

OUTLINE

OF THE NSW WORKERS COMPENSATION PREMIUM SCHEME 2003/2004

HOW WORKERS COMPENSATION PREMIUMS ARE CALCULATED IN NSW



JULY 2003

Disclaimer

This publication contains industry recommended action or information regarding occupational health, safety, injury management or workers compensation. It includes some of your obligations under the various Workers Compensation and Occupational Health and Safety legislation that WorkCover NSW administers. To ensure you comply with your legal obligations you must refer to the appropriate acts.

This publication may refer to WorkCover NSW administered legislation that has been amended or repealed. When reading this publication you should always refer to the latest laws. Information on the latest laws can be checked at www.legislation.nsw.gov.au.

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1 INTRODUCTION

This publication explains how workers compensation premiums are calculated. The methods it describes are used to calculate the premiums of employers who are insured with a licensed insurer under the NSW WorkCover Scheme – the majority of employers in NSW are insured in this way.

The Outline is updated annually and this edition applies to premiums for new or renewed insurance policies commencing on or after 4.00pm on 30 June 2003.

Appendix A details the premium formula and provides examples of the application of the premium calculation formulas.

Appendix B provides a list of the industry classes and premium rates for 2003/2004 by division.

Appendix C provides a list of the industry classes and premium rates for 2003/2004 in alphabetical order.

The information in this booklet summarises relevant legislation and regulations regarding the calculation of workers compensation premiums including the:

- *Workers Compensation Act 1987*
- *Workers Compensation (Insurance Premiums) Regulation 1995*
- *Insurance Premiums Order 2003/2004*
- *Workplace Injury Management and Workers Compensation Act 1998 and regulations.*

2 BACKGROUND

2.1 WorkCover Industry Classification System

All employers are allocated to an industry class or classes for premium rating purposes. On 30 June 2001, the previous industry classification system of 110 classes was replaced with an improved system based on the Australian and New Zealand Standard Industrial Classification (ANZSIC) system. The new system, arranged into 17 broad industry divisions, is known as the WorkCover Industry Classification (WIC) System. In 2003/04 there are 536 classes (or WICs). Each industry class has a workers compensation premium rate and dust diseases rate (Note: *per capita* WICs do not have a dust diseases rate).

The new classification system was implemented to reduce levels of cross-subsidisation and premium avoidance. There is now a closer relationship between a class's premium rate and its claims cost experience, and there are also more detailed and precise definitions for each class. This reduces instances of employers being allocated an incorrect class.

As a result of the reduced levels of cross-subsidisation a small number of employers faced significant rate increases when the WIC system was introduced. Employers who were correctly classified under WorkCover's previous industry classification system and are correctly classified under the WIC system and who faced a rate increase of more than 50 per cent when the WIC system came into place may have been eligible for a transitional adjustment percentage rate (TAP) for the 2001/02 and 2002/03 policy years (see 5.7).

2.2 Premium Discount Schemes

The Premium Discount Scheme (PDS) is a practical initiative designed to help employers improve occupational health and safety (OHS) and injury management. Employers who participate in the PDS and meet the WorkCover specified benchmarks receive a discount on their workers compensation premium.

The premium calculation formula provides for the calculation and deduction of premium discounts earned under the scheme (see Appendix A).

Further details about the Premium Discount Scheme are available from the WorkCover NSW website www.workcover.nsw.gov.au or the WorkCover Assistance Service on **13 10 50**.

3 SUMMARY OF CHANGES FOR 2003/04

This chapter outlines the changes to the calculation of workers compensation premiums that will apply in 2003/04.

3.1 Broadened wages definition

After a period of extensive consultation and an independent review, changes have been made to workers compensation law that aim to improve the level of employer compliance with workers compensation insurance obligations. In particular, the definition of what constitutes 'wages' has changed and takes effect for new or renewed policies commencing on or after 4.00pm 30 June 2003. For more information refer to the *Wages Definition Manual* available from www.workcover.nsw.gov.au

3.1.1 Average premium rate

The expanded definition of wages is intended to be revenue neutral; it is not a mechanism to increase the WorkCover Scheme's premium income. As the amended wages definition will increase the amount of wages counted for workers compensation purposes, the average premium rate of 2.87 per cent has been reduced by 10.3 per cent. As a result, WorkCover's average premium rate for 2003/2004 is 2.57 per cent (net of GST).

3.1.2 Claims experience factors

The factors ('F' factors) in the experience component of the premium formula have also been adjusted to help ensure that, on average, the premiums collected remain constant.

3.2 Transitional measures

In 2003/2004 transitional measures that were introduced with the WorkCover Industry Classification System in 2001/2002 have been retained. The maximum WIC rate will be capped at 15 per cent and increases in WIC rates will also be capped at 15 per cent. The maximum decrease is 15 per cent.

3.3 Grouping of Related Entities

It is expected that effective for new or renewed insurance policies commencing on or after 4.00pm on 30 June 2004, workers compensation premiums will be calculated on a group basis, rather than an individual basis.

Employers may be grouped in the following three situations:

1. where the corporations are related under section 50 of the *Corporations Act 2001*, or
2. where there is a sharing of workers between businesses, or
3. where the same person or persons have controlling interest in two or more businesses.

Where an employer undertakes two or more 'separate and distinct' businesses, the employer will still be eligible for a multi-tariff policy.

During 2003/04, employers who are likely to be grouped for workers compensation purposes should prepare for grouping implementation by identifying a principal member for the group, and ensuring the group has policies with common renewal dates (see 5.13).

If the period of insurance is less than 12 months and the basic tariff premium for 12 months would not have exceeded \$112,000, the experience adjusted premium will not exceed twice the amount of that basic tariff premium (see 6.3.1).

3.4 Predecessor rules

Effective for new or renewed policies commencing from 30 June 2003 the costs of an individual claim may be excluded from the claims costs for a predecessor if:

- the acquiring employer and predecessor are not related corporations,
- the claim was made as a direct result of the acquisition,
- the cost of claims for the predecessor is greater than twice the basic tariff premium for the acquiring employer, and
- the cost of the claim was previously included in the predecessor's premium calculation and the premium has been paid (see 6.3.3).

4 PRINCIPLES OF PREMIUM RATING

4.1 Industry classification system and industry premium rates

For premium calculation purposes, each employer is allocated to one or more class(es) in the WorkCover Industry Classification (WIC) System, based on information that the employer provides to their insurer about the nature of their business.

The WIC System for 2003/04 contains 536 industry classes divided into 17 broad industry divisions. The detailed definitions for each class set out:

- the types of business activities that are included in that class, and where relevant
- activities that are not included and are covered by other classes.

Each class in the WIC System has its own premium rate. Premium rates for 2003/04 have been actuarially determined for each class, based on the previous claims experience of employers in that industry class.

Premium rates are generally expressed as a percentage of the employer's wages. For a small number of classes, premium rates are expressed as a *per capita* rate (eg. professional sport) or a *per plate* rate (taxis and hire cars).

The full description for each industry class is set out in Table A of the *Insurance Premiums Order 2003/2004*. A complete copy of the *Insurance Premiums Order 2003/2004* is available from WorkCover's website www.workcover.nsw.gov.au or can be purchased from the Government Information Office.

A list of WICs, industry premium rates and dust disease rates for 2003/2004 can be found in Appendices B and C.

4.2 Industry classification principles

4.2.1 Single tariff policies

In most cases, an employer is allocated to a single WIC for premium calculation purposes. The employer is allocated to the WIC that most accurately describes the entire business of the employer, and all the wages paid by the employer are subject to the premium rate for that class.

For example, an employer who manufactures footwear will be classified under Footwear Manufacturing, despite the fact that some of their employees may undertake office, sales or other activities incidental to the employer's business.

4.2.2 Multi-tariff policies

Where an employer undertakes two or more 'separate and distinct' businesses, the employer may be allocated to two or more WICs for the purposes of calculating their basic tariff premium.

This is commonly referred to as a 'multi-tariff' policy. In these circumstances, each of these businesses is allocated to a different WIC, and the wages of the employees in each business are subject to the relevant industry premium rates.

For example, a single employer who operates a range of businesses including an aged care facility, an employment placement agency and a shoe shop may be eligible for a multi-tariff policy.

Employers are not eligible for a multi-tariff policy if their business activities are incidental to one another. In particular:

- Clerical, administrative, managerial, sales, marketing and other corporate services such as training, accounting and legal services are considered as incidental activities, and not as 'separate and distinct' businesses for premium rating purposes.
- Warehousing activities associated with an employer's operation are not considered a 'separate and distinct' business. For instance, warehousing activities associated with a manufacturing or retail business are not considered a 'separate and distinct' business.

4.2.3 Labour hire companies, group apprenticeship schemes and Commonwealth Development Employment Programs

Labour hire companies, group apprenticeship schemes and Commonwealth Development Employment Programs are eligible for multi-tariff policies. In these cases, the wages of the hired or placed employees are allocated to the industry class most closely associated with their occupation.

4.2.4 Administration companies and 'related corporations'

The *Insurance Premiums Order 2003/2004* maintains provisions intended to prevent the avoidance of premiums through the creation of separate 'administration companies' to access lower premium rates for clerical, administrative and managerial employees.

- Where an employer predominantly provides clerical, administrative, managerial, sales, marketing and other corporate services (such as training, accounting and legal services) to a 'related' employer, the employer's premium is calculated using the industry premium rate applicable to the 'related corporation'.
- In cases where an employer provides these services to more than one 'related' employer, then its premium is calculated using the highest of the WIC rates applicable to the employers to which it provides these services.
- However, where an employer provides these services to a number of other 'related' employers, but can demonstrate that it predominantly provides these services to a particular 'related' employer, then its premium is calculated using the premium rate of that particular 'related' employer.

The circumstances in which an employer is considered to be 'related' to another employer or employers, for premium calculation purposes, are set out in detail in the *Insurance Premiums Order 2003/2004*.

An employer that is a corporation is regarded as related to another corporation if:

- they are taken to be related to each other under the *Commonwealth Corporations Act 2001*, or
- the directors of the corporation are obliged to act in accordance with the directions, instructions or wishes of the directors of another corporation, or are accustomed to doing so, or
- the directors of the corporation are obliged to act in accordance with the directions, instructions or wishes of the same person, or are accustomed to doing so, or

- the directors of one corporation control or substantially influence 50% or more of the voting power attached to voting shares issued by another corporation, or
- the same person controls or substantially influences more than 50% of the voting power attached to each corporation.

