Fruit and Vegetable Shops (rate as for Retail Shops)		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Fruit and/or Vegetable Wholesale and Distribution (rate as for Grocery Mfg).		
Fruit Drying and Packing (rate as for Fruit Growing).		
Fruit Growing-including own packing .....	679	4.6%
Fumigating (rate as for Chemical etc.),		
Furniture Mfg .....	682	3.1%
Furriery—workshop (rate as for Tailoring (b)).		
Galvanising (rate as for Engineering (b)).		
Gambling Services n.o.c. (rate as for Financial Institutions).		
Garages (see Motor Vehicle Industry).		
Garbage Services (rate as for Sanitary etc. Services).		
Gardening:		
(a) Domestic (rate as for Householders—Private).		
(b) Landscape and other n.o.c. ....	685	3.1%
Gasfitting Services (rate as for Plumbing etc. Services).		
Gas Works—incorporation of gas house, maintenance of existing works and mains, connections, meter reading and other work .....	687	1.4%
Glass Merchandising:		
(a) Retail (rate as for Retail Shops).		
(b) Other .....	689	3.8%
Glass and Glass Bottle Mfg (rate as for Engineering (b)).		
Glazing (rate as for Glass Merchandising (b)).		
Government Administrative Authorities n.o.c. (rate as for Financial Institutions).		
Grain and Produce Marketing Authorities n.o.c. (see Importing etc.).		
Grain Merchandising (rate as for Grocery Mfg).		
Granite Works (see Lime and Cement Works).		
Gravel and Sand Pits (rate as for Quarries).		
Grocery Mfg n.o.c. and/or Merchandising n.o.c. ....	696	2.6%
Grocery Packaging and/or Repackaging (rate as for Grocery Mfg).		
Grocery Wholesaling and/or Distribution (rate as for Grocery Mfg).		
Guest Houses (rate as for Motels).		
Guns—Repairing and/or Dealing (rate as for Retail Shops).		
Gut Mfg (rate as for Chemical etc.).		
Gymnasiums (rate as for Athletic, Sports etc. (b)).		
Hairdressing (rate as for Barber Shops)		
Halls (rate as for Theatres).		
Ham Mfg (see Canning etc.).		
Hardware Merchandising—n.o.c.		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
(a) Wholesale (see Importing etc.). (b) Retail (rate as for Retail Shops). Hat and/or Cap Mfg (rate as for Tailoring (b)). Health and Fitness Centres (rate as for Athletic. Sports etc.)		
Heavy Equipment Mfg, e.g. Bulldozers. Cranes, Construction Equipment etc. (rate as for Engineering (a)).		
Herb Merchandising (see Chemists (Pharmaceutical)) Hide and Skin Stores (rate as for Tanneries). Hire Cars (rate as for Taxi Cab etc.). Hire Services:		
(a) Clothing, Camping, Crockery, Indoor Garden Plant and the like (rate as for Retail Shops). (b) Plant and Heavy Equipment (rate as for Machinery Merchandising etc.).		
Holder—Investor n.o.c. (rate as for Financial Institutions). Holding Companies:		
(a) Mainly engaged in holding shares in their subsidiary company (or companies) (rate as for Financial Institutions). (b) Other—rate according to industry		
Home Care Services (rate as for Hospitals). Horse Breeding and/or Agistment (rate as for Farming and Grazing). Horse Dealing and/or Shipping (rate as for Livestock Saleyards). Horse Training and/or Horse Breaking (rate as for Racing Stables).		
Hospitals .....	708	3.1%
Hostels (rate as for Motels). Hot Air Balloon Services (rate as for Aerodromes (b)). Hotel—Motels (rate as for Hotels). Hotels .....	710	1.7%
Houseboats (rate as for Vessels (a)). Household Electrical Appliance Mfg (rate as for Engineering (b)). Householders—Private .....	714	\$5.00 per capita per annum
(Workers employed by a Body Corporate as defined in the Strata Titles Act 1973—rate as for Caretaking).  Ice and Ice Cream Mfg (rate as for Dairying etc.). Importing n.o.c., Exporting n.o.c. and/or Warehousing n.o.c.:		
(a) Involved in Goods Handling .....	717	1.15%
(b) Other (rate as for Messenger Services).		



## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Indoor Garden Plant Hire Services (rate as for Retail Shops). Industrial Gas Mfg (rate as for Chemical etc.). Industrial Waste Disposal Services (rate as for Sanitary etc. Services). Insurance: (a) Life, General, Health (rate as for Financial Institutions). (b) Services to Insurance Industry n.o.c. (rate as for Financial Institutions). Investigating Agencies (rate as for Security Services). Irrigation Channel Work (rate as for Waterworks).  Jewellery Mfg (rate as for Retail Shops). Job Printing (rate as for Printing). Jockeys .....	723	\$9.00 per mount or drive
Joinery (see Carpentry and Joinery).  Kalsomine Mfg (rate as for Chemical etc.). Kindergartens (rate as for Colleges). Knitwear Mfg (rate as for Clothing Mfg n.o.c.).  Laboratories n.o.c. (rate as for Doctors' Surgeries). Lamp Mfg (rate as for Engineering (b)). Lamp Shade Mfg (rate as for Box Mfg (c)). Land Trusts, Mutual Funds, Unit Trusts (rate as for Financial Institutions). Lapidaries (rate as for Retail Shops). Laundrettes—Coin operated only (rate as for Retail Shops). Laundries .....	731	2.6%
Lead Works (rate as for Foundries (b)). Leather Goods Mfg n.o.c .....	733	3.8%
Leather Merchandising (rate as for Tanneries). Legal Services (rate as for Financial Institutions). Lifesaving—on beaches in connection with surfing: (a) Council employees (rate as for Corporation Services). (b) Other (rate as for Athletic. Sports etc. (b)), Lime and Cement Works: (a) Quarrying (rate as for Quarries). (b) Other .....	739	3.1%
Lingerie Mfg (rate as for Clothing Mfg n.o.c.). Linoleum Laying and/or Cleaning (rate as for Cleaning etc. (b)).		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Linoleum Mfg (rate as for Woollen etc. Mills). Linotype Setting (rate as for Publishing (b)). Linseed Oil Cake and similar products Mfg (rate as for Grocery Mfg). Lithographic Services—preparation of plates only (rate as for Photography etc.). Livestock Saleyards—including Auctioneering of Livestock and Stock and Station Agencies ..... Locks and Guns—Repairing and/or Dealing (rate as for Retail Shops). Logging Timber (rate as for Sawmilling). Log Transporting—from bush to mill (rate as for Sawmilling). Loose Cover—Furniture—Mfg (rate as for Tailoring (b)). Lotteries (rate as for Financial Institutions).	744	1.15%
Machinery Dealing and/or Repairing n.o.c.—Second Hand (rate as for Machinery Merchandising etc.). Machinery Mfg n.o.c. (see Engineering). Machinery Merchandising, Importing and Agencies n.o.c. Mail Contracting (rate as for Messenger Services). Mailing, Copying and Typing Services (rate as for Financial Institutions). Malt Making (rate as for Grocery Mfg). Manufacturers' Agencies n.o.c. (see Importing etc.). Marble and Granite Works (see Lime and Cement Works). Margarine Mfg (rate as for Grocery Mfg). Marine Salvage (rate as for Vessels (b)). Marine Shell Dredging (rate as for Quarries). Marine Stores (see Ships' Shop Provedores). Market Gardening (rate as for Gardening (b)). Mason Work—including Building and Monumental and Stone Work (rate as for Building n.o.c.). Match Factories (rate as for Chemical etc.). Mat Mfg: (a) Wire Work (rate as for Engineering (c)). (b) Other (rate as for Woollen etc. Mills). Mattress Mfg (rate as for Engineering (b)). Measuring Instruments and Equipment Mfg n.o.c. (rate as for Electronic Equipment Mfg). Meat Canning and/or Meat Preserving Works (see Canning etc.). Meat (fresh) Processing and/or Packaging (no slaughtering) (rate as for Butchering). Medallion Mfg (rate as for Electronic Equipment Mfg). Merchandising n.o.c. (see Importing etc.).	747	3.1%

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Messenger Services .....	762	0.45%
Metal Ceiling Mfg (rate as for Engineering (c)).		
Metal Dealing and Exporting (rate as for Engineering (a)).		
Metal Fabricating (see Structural Engineering).		
Metal Furniture Mfg (rate as for Furniture Mfg).		
Metal Spraying (incl. Abrasive Blasting) (rate as for Engineering (c)).		
Metal Welding:		
(a) Structural Engineering (see Structural Engineering).		
(b) Other (rate as for Engineering (c)).		
Metal Working n.o.c. (rate as for Engineering (a)).		
Metering Equipment Mfg (rate as for Electronic Equipment Mfg).		
Milk Dealing and Vending—Delivery (rate as for Dairying etc.).		
Milk Processing (rate as for Dairying etc.).		
Millinery:		
(a) Retail (rate as for Retail Shops).		
(b) Other (rate as for Tailoring (b)).		
Mineral Earth Works (see Lime and Cement Works).		
Mineral Water Bottling (rate as for Grocery Mfg).		
Mining:		
(a) Coal Mining .....	769	5.6%
(b) Gold and Other Mining (including Broken Hill and district).		
(i) Underground Operations .....	778	5.4%
(ii) Dredging and/or Sluicing and other Surface Operations .....	780	1.7%
(iii) Quarrying (rate as for Quarries).		
Ministers of Religion (rate as for Churches). (Ministers of Religion may be deemed by Regulation to be workers under clause 17 of Schedule 1 to the Workers Compensation Act 1987).		
Modelling in Clay, Stucco, Plaster and the like:		
(a) Building work (rate as for Building n.o.c.).		
(b) Other (rate as for Fibro-cement Sheet Mfg etc.).		
Money Market Dealing n.o.c. (rate as for Financial Institutions).		
Motels .....	790	1.4%
Motion Picture Producing (rate as for Broadcasting and Television).		
Motion Picture Theatres (rate as for Theatres).		
Motor Body Building (rate as for Engineering (c)).		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Motor Car, Motor Cycle and/or Cycle Racing Tracks or Racing Grounds incl. Racing Drivers, Motor Racing Cyclists and the like (rate as for Pleasure Grounds).		
Motor Omnibus Services .....	785	1.7%
Motor Vehicle Industry:		
(a) Selling—including Service Stations—no repairing	786	0.95%
(b) Garage and Service Stations—repairing.....	787	2.1%
(c) Manufacturing and assembling new vehicles (rate as for Engineering (c)).		
Motor Vehicle Rental Services (see Motor Vehicle Industry).		
Municipal Services (see Corporation Services).		
Museums (rate as for Theatres).		
Music Halls (rate as for Theatres).		
Music Performing (rate as for Broadcasting and Television).		
Musical Instrument Mfg and/or Repairing (rate as for Electronic Equipment Mfg).		
Mutual Funds, Land Trusts, Unit Funds (rate as for Financial Institutions).		
Nail Mfg (rate as for Engineering (b)).		
Nautical Instrument Mfg (rate as for Electronic Equipment Mfg).		
Neon Sign Mfg and/or Repairing (rate as for Engineering		
Net Mfg (see Rope and/or Twine Works).		
Newsagencies (rate as for Retail Shops).		
Newspaper Publishing (see Publishing).		
Nurseries—flowers, etc. (rate as for Gardening (b)).		
Nursing Homes (rate as for Hospitals).		
Nut-Edible—Shelling, Roasting and Packing (rate as for Grocery Mfg).		
Office Machine Importing and/or Dealing and/or Repairing Office Machine Mfg and/or Assembly (rate as for Electronic Equipment Mfg).	796	0.35%
Oil and Petroleum Depots (rate as for Oil Importing etc.).		
Oil Cake Mfg (rate as for Grocery Mfg).		