4.3 Category A and B employers

All employers are classified as either **Category A** or **Category B** employers for the purposes of premium calculation.

Category A employers are employers whose basic tariff premium ('T') exceeds \$3,000 at the time the insurer first demands a premium (assuming the period of insurance to be 12 months and an appropriate estimate of wages is declared).

All **Category A** employers have their premium adjusted to take into account their past claims experience. This experience adjustment of an employer's premium can potentially increase or decrease the premium payable, dependent upon the employer's claims history.

Category B employers are those whose basic tariff premium ('T') is \$3,000 or less. They do not have their premium experience adjusted (ie. past claims are not taken into account).

Category B employers have the option of insuring against the \$500 claims excess payment on each workers compensation claim (see 6.5).

4.4 Initial and hindsight premiums

All employers' premiums are calculated twice during the period of the insurance policy.

- The **initial premium** (also called the premium estimate) is calculated at the beginning of the policy period and based on an estimate of the wages that an employer is likely to pay during the policy period.
- The **hindsight premium** is calculated after the end of the policy period, using the actual amount of wages paid by the employer during the policy period.

For **Category A employers**, the experience-adjusted premium is also calculated twice.

- The **initial experience premium** calculated at the beginning of the policy using the employer's wages and claims costs for the two years prior to the year of cover as at the commencement date.
- The **hindsight experience premium** calculated at the end of the policy period and based on the employer's wages and claims costs for the year of cover and the two years prior to the year of cover (ie. it uses three years' wages and claims costs) as at the expiry date of the policy.

If the hindsight premium is higher than the initial premium, the employer will need to pay the difference to their insurer. If the hindsight premium is lower than the initial premium, the employer's insurer will repay or credit the employer any overpayment.

5 ADMINISTRATION

This chapter outlines rules and regulations concerning the administration of the premiums.

5.1 Policy renewal is automatic

Employers who wish to obtain a new policy from a different insurer, or who cease business, must advise their current insurer in writing before their existing policy expires. Otherwise, their policy will be automatically renewed, and the insurer will calculate the premium applicable. Employers must provide a wage estimate to their insurer, even if their insurance is automatically renewed (see 5.2).

5.2 Requirement to provide wages declarations

An employer must submit a wages declaration to their licensed insurer at the beginning and end of each premium policy year. Not supplying a wages estimate or declaration is an offence. An employer who fails to submit a wages estimate or final wages declaration may be given an on-the-spot fine of \$500 or be prosecuted and receive a penalty of up to \$2,200.

The declaration at the commencement of the policy year contains the employer's estimate of the wages to be paid to all workers (including 'deemed workers') for the forthcoming year, and is submitted to the insurer on the declaration of estimated wages form. The declaration at the end of the policy year contains the details of the actual wages paid to all workers (including 'deemed workers') during the policy year, and is submitted to the insurer on the declaration of actual wages form.

WorkCover's *Wages Definition Manual* explains what types of worker remuneration are considered to be wages and who is considered a 'deemed worker' according to the *Workers Compensation Act 1987*. The *Manual* is available from WorkCover's website www.workcover.nsw.gov.au

If an employer does not submit a wages declaration for the period of insurance within two months after the renewal of their policy, then their licensed insurer can use the previous year's wages bill or an estimate of it, multiplied by 1.3, to calculate their premium, in accordance with the *Insurance Premiums Order 2003/2004*.

5.3 Requirement to provide ABN and ITC

Employers must also supply an Australian Business Number (ABN) and Input Tax Credit (ITC) form to their insurer, if appropriate (see 6.8).

5.4 Paying by instalments

Most employers have to pay the full premium within one month of their insurer issuing a premium demand and premium calculation form. However, Category A employers (basic tariff premium greater than \$3,000) can choose to pay by instalments, but generally only if they take out cover for a period of one year. For 2003/04, employers who are subject to grouping provisions and who short term their policies to align with their group's common renewal date are eligible to pay by instalments. For more information speak with your workers compensation insurer.

In order to pay by instalments, a Category A employer must pay an instalment deposit within one month of the insurance period's commencement.

The instalment deposit payment should be one-third of the employer's estimated premium for the previous insurance period. If there was no previous period of insurance, then the deposit should be at least \$800 or a higher amount agreed to by the employer and the insurer.

Once an instalment deposit has been paid, an employer must follow the instalment payment schedule set out below:

- The first instalment is to be paid within four months of the commencement of the insurance period. The first instalment payment must comprise two-thirds of the premium for the current period of cover, minus the amounts paid already.
- The second instalment is to be paid within eight months of the insurance period's commencement. This payment should comprise the balance of the premium owed.
- Any premium adjustment must be paid within one month of the employer receiving, from their licensed insurer, a notice that payment of such an adjustment is due. The amount due will be the amount by which the actual premium payable for the policy exceeds the amounts already paid.

If an insurer does not receive from an employer any instalment amount by the due date as advised by the insurer, the employer's right to pay their premium by instalments will default and the full premium will become due and payable.

5.5 Minimum premium

The minimum premium payable is \$120, even if the calculation produces a lower amount.

The minimum premium for policies covering domestic workers (for example, a policy for a householder to cover a person employed to clean a private residence) is \$38.

5.6 Premium Calculation Appeals

Any employer who has a query about the premium calculation made by their licensed insurer should first discuss the matter with their insurer. If, after discussing the premium calculation with their insurer, they believe the insurer's determination of the premium is not in accordance with the *Insurance Premiums Order*, they should contact WorkCover to discuss whether they should lodge an application for review of a disputed premium, in accordance with section 170 of the *Workers Compensation Act 1987*.

Any such application for review should be lodged with WorkCover within one month of the date on which the insurer issued the premium demand and premium calculation notice. Only in special circumstances will WorkCover consider an application made after this period.

It is WorkCover's policy that special circumstances generally relate to issues that impact upon an employer's ability to attend to normal business activities. WorkCover will not allow a time extension merely because of negotiations with an insurer, corporate governance issues, or the employer not knowing the law.

The employer must still pay the premium to the insurer even if the employer

- disputes the assessment of the premium, and

- even if the employer has lodged an application with WorkCover for a review of the insurer's decision about the premium assessment.

If the appeal is successful, the premium will be adjusted accordingly.

5.7 Transitional adjustment provision

As a result of the reduced levels of cross-subsidisation a small number of employers faced significant rate increases when the WIC system was introduced. Employers who were correctly classified under WorkCover's previous industry classification system and are correctly classified under the WIC system, and who faced a rate increase of more than 50 per cent when the WIC system came into place, may have been eligible for a transitional adjustment percentage rate (TAP) for the 2001/2002 and 2002/2003 policy years. Employers who may have been eligible for the adjustment and who did not apply for it should contact their workers compensation insurer.

5.8 Penalties for non-compliance

An employer who fails to obtain and maintain workers compensation insurance can be fined up to \$55,000 and/or sentenced to six months' imprisonment. WorkCover is also entitled to obtain from such an employer an amount equivalent to double the premium that should have been paid. Directors of corporations may be personally liable for this debt.

If an employer sends false or misleading information to the insurance company to obtain or renew a workers compensation policy, they could be penalised with a fine of up to \$11,000.

Where employers have provided false or misleading information about their wages to their insurer, WorkCover may also direct the insurer to charge the employer a penalty of **twice the amount** of premium avoided. Directors of corporations may be personally liable for this debt.

Employers or anyone who assists an employer to commit premium fraud can be prosecuted and face fines of up to \$55,000 and/or imprisonment for two years.

5.9 Late payment fees

Insurers charge employers a late payment fee at the rate of 1.2 per cent per month compounded monthly on the balance outstanding at the end of each month. The fees are charged on any premium the employer owed as a result of under-declaration of wages, the non-payment of any premium or the late payment of any premium.

5.10 Requirement to keep wages records and provide other information

Employers must keep detailed records of the payments made to employees, and any other relevant documents in relation to those payments, and must maintain these records in good order and condition for at least seven years after the last entry was made in the record.

In addition to wage records, WorkCover and its nominees can request an employer to supply access to any records that are relevant for the purpose of calculating the premium that an employer should be paying.

Such records include financial statements, minutes of Board meetings, documents relating to contractual arrangements with other parties, detail of long service and superannuation payments by employers, details of contracts of employment and any other relevant documents.

If an employer fails to keep detailed records or to provide access to these records when requested by their insurer or WorkCover, they may be fined up to \$55,000.

5.11 Certificates of Currency

A Certificate of Currency is valid for four months. Employers must submit a written request to their workers compensation insurer to issue them with a Certificate of Currency.

Certificates of Currency contain the following details:

- Name of insurance company
- Name of the insured company
- Date of issue and date valid to
- Industry covered and its rate
- Average number of employees covered for the current period of insurance
- Total wages estimated to be paid for the current period of insurance.

The *Workers Compensation Legislation Amendment Act No 2000* introduced section 163A, which provides the legislative basis for the issuing of Certificates of Currency by insurers and the access to such Certificates by third parties on request.

An amendment was also made in respect of Certificates of Currency to the *Workers Compensation (General) Regulation 1995*. Section 54B of the Regulation states:

1. An employer who requests an insurer to provide a Certificate of Currency with respect to a policy of insurance must provide the insurer with a statement in a form approved by the Authority that contains a reasonable estimate of the wages that will be payable during the current period of insurance to workers employed by the employer.
2. An insurer may refuse to issue the requested Certificate of Currency until the employer complies with this clause.

What steps must an employer complete before a Certificate of Currency can be issued?

First Certificate of Currency

At the commencement of a policy period, the initial wages estimate declaration provided by an employer is to be accepted by the insurer for the purpose of issuing the first Certificate of Currency for that policy period.

Employers requesting their first Certificate of Currency more than four months after the commencement of the policy period are required to supply a completed Certificate of Currency request form to their insurer before a Certificate of Currency will be issued.

If the employer has not submitted an estimated wages declaration for the policy renewal period and the policy has been automatically renewed, a Certificate of Currency will not be issued until a completed Certificate of Currency request form has been provided to the insurer.

Second and subsequent requests for Certificates of Currency

Requests for further Certificates of Currency will require an employer to provide the insurer with the completed 'Employer Request for Certificate of Currency' form that:

- contains an updated estimate of wages and employee numbers for the policy year as revised at the date the Certificate of Currency is requested, and
- is signed by the employer/authorised officer of the employer with the employer's name clearly written below the signature, with the date also entered on the form.