Oil (Non-Edible) Importing and/or Blending and/or Compounding and/or Refining .....	799	1.15%
Oil Mills and Works (rate as for Chemical etc.).		
Optical Instruments and Equipment Mfg (rate as for Electronic Equipment Mfg).		
Optical Retailing (rate as for Retail Shops).		
Optical Services (rate as for Electronic Equipment Mfg).		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Optometrists (rate as for Doctors' Surgeries). Orchards (rate as for Fruit Growing). Orchestras (rate as for Theatres). Ore Reduction and/or Refining (rate as for Foundries (b)). Organ Building and/or Repairing (rate as for Electronic Equipment Mfg). Owners of Vehicles and Vessels in respect of persons who are bailees (rate as for Taxi Cab etc.). Oyster Leaseholds (rate as for Fishmongery).		
Packing Case Mfg (see Box Mfg).		
Painting .....	805	4.6%
Paint Mfg (rate as for Chemical etc.).		
Paper Cup and Other Paper Products Mfg and Other Paper Converting n.o.c. (rate as for Paper Mills etc.).		
Paperhanging (rate as for Painting).		
Paper Merchandising (see Importing etc.).		
Paper Mills incl. Paper Products Mfg and Paper Converting	808	2.1%
Park Trusts (rate as for Pleasure Grounds).		
Partitioning—Demountable Fixing (rate as for Woodworking n.o.c.).		
Pastry Making (see Baking).		
Pastures Protection Boards (rate as for Livestock Saleyards).		
Patent Medicine Mfg (rate as for Chemical etc.).		
Pattern Making:		
(a) Transfer Paper (rate as for Printing).		
(b) Other (rate as for Woodworking n.o.c.).		
Paving (rate as for Road etc. Making).		
Pawnbroking (rate as for Retail Shops).		
Performing Artists (rate as for Theatres).		
Pest Exterminating (rate as for Chemical etc.).		
Pet Food Mfg and/or Packaging n.o.c. (rate as for Grocery Mfg etc.).		
Photographic Equipment Mfg (rate as for Electronic Equipment Mfg).		
Photographic Supplies Mfg:		
(a) Paper and the like (rate as for Paper Mills etc.).		
(b) Chemicals (rate as for Chemical etc.).		
Photography incl. Developing. ....	814	0.25%
Phototypesetting Services (rate as for Publishing (b)).		
Physiotherapy (rate as for Doctors' Surgeries).		
Piano Making and/or Organ Building and/or Repairing (rate as for Electronic Equipment Mfg).		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Picture Frame Mfg and/or Picture Frame Moulding Mfg (rate as for Woodworking n.o.c.).		
Pier Construction (rate as for Waterworks).		
Piggeries (rate as for Farming and Grazing).		
Pile Driving (rate as for Waterworks).		
Pipe Laying (rate as for Waterworks).		
Pipe Lining Mfg:		
(a) Plastic (rate as for Chemical etc.).		
(b) Other—rate according to industry.		
Pipe Mfg:		
(a) Concrete and Earthenware (rate as for Brickworks).		
(b) Iron (rate as for Engineering (c)).		
(c) Other—rate according to industry		
Plaster Mfg (rate as for Engineering (b)).		
Plasterboard and/or Wallboard Fixing (rate as for Woodworking n.o.c.).		
Plastering (rate as for Building n.o.c.).		
Plastic Goods Mfg:		
(a) Moulded and Extruded Products .....	823	2.6%
(b) Other—rate according to industry.		
Plastic Mfg and/or Reprocessing (rate as for Chemical etc.).		
Pleasure Boats (rate as for Vessels (a)).		
Pleasure Grounds .....	824	2.6%
Plumbing and Gasfit Service.....	825	3.1%
Plywood and Pressed Board Mfg (rate as for Woodworking n.o.c.).		
Podiatry (rate as for Doctors' Surgeries).		
Political Parties (rate as for Financial Institutions).		
Pottery Mfg (rate as for Brickworks).		
Poultry Farming .....	831	3.8%
Poultry Feed Mfg (rate as for Grocery Mfg).		
Poultry Processing .....	830	5.6%
Pressure Treating Timber (rate as for Woodworking n.o.c).		
Printing .....	833	1.15%
Printing Materials Mfg (rate as for Chemical etc.)		
Prisons/Correctional Centres (rate as for Security Services).		
Produce Merchandising (rate as for Grocery Mfg).		
Professional Consulting Services (rate as for Financial Institutions).		
Property Operators & Developers n.o.c. (rate as for Financial Institutions).		
Property Owning—re repairs to buildings (rate as for Building n.o.c).		
Public Works n.o.c. (rate as for Building n.o.c.),		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Publishing:		
(a) Publishing and Printing (rate as for Printing)		
(b) Other .....	741	0.8%
Pump and/or Windmill Mfg and/or Erecting (rate as for Engineering (a)).		
Quarries .....	838	3.8%
Rabbit Trapping (rate as for Farming and Grazing).		
Racing Clubs:		
(a) Jockeys (rate as for Jockeys).		
(b) Other (rate as for Athletic, Sports etc. (b)).		
Racing Stables—allwork (excepting Racing—rate as for Jockeys) .....	841	6.9%
Radio Broadcasting (rate as for Broadcasting and Television).		
Radio Mfg (rate as for Electronic Equipment Mfg).		
Railway Construction and/or Demolition (rate as for Road etc. Making).		
Railway Sidings—Construction of—for the Insured by workers of the State Rail Authority, including legal liability to pay compensation under clause 46 of Schedule 7 to the Transport Administration Act 1988 (rate as for Road and/or Railway Maintenance).		
Railways and Tramways (rate as for Carrying and Carting).		
Real Estate Agencies (rate as for Messenger Services).		
Real Estate Valuers (rate as for Messenger Services).		
Record and/or Cassette Tape Mfg (rate as for Broadcasting and Television).		
Recycling:		
(a) Collection and/or Sorting and/or Dealing (rate as for Sanitary etc. Services).		
(b) Dealing and/or Reprocessing Scrap Metals (rate as for Engineering (a)).		
(c) Reprocessing (other than metals) (rate as for industry—Glass Mfg. Paper Products Mfg, etc).		
Refractories (rate as for Brickworks).		
Refreshment Rooms (rate as for Restaurants).		
Refrigerating Works (rate as for Importing etc. (a)).		
Religious Institutions n.o.c. (rate as for Churches).		
Residential Colleges (rate as for Motels).		
Residential Property Operators n.o.c. (rate as for Financial Institutions).		
Restaurants .....	846	1.7%
Retail Shops .....	847	1.4%
Rice Milling (rate as for Grocery Mfg).		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Riding Schools (rate as for Athletic, Sports etc. (b)).		
Rigging and/or Scaffolding work (rate as for Building n.o.c.).		
Ringbarking and/or Suckering (rate as for Farming and Grazing).		
Road and/or Railway Maintenance—i.e. repairing existing roads and/or railways and incl. the construction of Railway Sidings for the Insured by workers of the State Rail Authority including legal liability to pay compensation under clause 46 of Schedule 7 to the Transport Administration Act 1988 .....	849	2.6%
Road and/or Railway Making—i.e. making new roads and railways .....	850	3.8%
Roof Plumbing (rate as for Building n.o.c.).		
Rooting and/or Roof Tiling (rate as for Building n.o.c.).		
Rope and/or Twine Works:		
(a) Wire Rope (rate as for Engineering (c)).		
(b) Other (rate as for Sporting Goods Mfg (b)).		
Rubber Goods Mfg:		
(a) Moulded and Extruded Products only (rate as for Plastic Goods Mfg (a)).		
(b) Tyre, Belting and Other Rubber Goods n.o.c	854	3.8%
Rubber Solution Mfg (rate. as for Chemical etc.).		
Rubber Stamp Mfg irate as for Publishing (b)).		
Rural Lands' Protection Boards (rate as for Livestock Saleyards)		
Saddlery (rate as for Leather Goods Mfg).		
Sailmaking (rate as for Tailoring (b)).		