Insurers will not issue a Certificate of Currency unless the employer has completed the 'Employer Request for Certificate of Currency' form. It is the responsibility of the employer to ensure that adequate notice is given to the insurer to enable the Certificate to be issued when required. Employer business deadlines are not to be accepted as an excuse for failure to provide the completed form as required.

Note: Certificates of Currency will not be issued for any policies where there are any outstanding premiums, late payment fees, debt collection costs or any other associated premium costs are overdue for any policy period.

Insurers cannot charge for a Certificate of Currency.

An employer who fails to provide access to their Certificate of Currency under section 163A, or who fraudulently alters a Certificate of Currency, may be subject to fines up to \$5,500.

5.12 Subcontractor statement

Effective 1 July 2003, principal contractors should check that their subcontractors have the proper workers compensation insurance and have paid all workers compensation premiums associated with that work.

To protect themselves from possibly having to pay a subcontractor's unpaid workers compensation premiums, the principal contractor should get a copy of the subcontractor's Certificate of Currency and a written statement from the subcontractor stating that all workers compensation premiums associated with that work have been paid. The written statement must comply with WorkCover's requirements. To assist, a pro forma statement is available from WorkCover's website.

Principals will not need to do these checks if the:

- Work is provided directly to a householder (including owner builders).
- Work is directly connected to the operations of a farm and the principal contractor is a farmer (this exemption is for a 12-month phase in period only).

For detailed information on a principal contractor's obligations, and how the new law works, refer to WorkCover's website.

5.13 Short terming policies

Section 155A of the *Workers Compensation Act 1987* requires an insurance policy to be issued for a period of 12 months, unless WorkCover approves another period of insurance in a particular case or class of cases. Policies will only be cancelled when a business ceases to trade or closes its operations. Policies will not be cancelled mid term when workers cease to be employed. However, if the circumstances are appropriate the premium may be adjusted. For more information speak with your workers compensation insurer.

Insurers may issue or renew policies for periods of less than 12 months when the reasons for the short term fall into one or more of the following cases:

1. Another entity acquires the employer and the acquirer wants to shorten the employer's period of insurance to synchronise the expiry with that of the acquirer's insurance.
2. The employer wants to synchronise the expiry date of the period of insurance with 30 June or some other accounting date that is standard for the enterprise.
3. The employer is subject to grouping provisions commencing 30 June 2004 and is required to align with a common renewal date for the group. The employer will need to show that another employer in the group has a policy with the expiry date with which the applicant wishes to synchronise. Insurers will not shorten a period of insurance where this cannot be verified.

For more information contact your workers compensation insurer.

6 PREMIUM CALCULATION

This chapter outlines the components of the premium formulas used for calculating the total premium payable by an employer for policies new or renewed commencing on or after 4.00pm 30 June 2003. Appendix A provides information about, and examples of, premium formulas.

6.1 Basic tariff premium

This section outlines how the basic tariff premium ('T') is calculated for all employers.

6.1.2 Single tariff policies

Generally, the basic tariff premium is calculated by multiplying the employer's wages ('W') by the percentage premium rate of the applicable industry class ('R').

6.1.3 Multi-tariff policies

Where the employer has a multi-tariff policy, this formula is repeated for each applicable industry class, and the outcomes added together to produce the total basic tariff premium.

6.1.4 Per capita and per plate policies

For employers in a WIC with a *per capita* or *per plate* premium rate, the basic tariff premium ('T') is calculated using the relevant *per capita* or *per plate* rate, rather than by multiplying a percentage premium rate by the employer's wages.

- For **employers of professional sports persons** such as football players, jockeys, harness-drivers, boxers and wrestlers (WICs 931120, 931130, 931920, 931930, 931940), the basic tariff premium is calculated by multiplying the relevant *per capita* rate by the number of persons and the number of games, bouts or races they participated in.
- For **private households employing workers** (WIC 970000), the basic tariff premium is calculated by multiplying the relevant *per capita* rate with the number of staff (subject to a minimum premium of \$38).
- For **employers of taxi and hire car drivers** (WICs 612310, 612315, 612320, 612322, 612324, 612326 and 612330), the basic tariff premium is calculated by multiplying the employer's number of taxis or hire cars by the relevant *per plate* rate.

Employer requests for classification in WICs 612315, 612322, 612324, and 612326 must be made in writing to their insurer detailing the following:

- the policy number of the employer,
- a confirmation that the owner is a sole trader and/or partnership,
- a description of the way the business operates,
- the anticipated number of shifts based on either current and/or historical information that the vehicle is driven by someone other than an owner,

- for TC plates, a supporting statement from the secretary and/or manager of the taxi co-operative to which the owner belongs that supports the details in the application, and
- for T plates, (as a minimum) three months of daily log-ons from their respective radio base and/or three months of copies of driver's work sheets and/or a statement from the base that confirms use by a driver, other than the owner.

Proprietary Limited employers (plate operators) are not eligible for a *pro rata* plate rate.

The decision on which *pro rata* plate rate to apply will depend on the circumstances and information supplied to their insurer. For more information speak with your workers compensation insurer.

If an employer's business circumstances change during the period of insurance the employer should advise their insurer and the premium will be amended upwards to reflect the situation.

No retrospective downward adjustments are available if an employer did not use their quota of *pro rata* shifts.

6.2 Experience premium formulas

Category A employers have their premium adjusted to take into account their past claims experience. Taking past claims experience into account is referred to as an 'experience adjustment'. Category B employers do not have their premium experience adjusted.

6.2.1 Experience adjustment factor – the 'S' factor

The experience adjustment factor (or 'S' factor) determines the relative weighting placed on an employer's experience premium and their basic tariff premium in calculating their total premium payable.

The 'S' factor is calculated using a formula that is reviewed by WorkCover's actuaries on an annual basis. There has been no change to the 'S' factor formula for 2003/04.

6.2.2 Experience premium formula ('E')

In general terms, the experience premium is the adjusted claims costs of the employer divided by their wages for the relevant periods of cover.

- The initial experience premium is calculated using the employer's adjusted claims costs and wages for the previous two years of insurance cover.
- The hindsight experience premium is calculated using the employer's adjusted claims costs and wages for the previous two years, plus the employer's adjusted claims costs and wages for the current year of cover.

For example, for a policy renewed at 4pm on 1 October 2003, the claims costs and wages for the period 1 October 2001 to 1 October 2002 and 1 October 2002 to 1 October 2003 are taken into account in calculating the initial premium. When the hindsight premium is calculated, the actual wages and cost of claims for the current year of cover (period 1 October 2003 to 1 October 2004) are also taken into account

6.2.3 Claims costs used in the experience premium formula

The definition of the 'cost of claims' for the purposes of calculating experience premiums is defined in the *Workers Compensation (Insurance Premiums) Regulation 1995*, Part 3.

In summary 'cost of claims' includes:

- All payments made by the insurer in respect of the claims, including benefit payments to workers, and medical, injury management or third party service provider costs.
- The estimated cost of all future payments arising from the claims, that is calculated in accordance with WorkCover's *Claims Estimation Manual* as at the expiry or renewal date of the policy. The *Claims Estimation Manual* is available from WorkCover's website www.workcover.nsw.gov.au

The 'cost of claims' excludes

- The costs of any claim above \$150,000 (known as the 'large claim limit').
- All costs of journey and recess claims.
- Costs of interpreter services.
- The amount of any entitlement of the insurer to an input tax credit or decreasing adjustment under the *A New Tax System (Goods and Services Tax) Act 1999*.

The 'cost of claims' is also reduced by the first \$500 of the claim or, if the cost of the claim is less than \$500, that lesser amount.

6.2.4 Claims experience factors – 'F' factors

Claims experience factors, or 'F' factors, are scaling or development factors that are applied to the cost of claims amounts used in the experience premium formula. The 'F' factors are actuarially determined to ensure that the overall total basic tariff and experience premiums collected do not exceed the target average premium rate.

In general terms, 'F' factors can be considered as accounting for the claims costs that are excluded from the costs of claims used in the experience formula (see 6.2.3 above).

Before 30 June each year, 'F' factors are determined and published for:

- each year of claims costs used in the calculation of initial premiums for policies commencing in the forthcoming premium year, and
- each year of claims costs used in the hindsight experience premiums for policies commencing in the year just ended.

For 2003/04 the 'F' factors have been adjusted to offset the impact of the expanded wages definition (see *Claims Experience* on page 27).

The 'F' factors to be used in the calculation of hindsight premiums for policies commencing during 2003/04 will be determined and published before 30 June 2004.

6.3 Rules for calculating experience adjusted premiums

The Insurance Premiums Order sets out a number of principles and rules applying to the calculation of experience premiums.

6.3.1 The 'two-times' rule

Employers whose basic tariff premium does not exceed \$112,000 have their experience adjusted premium capped at twice the amount of their basic tariff premium.

For instance, a firm with a basic tariff premium of \$100,000 has their experience adjusted premium capped at \$200,000 (twice the amount of their basic tariff premium).

If the period of insurance **is less** than 12 months and the basic tariff premium for 12 months **would not have** exceeded \$112,000, the experience adjusted premium will not exceed twice the amount of that basic tariff premium.

6.3.2 Experience premiums for 'new' employers

Premiums for employers who have not been insured by a licensed WorkCover insurer for the previous two years are not subject to the claims experience adjustment. The premiums for these employers are calculated using the basic tariff premium formula, as if they were a Category B employer (excluding the excess surcharge factor).

However, this exemption does not apply to employers who were a self-insurer, or insured with a specialised insurer, during the whole or any part of the previous two years, or if they insured in another state, or if they acquired whole or part of another employer's business.

6.3.3 Claims experience of 'predecessor' employers

Where an employer has acquired all or part of another employer's business, the wages and claims costs relating to the acquired business are to be included in the calculation of the experience premium of the employer.

Effective for new or renewed policies commencing from 30 June 2003 the costs of an individual claim may be excluded from the claims costs for a predecessor if:

- the acquiring employer and predecessor are not related corporations,
- the claim was made as a direct result of the acquisition,
- the cost of claims for the predecessor is greater than twice the basic tariff premium for the acquiring employer, and
- the cost of the claim was previously included in the predecessor's premium calculation and the premium has been paid.

If a Category A employer has an entirely new operation, then their premium will initially be based on the basic tariff premium ('T'). If they are a self-insurer, their previous two years' experience as a self-insurer will be taken into account in calculating the premium.

6.3.4 Breaks in insurance

Generally, an employer's claims experience will still be used in calculating their experience premium where the employer has had a break or breaks in their workers compensation insurance coverage.

However, employers who have breaks in their insurance may apply to WorkCover NSW for a reassessment of their experience premium.

6.3.5 Change of insurer

If an employer changes insurer, the new insurer is entitled to obtain the necessary claims and wages information from the previous insurer, in order to calculate the experience premium of the employer.

6.3.6 Hindsight experience premiums where the period of cover is less than 12 months

Where the period of insurance cover is less than two years, then the hindsight experience premium is calculated using the initial experience formula (ie. the claims costs for the period of cover are not taken into account).

However, when calculating a hindsight experience premium for a period of cover of less than 12 months, the actual wages paid during the period of cover are used instead of the estimated wages.

6.4 Premium Discount Amount

For policies issued or renewed after 30 June 2001, employers may earn discounts from their workers compensation premiums for verified implementation of specified workplace safety and injury management systems and procedures. Different formulas are used to calculate the premium discount amount ('Y') for Category A employers and Category B employers.

6.4.1 Level of discounts available

Premium discounts are available under the schemes for up to five years, and are expressed as a percentage rate (or the 'PDS level').

The PDS level varies according to whether the employer is participating in the Premium Discount Scheme or the Small Business Strategy, and their year of participation (ie. whether year 1, 2 or 3).

Under the **Premium Discount Scheme**, the amount of discount an employer may earn is determined by the PDS level that their Premium Discount Adviser is authorised to verify. These levels vary according to the skills and experience of the Adviser and their success in reducing claims costs for their clients.

The maximum PDS level available in each year of the Scheme is as follows:

- Discount 1, up to a 15% discount (to a maximum of \$75,000)
- Discount 2, up to a 10% discount (to a maximum of \$50,000)
- Discount 3, up to a 5% discount (to a maximum of \$25,000)

Under the **Small Business Strategy**, all participating employers are subject to the same PDS level, as follows:

- In year 1, a 10% discount (to a maximum of \$50,000)
- In year 2, a 10% discount (to a maximum of \$50,000)
- In year 3, a 5% discount (to a maximum of \$25,000)

6.4.2 Premium discount formula

Premium discount amounts will be calculated at the start of the premium year and adjusted as necessary when the hindsight premium is calculated. In cases where the employer fails to meet the outcomes required under the relevant scheme, any premium discount amount earned must be repaid by the employer. The premium discount applies to the premium payable before the application of the dust diseases levy ('D') and any adjustment for the discount covering reduced input tax credit entitlement ('I'). Different premium discount formulas are used for Category A employers and Category B employers (see Appendix A).

6.4.3 Modified formula where 'two-times' rule applies

If the 'two-times' rule applies to a Category A employer with a policy renewed for 12 months (see 6.3.1 above) or if the basic premium **does not exceed** \$112,000 for a short term policy a different premium discount formula applies (see *Modified formula* on page 28).

6.5 Excess surcharge factor (Category B employers only)

Generally, an employer is required to pay their insurer the first \$500 (or part thereof) of the weekly benefits paid for each claim by a worker of the employer. This is commonly known as the '\$500 excess'.

Category B employers have the option of insuring against this liability. The premium for this additional insurance coverage is known as the 'excess surcharge premium' and is currently set at 3% of basic tariff premium. This is the same rate as last year.

Category A employers can not insure against the claims excess.

6.6 JobCover Placement program adjustments

Employers who employ workers who have incurred a workplace injury with a previous employer may be eligible for premium reductions and other financial benefits under WorkCover's JobCover program.

6.6.1 JobCover Placement program premium reductions

The JobCover program aims to promote the early return to work of injured workers who are no longer employed by their employer at the time they were injured.

Under the program, employers who employ a previously injured worker for 12 or more continuous months may have the wages of that worker excluded from premium calculations for the first 12 months in which they employ that worker.

As well, the costs of any workers compensation claim that occurs during their first year of employment and that relates to the injured worker's existing injury will be excluded from the cost of claims used in calculating the employer's experience-adjusted premium.

6.6.2 Other financial benefits available under the JobCover program

Under the JobCover program, an employer who employs an eligible injured worker will:

- Receive a training allowance payable for 12 weeks.
(Note: all employers in NSW are able to claim the training allowance, including self-insurers and employers insured through specialised insurers.)
- Be exempted from paying the \$500 excess if the worker makes a workers compensation claim that relates to their existing injury during their first year of employment.

For information about the JobCover Placement program, contact the WorkCover NSW Injury Management Hotline on (02) 4321 5322 or 1800 801 905.

6.7 Dust diseases levy

The dust diseases levy amount ('D') formula applies to both Category A and Category B employers but does not apply to *per capita* WICs.

In addition to the main premium, all employers pay a separate dust diseases levy at the same time as they pay their workers compensation premium. This levy goes to the Dust Diseases Board. Levy funds are used to pay compensation to workers who contract a dust disease, including asbestosis and silicosis, and to their dependants.

Each year, dust diseases rates for each WIC are actuarially determined on the basis of the dust diseases claims experience of the class. Specific work activities with a higher dust diseases risk attract a higher levy rate. The 2003/04 dust diseases levy formula is calculated by multiplying the relevant dust diseases rate by the employer's wages.

Further details can be found in the *Workers Compensation (Dust Diseases) Act* and the *Dust Diseases Notice 2003/2004*, available from the WorkCover website www.workcover.nsw.gov.au

Dust diseases rates can be found in **Appendices B and C**.

6.8 Input tax credit adjustment

This section outlines the formula for calculating component 'I' of the premium calculation formulas.

6.8.1 Eligibility for ITC adjustment

The 10% goods and services tax (GST) and other costs related to the tax system are incorporated in industry premium rates and claims experience or 'F' factors. Most employers have a 100% input tax credit (ITC) entitlement and can claim back 1/11th of their total premium payable (excluding the dust diseases levy). These employers are not eligible for an ITC adjustment on their premium payable.

Employers whose input tax credit entitlement is less than 100% are eligible for a discount on their premium payable (known as the ITC adjustment). The level of ITC adjustment ('I') varies according to the percentage of the employer's ITC entitlement. Where an employer does not notify their insurer of their ITC entitlement, their ITC entitlement is taken to be 100%.

SUMMARY OF AN EMPLOYER'S MAJOR PREMIUM-RELATED OBLIGATIONS

The following is a summary of an employer's major premium-related obligations under the *Workers Compensation Act 1987*.

1. An employer shall obtain and maintain in force, a policy of workers compensation insurance (section 155). Penalty \$55,000 or imprisonment for 6 months, or both.
2. If an employer fails to obtain, or maintain in force, a policy of insurance, the WorkCover Authority may recover from the employer double the premium that would have been payable (section 156).
3. An employer shall not supply false or misleading information to the licensed insurer and/or wilfully fail to observe the terms of the policy (section 164). Current penalty \$11,000.
4. Overdue premiums are subject to a late payment fee calculated at the rate of 1.2 per cent of the relevant amount or balance per month compounding monthly on the balance outstanding at the end of each month (section 172).
5. Records relating to wages are to be kept for at least seven years. An employer may be ordered to supply data and/or be subject to a wage audit for the past six years (section 174). Current penalty \$55,000.
6. When an inspection by an insurer or a person authorised by the Authority reveals a significant understatement of wages by an employer (ie. understated by 25 per cent or more), the insurer or Authority is entitled to recover from the employer the costs incurred by the Authority or insurer in connection with that inspection (section 174A).
7. If an employer fails to provide either a wage estimate or declaration, they may be fined either \$500 or be prosecuted up to \$2,200.
8. If requested, an employer must provide access to their Certificate of Currency. Failure to do so, or altering the Certificate of Currency, will incur penalties of \$500.
9. If an employer evaded payment of correct premium(s) by providing the licensed insurer with false or misleading information, then the licensed insurer may apply to the WorkCover Authority to recover from the employer double the evaded premium(s) (section 175).
10. An employer shall (only) pay premium(s) direct to a licensed insurer and not to an insurance broker, agent or intermediary (section 192(3)). Penalty \$5,500.
11. If the Authority is entitled to recover an amount from a corporation under section 175 (4) (even if the corporation has ceased to exist) and the amount is not recoverable from the corporation, the Authority is entitled to recover the amount from a person who was a culpable director of the corporation at the relevant time.

APPENDIX A

PREMIUM CALCULATION FORMULAS ('P')

Premium calculation formulas – 2003/04

For **Category A employers**, the 'experience-adjusted' premium payable is calculated using this formula

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

For **Category B employers**, the premium payable is calculated using this formula

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

Where:

P = total premium payable

T = basic tariff premium

S = experience adjustment factor

E = experience premium

Q = premiums adjustment contribution (there is no adjustment contribution for 2003/04, ie. Q = 0)

Y = premium discount amount

X = excess surcharge premium for Category B employers only

D = dust diseases levy

I = input tax credit (ITC) adjustment, if any, of the employer

Basic tariff premium

Basic tariff premium formula for single tariff policies

$$T = W \times R$$

Where:

W = wages paid by the employer during the period of insurance

R = percentage premium rate of the applicable WIC System class

Basic tariff premium formula for multi-tariff policies

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

Where:

W_a, W_b...W_n = each part of the wages paid by the employer that are allocated to different WICs

R_a, R_b...R_n = relevant percentage premium rates of the WICs applicable to each part of the employers' wages

Experience premium formulas ('S' and 'E')

This section outlines the formulas used to calculate components 'S' and 'E' of the experience-adjusted premium calculation formula for Category A employers.

$$((T \times (1 - S)) + (E \times S))$$

This section does not apply to Category B employers.

Experience adjustment factor – the 'S' factor

$$S = \frac{0.9 \times T}{T + 225,000}$$

Where:

S = employer's experience adjustment factor for the year of cover

T = basic tariff premium for the year of cover

225,000 = actuarially determined 'S' factor constant

The larger the employer in terms of wages, the greater the 'S' factor and the greater the weight placed on the employer's individual experience. For the very largest employers, the premium is close to 90% experience-based.