Salt Lick Mfg (rate as for Chemical etc.).		
Salvage:		
(a) Fire (rate as for Building n.0.c.).		
(b) Marine (rate as for Vessels (b)).		
Sand Blasting (rate as for Engineering (c)).		
Sand Pits (rate as for Quarries).		
Sanitary and/or Industrial Waste Disposal Services .....	860	5.6%
Sausage Casing and Gut Mfg (rate as for Chemical etc.).		
Sawmilling .....	862	8.4%
Scale Mfg:		
(a) Weighbridges and Other Heavy Scales irate as for Engineering (a)).		
(b) Light Scales only (rate as for Engineering (b)).		
Schools (rate as for Colleges).		
Scientific Instrument Mfg irate as for Electronic Equipment Mfg).		
Scrap Dealing (rate as for Engineering (a)),		



## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Screw Mfg (rate as for Engineering (b)). Second Hand Machinery Dealing      Repairing (rate as for Machinery Merchandising etc.). Security Services—Armoured Car, Patrol, Guard and the like ..... Seed Cleaning and/or Grading (rate as for Fanning and Grazing). Seed Merchandising (see Importing etc.). Septic Tank Construction (rate as for Brickworks). Septic Tank Installing (rate as for Plumbing etc.). Service Stations (see Motor Vehicle Industry). Services to Finance & Investment n.o.c. (rate as for Financial Institutions). Services to Insurance Industry n.o.c. (rate as for Financial Institutions). Sewer Construction (rate as for Waterworks). Sewing Machine Dealing and/or Importing and/or Assembling and/or Repairing (see Importing etc.). Sheep Shearing and/or Droving Contracting (rate as for Fanning and Grazing). Sheet Metal Working n.o.c. (rate as for Engineering (c)). Sheltered Workshops—rate according to industry. Ship Building and/or Repairing and/or Cleaning (rate as for Engineering (c)). Shipping Agencies in respect of workers engaged on vessels in cleaning, overhauling and/or repairing (rate as for Engineering (c)). Ships (see Vessels). Ships' Shop Provedores: (a) Wholesale (see Importing etc.). (b) Retail (rate as for Retail Shops). (c) Rigging (rate as for Engineering (c)). Shire Services (see Corporation Services). Shop and Office Fitting (rate as for Woodworking n.o.c.). Show Case Mfg (rate as for Furniture Mfg). Signwriting (rate as for Painting). Silk Screen Printing (rate as for Printing). Silverware and/or Cutlery Mfg (rate as for Engineering  Skating Rinks (rate as for Pleasure Grounds). Slate Yards (see Lime and Cement Works). Slaughtering (rate as for Abattoirs). Small Arms Mfg (rate as for Engineering (b)). Smallgoods—Meat—Mfg: (a) General Butchering (rate as for Butchering (b)). (b) Other (rate as for Grocery Mfg).	969	2.1%

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
<p>Smelting Works n.o.c. (rate as for Foundries (b)).            Soap an/lor Candle Mfg (rate as for Grocery Mfg).            Soft Drink Mfg (rate as for Grocery Mfg).            Softgoods Warehouses (rate as for Retail Shops).            Solder Mfg (rate as for Foundries (b)).            Spark Plug Mfg (rate as for Engineering (b)).            Spectacle Frame Mfg (rate as for Plastic Goods Mfg (a)).            Spectacles and/or Spectacle Frames Retailing (rate as for Retail Shops).            Speed Boats—racing (rate as for Pleasure Grounds).            Spinning Mills (rate as for Woollen etc. Mills).            Sporting Goods Mfg:                (a) Woodwork (rate as for Woodworking n.o.c.).                (b) Other .....</p> <p>Spring Mfg:                (a) Vehicular (rate as for Engineering (a)).                (b) Other (rate as for Engineering (c)).            Stationery Mfg (rate as for Paper Mills etc.).            Steel Fabricating (see Structural Engineering).            