For example:

Small employer with a basic tariff premium 'T' = \$10,000

$$S = (0.9 \times T) \div (T + 225,000)$$

$$S = (0.9 \times 10,000) \div (10,000 + 225,000)$$

S = 0.0383 or 3.83% of experience premium is used

Large employer with a basic tariff premium 'T' = \$2,500,000

$$S = (0.9 \times T) \div (T + 225,000)$$

$$S = (0.9 \times 2,500,000) \div (2,500,000 + 225,000)$$

S = 0.8257 or 82.57% of experience premium is used

Experience premium formula ('E')

Experience premium formula for initial premium calculation for 2003/04

$$E = W \times \left\{ \frac{(F_{90} \times C_1) + (F_{91} \times C_2)}{W_1 + W_2} \right\}$$

Experience premium formula for hindsight premium calculation for 2003/04

$$E = W_0 \times \left\{ \frac{(F_{92} \times C_0) + (F_{93} \times C_1) + (F_{94} \times C_2)}{W_0 + W_1 + W_2} \right\}$$

Where:

W_1 & W_2 = wages for the two years prior to the year of cover

W = estimated wages for the year of cover

W_0 = actual wages for the year of cover

C_1 & C_2 = adjusted cost of claims for the two years prior to the year of cover

C_0 = adjusted cost of claims for the year of cover

F_{90} & F_{91} = claims experience factors (initial premium calculations)

F_{92} , F_{93} & F_{94} = claims experience factors (hindsight premium calculation)

Claims experience factors – 'F' factors

Hindsight experience premium 'F' factors for policies commencing during 2002/03

F_{87} = 4.7

F_{88} = 3.0

F_{89} = 2.8

Initial experience premium 'F' factors for policies commencing during 2003/04

F_{90} = 4.4

F_{91} = 2.9

Hindsight claims experience factors F_{92} , F_{93} and F_{94} for 2003/04 policies will be published before 30 June 2004.

Rules for calculating experience adjusted premiums

The *Insurance Premiums Order* sets out a number of principles and rules applying to the calculation of experience premiums.

The 'two-times' rule can be expressed in the terms of the premium calculation formula as follows:

where T does not exceed \$112,000, then $((T \times (1 - S)) + (E \times S))$ shall not exceed $2T$

Premium Discount Amount ('Y')

Different formulas are used to calculate the premium discount amount ('Y') for Category A employers and Category B employers.

Premium discount formula for Category A employers

$Y = \text{PDS level} \times ((T \times (1 - S)) + (E \times S) + Q)$

Premium discount formula for Category B employers

$Y = \text{PDS level} \times (T + (X \times T) + Q)$

Where:

The maximum amount of premium discount (Y) available is:

- (i) \$75,000 in the employer's first year of participation
- (ii) \$50,000 in the employer's second year of participation
- (iii) \$25,000 in the employer's third year of participation

PDS level = relevant level of discount earned by the employer for the policy year

T = basic tariff premium for the employer

S = experience-adjustment factor

E = experience premium

X = excess surcharge factor

Q = premiums adjustment contribution (in 2002/03, Q = 0)

Modified formula where 'two-times' rule applies

If the period of insurance is less than 12 months and the basic tariff premium for 12 months would not have exceeded \$112,000, the experience adjusted premium will not exceed twice the amount of that basic tariff premium.

For employers whose basic tariff premium ('T') does not exceed \$112,000, and whose experience-adjusted premium exceeds and is capped to twice the value of their basic tariff premium (2T), then the value of 2T replaces the experience premium ((T x (1 - S)) + (E x S)) in the above formula.

Premium discount formula for Category B employers where the 2T limit applies

$$Y = \text{PDS level} \times (2T + Q)$$

Where:

T = basic tariff premium for the employer

Q = premiums adjustment contribution (in 2003/04, Q = 0)

Excess Surcharge Factor ('X') – category B employers only

Where the employer chooses to insure against the \$500 claims excess payment, the excess surcharge factor 'X' = 0.03

Where the employer does not insure against the \$500 claims excess payment, the excess surcharge factor 'X' = 0

Dust diseases levy formula

The 2003/04 dust diseases levy formula is calculated by multiplying the relevant dust diseases levy rate by the employer's wages

$$D = \text{DD levy rate} \times W$$

Input tax credit adjustment ('I')

ITC adjustment formula for Category A employer

$$I = ((T \times (1 - S)) + (E \times S) - Y + Q) \times B\%$$

ITC adjustment formula for Category B employer

$$I = (T + (X \times T) - Y + Q) \times B\%$$

Where:

T = basic tariff premium

S = experience adjustment factor

E = experience premium

X = excess surcharge factor

Y = premium discount amount, if any

Q = premiums adjustment contribution (for 2003/04, Q = 0)

B% = percentage rate specified in the following Table One, that corresponds to the range of ITC entitlement that the employer has notified to the insurer

Table One

Column 1 Input Tax Credit Entitlement	Column 2 B
>90-≥100%	Nil
>80-≥90%	0.6%
>70-≥80%	1.2%
>60-≥70%	1.8%
>50-≥60%	2.4%
>40-≥50%	3.0%
>30-≥40%	3.6%
>20-≥30%	4.2%
>10-≥20%	4.8%
>0%-≥10%	5.4%
0%	6.0%

EXAMPLE CALCULATION CATEGORY A EMPLOYER 2003/2004 PREMIUM YEAR

1. Initial premium calculation 'XYZ Pty Ltd'

Estimated wages for the forthcoming year of cover (2003/04) amount to \$420,000 and the premium discount level is 10%. (For the simplicity of these illustrations, it is assumed that XYZ Pty Ltd has only one tariff classification and the period of cover is 12 months). The calculation may vary due to rounding.

The industry premium rate is 4.44%. The policy falls due for renewal on 30 June 2003.

Historical Data

	2002/2003	2001/2002
Wages	\$290,000 (W ₁)	\$275,000 (W ₂)
Claims Experience Factors	F ₉₀ = 4.4	F ₉₁ = 2.9
Claims Experience	1 claim for \$47,000 (C ₁)*	1 claim for \$20 (C ₂)*

* Note: The first \$500 of the claim has been deducted.

Premium calculation formula – Category A employer

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

Where:

P = total premium payable

T = basic tariff premium

S = experience adjustment factor

E = experience premium

Q = premiums adjustment contribution (there is no adjustment contribution for 2002/03, ie. Q = 0)

Y = premium discount amount

X = excess surcharge premium for Category B employers only

D = dust diseases levy

I = input tax credit (ITC) adjustment, if any, of the employer

Basic tariff premium (T)

$$T = (W_a \times R_a) + (W_b \times R_b) + \dots$$

$$T = \$420,000 \times .0444$$

$$T = \$18,648.00$$

Experience adjustment factor (S)

$$S = \frac{0.9 \times T}{T + 225,000}$$

$$S = \frac{0.9 \times \$18,648}{\$18,648 + 225,000}$$

$$S = 0.0689$$

This employer's experience adjustment factor 'S' means that 6.89% of its experience premium will form part of its total experience-adjusted premium, with the remaining 93.11% of the premium being derived from the basic tariff premium.

Experience premium formula (E)

$$E = W \times \left\{ \frac{(F_{90} \times C_1) + (F_{91} \times C_2)}{W_1 + W_2} \right\}$$

$$E = \$420,000 \times \left\{ \frac{(4.4 \times \$47,000) + (2.9 \times \$20)}{\$290,000 + \$275,000} \right\}$$

$$E = \$153,770.50$$

Premiums adjustment contribution (Q)

For 2003/04 assume a premium adjustment contribution of 0.

Therefore, Q = 0

Premium discount amount (Y)

Assume a premium discount level of 10%.

$$Y = \text{PDS level} \times ((T \times (1 - S)) + (E \times S) + Q)$$

$$Y = 10\% \times ((\$18,648 \times (1 - 0.0689)) + (\$153,770.50 \times 0.0689) + 0)$$

$$Y = \$2,795.79$$

Dust diseases levy (D)

The 2002/03 dust diseases levy rate for employer XYZ is 0.025% of wages.

$$D = \text{DD levy rate} \times W$$

$$D = 0.025\% \times \$420,000$$

$$D = \$105.00$$

Input tax credit adjustment (I)

For 2003/04, assume an input tax credit adjustment of 100%.

Therefore, $I = 0$

Initial premium formula (P)

The calculation of the initial premium payable for 2003/04 is as follows:

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

$$P = ((\$18,648.00 \times (1 - 0.0689)) + (\$153,770.50 \times 0.0689)) + 0 - \$2,795.79 + \$105.00 - 0$$

$$P = \$25,267.15$$

2. Final (hindsight) premium calculation for the 2003/04 policy period

Assuming the data remains the same as for the initial premium except:

- (a) the 2002/03 claims experience has developed a further 12 months and the cost of the 2002/03 claim that was estimated at \$47,000 as at 30 June 2003, is now estimated at \$57,000 at 30 June 2004,
- (b) the final monetary value of the wages for 2003/04 changed from the earlier estimate of \$420,000 to an actual declared amount of \$435,000, and
- (c) the cost of claims in 2003/04 is \$ 9,700 (ie. CO).

Basic tariff premium (T)

$$T = (W_a \times R_a) + (W_b \times R_b) + \dots$$

$$T = \$435,000 \times 0.0444 = \$19,314$$

Note that T is about 3.5% higher than the initial estimate. This is because the actual wages for the policy period was higher than the initial estimate. This occurs for many reasons including hiring of additional staff and pay increases.

Experience adjustment factor (S)

$$S = \frac{0.9 \times \$19,314}{\$19,314 + 225,000}$$

$$S = 0.0711$$

Experience premium

Different formulas and 'F' factors apply, depending upon whether the period of insurance is 12 months, or less than 12 months.

- Where the period is less than 12 months, the hindsight experience premium calculation uses the claims experience and wages during the two 12 month periods immediately preceding the commencement of the period of insurance (as does the initial calculation). However, the net cost of claims incurred in those prior periods is determined as at the expiry date of the period of insurance for which the adjustment calculation is being performed.
- Where the period is 12 months, the hindsight experience premium calculation uses the claims experience and wages during the three, 12-month periods preceding the expiry date of the period of insurance (ie. including the claims experience and wages of the period just concluded). The net cost of claims incurred in each period is determined as at the expiry date of the period of insurance for which the adjustment calculation is being performed.

If period of cover is less than 12 months

C₁ and C₂ are now valued as at the end of the period of cover. The values of the 'F' factors are as follows:

$$F_{90} = 4.4 \text{ and } F_{91} = 2.9$$

$$E = \$435,000 \times \left\{ \frac{(F_{90} \times C_1) + (F_{91} \times C_2)}{W_1 + W_2} \right\}$$

$$E = \$435,000 \times \left\{ \frac{(4.4 \times \$57,000) + (2.9 \times \$20)}{\$290,000 + \$275,000} \right\}$$

$$E = \$193,138.46$$

Note that where the period of cover is less than 12 months, the experience premium calculated at the end of the period of insurance does not take into account the claims experience of the period just concluded.

Premiums adjustment contribution (Q)

For 2003/04, assume a premiums adjustment contribution of 0.

$$\text{Therefore, } Q = 0$$

Premium discount amount (Y)

Assume a premium discount level of 10%.

$$Y = \text{PDS level} \times ((T \times (1 - S)) + (E \times S) + Q)$$

$$Y = 10\% \times ((\$19,314 \times (1 - 0.0711)) + (\$193,138.46 \times 0.0711) + 0)$$

$$Y = \$3,167.29$$

Dust diseases levy (D)

$$D = \text{DD levy rate} \times W$$

$$D = 0.025\% \times \$435,000$$

$$D = \$108.75$$

Input tax credit adjustment (I)

For 2003/04, assume an input tax credit adjustment of 100%.

Therefore, $I = 0$

Hindsight premium formula

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

$$P = ((\$19,314 \times (1 - 0.0711)) + (\$193,138.46 \times 0.0711)) - \$3,167.29 + \$108.75$$

$$P = \$28,614.37$$

Therefore, the outstanding balance of the premium payable by this employer is \$3,347.22 (ie. \$28,614.37 hindsight premium – \$25,267.15 initial premium).

If period of cover is not less than 12 months

If the period of insurance is the full 12 months, then the claims experience of the year of cover (ie. C_0) is now included in the formula. C_0 , C_1 and C_2 are now valued as at the end of the year of cover (ie. as at end of the 2003/04 year of cover).

The 'F' factors used in this experience premium calculation are F_{92} , F_{93} and F_{94} . These are not expected to be published until June 2004. For illustrative purposes only, it is assumed that the hindsight 'F' factors for the 2003/04 year will be the same as those for the 2002/03 year: 4.7, 3 and 2.8 respectively.

$$E = \$435,000 \times \left\{ \frac{(F_{87} \times \$9,700) + (F_{88} \times \$57,000) + (F_{89} \times \$20)}{\$435,000 + \$290,000 + \$275,000} \right\}$$

$$E = \$435,000 \times \left\{ \frac{(4.7 \times \$9,700) + (3.0 \times \$57,000) + (2.8 \times \$20)}{\$430,000 + \$290,000 + \$275,000} \right\}$$

$$E = \$94,241.01$$

Premiums adjustment contribution (Q)

For 2003/04, assume a premiums adjustment contribution of 0.

Therefore, $Q = 0$

Premium discount amount (Y)

Assume a premium discount level of 10%.

$$Y = \text{PDS level} \times ((T \times (1 - S)) + (E \times S) + Q)$$

$$Y = 10\% \times ((\$19,314 \times (1 - 0.0711)) + (\$94,241.01 \times 0.0711) + 0)$$

$$Y = \$2,464.13$$

Dust diseases levy (D)

$$D = \text{DD levy rate} \times W$$

$$D = 0.025\% \times \$435,000$$

$$D = \$108.75$$

Input tax credit adjustment (I)

For 2003/04, assume an input tax credit adjustment of 100%.

Therefore, $I = 0$

Hindsight premium formula

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

$$P = ((\$19,314 \times (1-0.0711)) + (\$ 94,241.01 \times 0.0711)) - \$2,464.13 + \$108.75 + 0 - 0$$

$$P = \$22,285.93$$

The adjustment premium assessed in this case would therefore be a refund of **\$2,981.22** (ie. \$22,285.93 hindsight premium – \$25,267.15 initial premium).