Steel Mfg (rate as for Engineering (a)).            Stevedoring—including Container Terminals .....</p> <p>Stock and Station Agencies (rate as for Livesrock Saleyards).            Stock Exchanges (rate as for Financial Institutions).            Stock Feed Mfg (rate as for Grocery Mfg).            Stone Breaking and Crushing (rate as for Quarries).            Stone Yards (see Lime and Cement Works).            Stonemason Work (rate as for Building n.o.c.).            Stores—Bulk n.o.c. (rate as for Importing etc. (a)).            Strata Titles—Bodies Corporate (rate as for Caretaking).            Structural Engineering:                (a) Fabrication in workshop (rate as for Engineering (a)).                (b) Structural work on buildings (rate as for Building n.o.c.).            Sugar Cane Growing and/or Sugar Cane Contracting—including cutting and/or delivery to mill. jetty or on punt (rate as for Farming and Grazing).            Sugar Milling (rate as for Grocery Mfg).            Suitcase Mfg (see Bag Mfg).            Superannuation Funds (rate as for Financial Institutions).            Surgical Instrument Mfg (rate as for Electronic Equipment Mfg).            Surveying—Land and Marine (rate as for Colleges).            Suspended Ceiling Fixing (rate as for Woodworking n.o.c.).</p>	<p>890</p> <p>893</p>	<p>2.1%</p> <p>4.6%</p>

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Swimming Pools (rate as for Athletic, Sports etc. (b)). Swimming Pools Construction, or Installation (rate as for Building n.o.c.). Swimming Pools (Fibreglass) Mfg (rate as for Plastic Goods Mfg (a)). Swimming Schools (rate as for Colleges). Switchgear Mfg (rate as for Engineering (c)).  Tailoring: (a) Factories (rate as for Clothing Mfg n.o.c.) (b) Other .....	902	1.7%
Take-Away Food Establishments (rate as for Restaurants). Tallying Services (rate as for Docks (b)). Tank and Dam Construction and/or Cleaning (rate as for Waterworks). Tanneries—incl. Leather Merchandising .....	905	3.1%
Tape Mfg (rate as for Chemical etc.). Tape—Cassette Mfg and Recording (rate as for Broadcasting and Television). Taverns and Bars (rate as for Hotels). Taxi Cab and/or Hire Cars: (a) Drivers .....	907	\$3.00 per shift
(b) Other (rate as for Motor Omnibus Services). Telecommunications Equipment Mfg (rate as for Electronic Equipment Mfg). Telephone and Electronic Equipment Cleansing Services (rate as for Office Machine Importing etc.). Television and Satellite Antenna Installation and/or Repair (rate as for Electrical Contractors). Television Broadcasting (rate as for Broadcasting and Television). Television Receiver Mfg (rate as for Electronic Equipment Mfg). Television Repairs (rate as for Engineering (b)). Terra-Cotta Mfg (rate as for Brickworks). Terrazzo: (a) Mfg—other than Tiles (see Lime and Cement Works). (b) Paving (rate as for Road etc. Making). (c) Other (rate as for Building n.o.c.). Theatre Companies (rate as for Theatres). Theatres .....	910	0.95%
Theme Parks (rate as for Pleasure Grounds). Tile Mfg (rate as for Brickworks).		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
Tiling: (a) Pavement (rate as for Road etc. Making). (b) Other (rate as for Building n.o.c.). Timber Getting and/or Bush Work (rate as for Sawmilling). Timber Merchandising .....	865	3.1%
Timber Products Manufacturing n.o.c. (rate as for Woodworking). Tobacco, Cigar and Cigarette Mfg .....	913	2.1%