APPENDIX B

WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
A	AGRICULTURE, FORESTRY AND FISHING (DIVISION)		
1	AGRICULTURE (SUBDIVISION)		
11	Horticulture and Fruit Growing (Group)		
011100	Plant Nurseries	5.90%	0.05%
011200	Cut Flower and Flower Seed Growing	6.53%	0.05%
011300	Vegetable Growing	6.59%	0.05%
011400	Grape Growing	6.46%	0.05%
011500	Apple and Pear Growing	6.72%	0.05%
011600	Stone Fruit Growing	6.66%	0.05%
011700	Kiwi Fruit Growing	6.73%	0.05%
011900	Fruit Growing nec (not elsewhere specified)	6.90%	0.05%
12	Grain, Sheep and Beef Cattle Farming		
012100	Grain Growing	9.05%	0.05%
012200	Combined Grain Growing, Sheep Farming and Beef Cattle Farming	10.21%	0.05%
012300	Sheep-Beef Cattle Farming	9.85%	0.05%
012400	Sheep Farming	11.51%	0.05%
012510	Beef Cattle Farming	9.43%	0.05%
012520	Beef Cattle Feedlots	9.08%	0.05%
13	Dairy Cattle Farming		
013000	Dairy Cattle Farming	8.49%	0.025%
14	Poultry Farming		
014100	Poultry Farming (Meat)	8.54%	0.05%
014200	Poultry Farming (Eggs)	8.54%	0.05%
15	Other Livestock Farming		
015100	Pig Farming	8.37%	0.025%
015200	Horse Farming	8.37%	0.025%
015300	Deer Farming	8.37%	0.025%
015900	Other Livestock Farming nec	8.37%	0.025%
16	Other Crop Growing		
016100	Sugar Cane Growing	8.03%	0.025%
016200	Cotton Growing	7.52%	0.025%
016900	Other Crop and Plant Growing nec	7.85%	0.025%
2	SERVICES TO AGRICULTURE; HUNTING AND TRAPPING		
21	Services to Agriculture		
021100	Cotton Ginning	6.35%	0.075%
021200	Shearing Services	11.64%	0.075%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
021300	Aerial Agricultural Services	7.65%	0.075%
021910	Services to Livestock Farming nec	9.39%	0.075%
021920	Services to Crop Farming nec	8.74%	0.075%
021930	Services to Fruit and Vegetable Growing nec	7.09%	0.075%
021940	Agricultural Land Clearing and Fencing Services	8.35%	0.075%
021950	Other Services to Agriculture nec	1.38%	0.075%
021960	Pet Boarding and Kennels nec	1.38%	0.075%
22	Hunting and Trapping		
022000	Hunting and Trapping	8.75%	0.025%
3	FORESTRY AND LOGGING		
30	Forestry and Logging		
030100	Forestry	9.21%	0.025%
030210	Softwood Timber Plantation Logging	11.42%	0.025%
030220	Hardwood and Other Timber Logging	13.46%	0.025%
030300	Services to Forestry	8.97%	0.025%
4	COMMERCIAL FISHING		
41	Marine Fishing		
041100	Rock Lobster Fishing	13.07%	0.165%
041200	Prawn Fishing	13.46%	0.165%
041300	Finfish Trawling	13.06%	0.165%
041400	Squid Jigging	13.10%	0.165%
041500	Line Fishing	12.83%	0.165%
041900	Marine Fishing nec	13.18%	0.165%
42	Aquaculture		
042000	Aquaculture	8.26%	0.025%
B	MINING		
11	COAL MINING		
110	Coal Mining		
110100	Coal Mining – Underground	7.45%	0.075%
110200	Coal Mining – Surface	6.89%	0.025%
12	OIL AND GAS EXTRACTION		
120	Oil and Gas Extraction		
120000	Oil and Gas Extraction	6.65%	0.050%
13	METAL ORE MINING		
131	Metal Ore Mining		
131100	Iron Ore Mining	4.88%	0.28%
131200	Copper Ore Mining – Underground	9.93%	0.28%
131300	Copper Ore Mining – Surface	4.88%	0.28%
131410	Gold Ore Mining – Underground	9.91%	0.28%
131420	Gold Ore Mining – Surface	5.25%	0.28%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
131500	Mineral Sand Mining	6.98%	0.28%
131610	Nickel Ore Mining – Underground	9.93%	0.28%
131620	Nickel Ore Mining – Surface	5.60%	0.28%
131710	Silver-Lead-Zinc Ore Mining – Underground	9.91%	0.28%
131720	Silver-Lead-Zinc Ore Mining – Surface	5.26%	0.28%
131910	Other Metal Ore Mining nec – Underground	9.91%	0.28%
131920	Other Metal Ore Mining nec – Surface	5.60%	0.28%
14	OTHER MINING		
141	Construction Material Mining		
141100	Gravel and Sand Quarrying	6.34%	0.165%
141900	Construction Material Mining nec	5.96%	0.165%
142	Other Mining		
142010	Other Mining nec – Underground	9.91%	0.165%
142020	Other Mining nec – Surface	5.60%	0.165%
15	SERVICES TO MINING		
151	Exploration		
151100	Petroleum Exploration (Own Account)	4.14%	0.075%
151200	Petroleum Exploration Services	3.61%	0.075%
151300	Mineral Exploration (Own Account)	4.12%	0.075%
151400	Mineral Exploration Services	6.82%	0.075%
152	Other Mining Services		
152000	Other Mining Services	9.91%	0.075%
C	MANUFACTURING		
21	FOOD, BEVERAGE AND TOBACCO MANUFACTURING		
211	Meat and Meat Product Manufacturing		
211110	Abattoirs	13.38%	0.075%
211120	Meat Packing and Freezing	10.91%	0.075%
211130	Meat Processing	7.42%	0.075%
211140	Animal By-product Processing nec	3.69%	0.075%
211210	Poultry Abattoirs	11.44%	0.075%
211220	Poultry Meat Processing	7.42%	0.075%
211300	Bacon, Ham and Smallgood Manufacturing	7.42%	0.075%
212	Dairy Product Manufacturing		
212100	Milk and Cream Processing	5.98%	0.05%
212200	Ice Cream Manufacturing	5.98%	0.05%
212900	Dairy Product Manufacturing nec	5.98%	0.05%
213	Fruit and Vegetable Processing		
213000	Fruit and Vegetable Processing	6.20%	0.05%
214	Oil and Fat Manufacturing		
214000	Oil and Fat Manufacturing	6.07%	0.05%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
215	Flour Mill and Cereal Food Manufacturing		
215100	Flour Mill Product Manufacturing	4.25%	0.05%
215200	Cereal Food and Baking Mix Manufacturing	4.58%	0.05%
216	Bakery Product Manufacturing		
216100	Bread Manufacturing	5.99%	0.075%
216200	Cake and Pastry Manufacturing	6.00%	0.075%
216300	Biscuit Manufacturing	3.69%	0.075%
217	Other Food Manufacturing		
217100	Sugar Manufacturing	5.27%	0.165%
217200	Confectionery Manufacturing	5.26%	0.165%
217300	Seafood Processing	5.44%	0.165%
217400	Prepared Animal and Bird Feed Manufacturing	5.59%	0.165%
217900	Food Manufacturing nec	5.39%	0.165%
218	Beverage and Malt Manufacturing		
218100	Soft Drink, Cordial and Syrup Manufacturing	3.89%	0.11%
218200	Beer and Malt Manufacturing	3.98%	0.11%
218300	Wine Manufacturing	4.63%	0.11%
218400	Spirit Manufacturing	3.54%	0.11%
219	Tobacco Product Manufacturing		
219000	Tobacco Product Manufacturing	1.98%	0.025%
22	TEXTILE, CLOTHING, FOOTWEAR AND LEATHER MANUFACTURING		
221	Textile Fibre, Yarn and Woven Fabric Manufacturing		
221100	Wool Scouring	6.71%	0.28%
221200	Synthetic Fibre Textile Manufacturing	6.45%	0.28%
221300	Cotton Textile Manufacturing	6.71%	0.28%
221400	Wool Textile Manufacturing	6.71%	0.28%
221500	Textile Finishing	6.71%	0.28%
222	Textile Product Manufacturing		
222110	Made-up Textile Product Manufacturing	5.26%	0.075%
222120	Furniture Upholstery and Covers Manufacturing	4.29%	0.025%
222130	Non-canvas Textile Blind and Awning Manufacturing	4.05%	0.025%
222200	Textile Floor Covering Manufacturing	4.92%	0.075%
222300	Rope, Cordage and Twine Manufacturing	5.15%	0.025%
222900	Other Textile Product Manufacturing nec	4.96%	0.025%
223	Knitting Mills		
223100	Hosiery Manufacturing	5.05%	0.05%
223200	Cardigan and Pullover Manufacturing	5.20%	0.05%
223900	Knitting Mill Product Manufacturing nec	5.30%	0.05%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
224	Clothing Manufacturing		
224100	Men's and Women's Clothing Manufacturing	4.87%	0.165%
224200	Tailoring and Dress-making	4.87%	0.165%
224300	Sleepwear, Underwear and Baby Clothing Manufacturing	4.87%	0.165%
224900	Other Clothing Manufacturing nec	4.96%	0.075%
225	Footwear Manufacturing		
225000	Footwear Manufacturing	5.86%	0.075%
226	Leather and Leather Product Manufacturing		
226100	Leather Tanning and Fur Dressing	8.47%	0.05%
226200	Leather and Leather Substitute Product Manufacturing	6.02%	0.05%
23	WOOD AND PAPER PRODUCT MANUFACTURING		
231	Log Sawmilling and Timber Dressing		
231100	Log Sawmilling	12.61%	0.05%
231200	Wood Chipping	11.75%	0.05%
231300	Timber Resawing and Dressing	9.81%	0.05%
232	Other Wood Product Manufacturing		
232100	Plywood and Veneer Manufacturing	6.67%	0.11%
232200	Fabricated Wood Manufacturing	6.54%	0.11%
232300	Wooden Structural Component Manufacturing	6.70%	0.11%
232910	Wooden Blind Manufacturing	4.24%	0.11%
232920	Other Wood Product Manufacturing nec	6.66%	0.11%
233	Paper and Paper Product Manufacturing		
233100	Pulp, Paper and Paperboard Manufacturing	4.55%	0.11%
233200	Solid Paperboard Container Manufacturing	3.74%	0.11%
233300	Corrugated Paperboard Container Manufacturing	4.96%	0.11%
233400	Paper Bag and Sack Manufacturing	4.25%	0.11%
233900	Other Paper Product Manufacturing nec	3.97%	0.11%
24	PRINTING, PUBLISHING AND RECORDED MEDIA		
241	Printing and Services to Printing		
241100	Paper Stationery Manufacturing	2.87%	0.11%
241210	Printing	2.87%	0.11%
241220	Newspaper Printing	2.04%	0.025%
241310	Printing Trade Services	2.87%	0.11%
241320	Services to Printing and Publishing nec	1.21%	0.025%
242	Publishing		
242100	Newspaper Publishing	0.79%	0.025%
242200	Other Periodical Publishing	0.79%	0.025%
242300	Book and Other Publishing	0.79%	0.025%
243	Recorded Media Manufacturing and Publishing		
243000	Recorded Media Manufacturing and Publishing	1.21%	0.025%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
25	PETROLEUM, COAL, CHEMICAL AND ASSOCIATED PRODUCT MANUFACTURE		
251	Petroleum Refining		
251000	Petroleum Refining	2.11%	0.28%
252	Petroleum and Coal Product Manufacturing nec		
252000	Petroleum and Coal Product Manufacturing nec	2.97%	0.05%
253	Basic Chemical Manufacturing		
253100	Fertiliser Manufacturing	3.89%	0.05%
253200	Industrial Gas Manufacturing	2.79%	0.05%
253300	Synthetic Resin Manufacturing	3.66%	0.05%
253400	Organic Industrial Chemical Manufacturing nec	3.34%	0.05%
253500	Inorganic Industrial Chemical Manufacturing nec	2.53%	0.05%
254	Other Chemical Product Manufacturing		
254100	Explosive Manufacturing	2.67%	0.165%
254200	Paint Manufacturing	3.31%	0.165%
254300	Medicinal and Pharmaceutical Product Manufacturing	2.11%	0.165%
254400	Pesticide Manufacturing	2.74%	0.165%
254500	Soap and Other Detergent Manufacturing	3.35%	0.165%
254600	Cosmetic and Toiletry Preparation Manufacturing	3.20%	0.165%
254700	Ink Manufacturing	2.77%	0.165%
254900	Other Chemical Product Manufacturing nec	2.62%	0.165%
255	Rubber Product Manufacturing		
255100	Rubber Tyre Manufacturing	9.08%	0.5%
255900	Other Rubber Product Manufacturing nec	6.92%	0.5%
256	Plastic Product Manufacturing		
256100	Plastic Blow Moulded Product Manufacturing	5.11%	0.05%
256200	Plastic Extruded Product Manufacturing	5.11%	0.05%
256300	Plastic Bag and Film Manufacturing	5.34%	0.05%
256400	Plastic Product, Rigid Fibre Reinforced, Manufacturing	5.34%	0.05%
256500	Plastic Foam Product Manufacturing	5.31%	0.05%
256600	Plastic Injection Moulded Product Manufacturing	5.23%	0.05%
26	NON-METALLIC MINERAL PRODUCT MANUFACTURING		
261	Glass and Glass Product Manufacturing		
261000	Glass and Glass Product Manufacturing	5.52%	0.05%
262	Ceramic Product Manufacturing		
262100	Clay Brick Manufacturing	7.03%	0.28%
262200	Ceramic Product Manufacturing	7.86%	0.28%
262300	Ceramic Tile and Pipe Manufacturing	6.98%	0.28%
262900	Other Ceramic Product Manufacturing nec	6.76%	0.28%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
263	Cement, Lime, Plaster and Concrete Product Manufacturing		
263100	Cement and Lime Manufacturing	5.84%	0.165%
263210	Fibro-Cement Sheeting Manufacturing	6.12%	1.25%
263220	Plaster Product Manufacturing	6.15%	0.165%
263300	Concrete Slurry Manufacturing	6.37%	0.165%
263400	Concrete Pipe and Box Culvert Manufacturing	7.27%	0.165%
263510	Terrazzo Manufacturing	6.87%	0.165%
263520	Concrete Product Manufacturing nec	7.87%	0.165%
264	Non-Metallic Mineral Product Manufacturing nec		
264010	Fibreglass Insulation Products Manufacturing	6.12%	0.165%
264020	Non-Metallic Mineral Product Manufacturing nec	8.54%	0.165%
27	METAL PRODUCT MANUFACTURING		
271	Iron and Steel Manufacturing		
271100	Basic Iron and Steel Manufacturing	6.76%	0.28%
271200	Iron and Steel Casting and Forging	6.18%	0.28%
271300	Steel Pipe and Tube Manufacturing	6.39%	0.28%
272	Basic Non-Ferrous Metal Manufacturing		
272100	Alumina Production	4.58%	0.05%
272200	Aluminium Smelting	5.25%	0.05%
272300	Copper, Silver, Lead and Zinc Smelting, Refining	5.26%	0.05%
272900	Basic Non-Ferrous Metal Manufacturing nec	5.26%	0.05%
273	Non-Ferrous Basic Metal Product Manufacturing		
273100	Aluminium Rolling, Drawing, Extruding	6.61%	0.165%
273200	Non-Ferrous Metal Rolling, Drawing, Extruding nec	6.97%	0.165%
273300	Non-Ferrous Metal Casting	5.60%	0.165%
274	Structural Metal Product Manufacturing		
274100	Structural Steel Fabricating	9.03%	0.11%
274200	Architectural Aluminium Product Manufacturing	6.35%	0.11%
274900	Structural Metal Product Manufacturing nec	8.02%	0.11%
275	Sheet Metal Product Manufacturing		
275100	Metal Container Manufacturing	5.97%	0.025%
275900	Sheet Metal Product Manufacturing nec	6.65%	0.11%
276	Fabricated Metal Product Manufacturing		
276100	Hand Tool and General Hardware Manufacturing	6.45%	0.165%
276200	Spring and Wire Product Manufacturing	6.45%	0.165%
276300	Nut, Bolt, Screw and Rivet Manufacturing	6.43%	0.165%
276400	Metal Coating and Finishing	6.45%	0.165%
276500	Non-Ferrous Pipe Fitting Manufacturing	6.94%	0.165%
276900	Fabricated Metal Product Manufacturing nec	7.94%	0.165%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
28	MACHINERY AND EQUIPMENT MANUFACTURING		
281	Motor Vehicle and Part Manufacturing		
281100	Motor Vehicle Manufacturing	5.40%	0.11%
281200	Motor Vehicle Body Manufacturing	7.84%	0.11%
281300	Automotive Electrical and Instrument Manufacturing	5.29%	0.11%
281900	Automotive Component Manufacturing nec	4.54%	0.11%
282	Other Transport Equipment Manufacturing		
282100	Shipbuilding	7.09%	0.5%
282210	Boatbuilding	7.11%	0.165%
282220	Boat Repairing	4.27%	0.165%
282300	Railway Equipment Manufacturing	3.75%	0.5%
282400	Aircraft Manufacturing	3.39%	0.165%
282900	Transport Equipment Manufacturing nec	4.54%	0.165%
283	Photographic and Scientific Equipment Manufacturing		
283100	Photographic and Optical Good Manufacturing	1.87%	0.025%
283200	Medical and Surgical Equipment Manufacturing	2.05%	0.025%
283900	Professional and Scientific Equipment Manufacturing nec	1.71%	0.025%
284	Electronic Equipment Manufacturing		
284100	Computer and Business Machine Manufacturing	2.03%	0.025%
284200	Telecommunication, Broadcasting and Transceiving Equipment Manufacturing	1.94%	0.025%
284900	Other Electronic Equipment Manufacturing nec	1.71%	0.025%
285	Electrical Equipment and Appliance Manufacturing		
285100	Household Appliance Manufacturing	4.81%	0.11%
285200	Electrical Cable and Wire Manufacturing	3.92%	0.11%
285300	Battery Manufacturing	3.69%	0.11%
285400	Electric Light and Sign Manufacturing	4.90%	0.11%
285900	Other Electrical Equipment Manufacturing nec	4.20%	0.11%
286	Industrial Machinery and Equipment Manufacturing		
286100	Agricultural Machinery Manufacturing	4.31%	0.11%
286200	Mining and Construction Machinery Manufacturing	4.90%	0.11%
286300	Food Processing Machinery Manufacturing	4.38%	0.11%
286410	Machine Tool and Part Manufacturing	4.50%	0.11%
286420	Metal Dies, Cutting, Sinking Manufacture and Repair	3.12%	0.11%
286500	Lifting and Material Handling Equipment Manufacturing	3.93%	0.11%
286600	Pump and Compressor Manufacturing	3.83%	0.11%
286700	Commercial Space Heating and Cooling Equipment Manufacturing	4.65%	0.11%
286900	Industrial Machinery and Equipment Manufacturing nec	4.50%	0.11%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
29	OTHER MANUFACTURING		
291	Prefabricated Building Manufacturing		
291100	Prefabricated Metal Building Manufacturing	6.06%	0.11%
291900	Prefabricated Building Manufacturing nec	6.02%	0.11%
292	Furniture Manufacturing		
292100	Wooden Furniture and Upholstered Seat Manufacturing	6.50%	0.05%
292200	Sheet Metal Furniture Manufacturing	6.46%	0.05%
292300	Mattress Manufacturing (Except Rubber)	6.45%	0.05%
292900	Furniture Manufacturing nec	6.40%	0.05%
294	Other Manufacturing		
294100	Jewellery and Silverware Manufacturing	2.10%	0.05%
294200	Toy and Sporting Good Manufacturing	4.79%	0.05%
294900	Manufacturing nec	4.40%	0.05%
D	ELECTRICITY, GAS AND WATER SUPPLY		
36	ELECTRICITY AND GAS SUPPLY		
361	Electricity Supply		
361000	Electricity Supply	2.98%	0.28%
362	Gas Supply		
362000	Gas Supply	2.79%	0.28%
37	WATER SUPPLY, SEWERAGE AND DRAINAGE SERVICES		
370	Water Supply, Sewerage and Drainage Services		
370100	Water Supply	3.89%	0.28%
370200	Sewerage and Drainage Services	4.25%	0.28%
E	CONSTRUCTION		
41	GENERAL CONSTRUCTION		
411	Building Construction		
411100	House Construction	9.02%	0.28%
411200	Residential Building Construction nec	7.92%	0.28%
411300	Non-Residential Building Construction	7.58%	0.28%
412	Non-Building Construction		
412100	Road and Bridge Construction	6.18%	0.05%
412200	Non-Building Construction nec	6.52%	0.11%
42	Construction Trade Services		
421	Site Preparation Services		
421010	Demolition	11.69%	0.165%
421020	Site Preparation Services	7.44%	0.165%
422	Building Structure Services		
422110	Concrete Construction Services	13.46%	0.165%
422120	Concrete Paving Services	9.71%	0.165%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
422200	Bricklaying Services	13.46%	0.165%
422300	Roofing Services	13.07%	0.165%
422400	Structural Steel Erection Services	10.45%	0.165%
423	Installation Trade Services		
423100	Plumbing Services	5.56%	0.165%
423200	Electrical Services	3.47%	0.165%
423300	Air Conditioning and Heating Services	4.52%	0.165%
423400	Telecommunication, Alarm and Security System Installation Services	2.10%	0.165%
424	Building Completion Services		
424110	Cement Rendering and Plastering	13.09%	0.165%
424120	Plasterboard and Decorative Plaster Fixing	9.81%	0.11%
424200	Carpentry Services	12.47%	0.28%
424300	Tiling and Carpeting Services	10.49%	0.165%
424400	Painting and Decorating Services	11.91%	0.11%
424510	Aluminium Door and Window Installation	6.45%	0.11%
424520	Glazing Services	6.98%	0.11%
425	Other Construction Services		
425100	Landscaping Services	6.75%	0.075%
425910	Scaffolding Services	10.94%	0.11%
425920	Exterior/ Interior Blind and Awning Installation Services	6.45%	0.11%
425930	Building Exterior Cleaning and Maintenance Services	9.81%	0.11%
425940	Construction Services nec	7.71%	0.165%
F	WHOLESALE		
45	BASIC MATERIAL WHOLESALING		
451	Farm Produce Wholesaling		
451100	Wool Wholesaling	4.00%	0.05%
451200	Cereal Grain Wholesaling	4.23%	0.05%
451900	Farm Produce and Supplies Wholesaling nec	3.69%	0.05%
452	Mineral, Metal and Chemical Wholesaling		
452100	Petroleum Product Wholesaling	2.87%	0.05%
452200	Metal and Mineral Wholesaling	5.45%	0.05%
452300	Chemical Wholesaling	2.28%	0.05%
453	Builders Supplies Wholesaling		
453100	Timber Wholesaling	5.70%	0.05%
453900	Building Supplies Wholesaling nec	3.99%	0.05%
46	MACHINERY AND MOTOR VEHICLE WHOLESALING		
461	Machinery and Equipment Wholesaling		
461100	Farm and Construction Machinery Wholesaling	2.94%	0.025%
461200	Professional Equipment Wholesaling	0.89%	0.025%
461300	Computer Wholesaling	0.44%	0.025%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
461400	Business Machine Wholesaling nec	0.79%	0.025%
461500	Electrical and Electronic Equipment Wholesaling nec	1.31%	0.025%
461900	Machinery and Equipment Wholesaling nec	2.62%	0.025%
462	Motor Vehicle Wholesaling		
462100	Car Wholesaling	2.19%	0.025%
462200	Commercial Vehicle Wholesaling	2.36%	0.025%
462300	Motor Vehicle New or Used Part Dealing	2.62%	0.025%
462400	Motor Vehicle Dismantling	3.22%	0.025%
47	PERSONAL AND HOUSEHOLD GOOD WHOLESALING		
471	Food, Drink and Tobacco Wholesaling		
471100	Meat Wholesaling	5.88%	0.025%
471200	Poultry and Smallgood Wholesaling	5.29%	0.025%
471300	Dairy Produce Wholesaling	5.28%	0.025%
471400	Fish Wholesaling	5.38%	0.025%
471500	Fruit and Vegetable Wholesaling	5.01%	0.025%
471600	Confectionery and Soft Drink Wholesaling	5.07%	0.025%
471700	Liquor Wholesaling	2.40%	0.025%
471800	Tobacco Product Wholesaling	3.69%	0.025%
471900	Grocery Wholesaling nec	5.82%	0.025%
472	Textile, Clothing and Footwear Wholesaling		
472100	Textile Product Wholesaling	2.37%	0.025%
472200	Clothing Wholesaling	2.17%	0.025%
472300	Footwear Wholesaling	2.06%	0.025%
473	Household Good Wholesaling		
473100	Household Appliance Wholesaling	2.21%	0.025%
473200	Furniture Wholesaling	3.69%	0.025%
473300	Floor Covering Wholesaling	2.65%	0.025%
473900	Household Good Wholesaling nec	2.50%	0.025%
479	Other Wholesaling		
479100	Photographic Equipment Wholesaling	1.60%	0.025%
479200	Jewellery and Watch Wholesaling	1.58%	0.025%
479300	Toy and Sporting Good Wholesaling	1.96%	0.025%
479400	Book and Magazine Wholesaling	2.02%	0.025%
479500	Paper Product Wholesaling	2.24%	0.025%
479600	Pharmaceutical and Toiletry Wholesaling	1.96%	0.025%
479910	Wholesaling nec	2.87%	0.025%
479920	Wholesale Trade Agent – No Goods Handling	0.84%	0.025%
G	RETAIL TRADE		
51	FOOD RETAILING		
511	Supermarket and Grocery Stores		
511000	Supermarket and Grocery Stores	4.87%	0.025%