Tobacco Growing (rate as for Farming and Grazing). Tool Making n.o.c. (rate as for Engineering (b)). Totalizator Machine Mfg and/or Repairing (rate as for Electronic Equipment Mfg). Tow Trucking: (a) Towing Only (rate as for Carrying and Carting). (b) In conjunction with repair activities (rate as for Motor Vehicle Industry (b)). Toy Mfg: (a) Wood (rate as for Woodworking n.o.c.) (b) Plastic (see Plastic Goods Mfg). (c) Soft (rate as for Clothing Mfg n.o.c.). (d) Other (rate as for Engineering (b)). Trade Unions (rate as for Messenger Services). Transfer Paper Pattern Making (rate as for Printing). Transformer Mfg (rate as for Engineering (c)). Travel Agencies (rate as for Messenger Services). Tree Felling (rate as for Sawmilling). Tree Lopping Services (rate as for Sawmilling). Trunk Mfg: (a) Metal (see Box Mfg). (b) Wood (rate as for Woodworking n.o.c.). (c) Other (see Bag Mfg). Truss Mfg (rate as for Electronic Equipment Mfg). Tunnelling n.o.c. (rate as for Building n.o.c.). Typesetting Services (rate as for Publishing (b)). Typing, Copying and Mailing Services (rate as for Financial Institutions). Tyre Retailing and/or Fitting (rate as for Motor Vehicle Service Stations (b)—Repairing).	922 923	0.8% 2.6%
Umbrella Mfg and/or Repairing .....	922	0.8%
Undertaking Services .....	923	2.6%
Unit Trusts, Land Trusts, Mutual Funds (rate as for Financial Institutions). Upholstering: (a) Cabinet and/or Furniture Mfg (rate as for Furniture Mfg)		

## 1993—No. 203

TABLE A—continued

Column 1	Column 2	Column 3
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
(b) Other (rate as for Tailoring (b)).		
Vending, Weighing and/or Coin Slot Machine Shops and the like (rate as for Retail Shops).		
Vessels:		
(a) Ferries and Other Vessels n.o.c. ....	926	3.1%
(b) Trawlers and Other Fishing Vessels .....	933	4.6%
Veterinary Services (rate as for Doctors' Surgeries).		
Video Libraries (rate as for Retail Shops).		
Vinegar Making (rate as for Wine Making).		
Vineyards:		
(a) Vineyard Work (rate as for Fruit Growing).		
(b) Wine Making (rate as for Wine Making).		
Warehousing n.o.c. (rate as for Importing etc. (a)).		
Waste Disposal Services (rate as for Sanitary etc. Services).		
Watchmaking and Clockmaking and/or Repairing (rate as for Umbrella Mfg etc.).		
Water Boards (rate as for Waterworks).		
Waterproofing Buildings (rate as for Building n.o.c.).		
Waterproofing Products Mfg (rate as for Chemical etc.).		
Waterworks—Construction and extension .....	940	3.8%
Weaving Mills (rate as for Woollen etc. Mills).		
Weighing, Vending and/or Coin Slot Machine Shops and the like (rate as for Retail Shops).		
Well Sinking (rate as for Quarries).		
Wharf Construction (rate as for Waterworks).		
Wharf Labouring (rate as for Stevedoring).		
Wharves (see Docks).		
Wheat Grading and/or Sampling at Silo and/or Stacking (rate as for Farming and Grazing).		
Wicker Work (rate as for Furniture Mfg).		
Window Cleaning (rate as for Cleaning (b)).		
Window Dressing (rate as for Retail Shops).		
Wine making .....	947	3.1%
Wine and/or Spirit Merchandising—Wholesale .....	948	1.15%
Wire and/or Wire Products Mfg (rate as for Engineering (c)).		
Women's Refuges (rate as for Colleges).		
Wooden Furniture Mfg (rate as for Furniture Mfg).		
Woodworking n.o.c. ....	955	3.1%
Woollen and Other Textile Mills .....	956	
Wool Sampling and Classing (rate as for Wool Stores).		
Woolscouring (rate as for Woollen etc. Mills).		
Wool Stores—of Pastoral Companies and the like .....	960	3.1%
Wrestling (see Boxing and Wrestling).		

**1993—No. 203**

TABLE A—continued

<b>Column 1</b>	<b>Column 2</b>	<b>Column 3</b>
Classification of Employer's Business or Industrial Activity	Rate No.	Basic Rates of Premium
X-ray Work (rate as for Doctors' Surgeries).		
Yarn Mills (rate as for Woollen etc. Mills).		
Zoological Gardens (rate as for Pleasure Grounds).		