The detailed description for each WIC is set out in the Insurance Premiums Order 2003/2004.

WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
512	Specialised Food Retailing		
512100	Fresh Meat, Fish and Poultry Retailing	5.96%	0.05%
512200	Fruit and Vegetable Retailing	4.87%	0.05%
512300	Liquor Retailing	4.48%	0.05%
512400	Bread and Cake Retailing	4.78%	0.05%
512500	Takeaway Food Retailing	4.13%	0.05%
512600	Milk Vending	5.34%	0.05%
512900	Specialised Food Retailing nec	4.74%	0.05%
52	PERSONAL AND HOUSEHOLD GOOD RETAILING		
521	Department Stores		
521000	Department Stores	2.95%	0.025%
522	Clothing and Soft Good Retailing		
522100	Clothing Retailing	2.55%	0.025%
522200	Footwear Retailing	2.55%	0.025%
522300	Fabric and Other Soft Good Retailing	2.59%	0.025%
523	Furniture, Houseware and Appliance Retailing		
523100	Furniture Retailing	3.61%	0.05%
523200	Floor Covering Retailing	3.15%	0.05%
523300	Domestic Hardware and Houseware Retailing	3.84%	0.05%
523400	Domestic Appliance Retailing	0.79%	0.05%
523500	Recorded Music Retailing	2.55%	0.05%
524	Recreational Good Retailing		
524100	Sport and Camping Equipment Retailing	2.55%	0.025%
524200	Toy and Game Retailing	2.55%	0.025%
524300	Newspaper, Book and Stationery Retailing	2.55%	0.025%
524400	Photographic Equipment Retailing	1.56%	0.025%
524500	Marine Equipment Retailing	1.92%	0.025%
525	Other Personal and Household Good Retailing		
525100	Pharmaceutical, Cosmetic and Toiletry Retailing	2.55%	0.05%
525200	Antique and Used Good Retailing	3.00%	0.05%
525300	Garden Equipment Retailing	3.91%	0.05%
525400	Flower Retailing	2.94%	0.05%
525500	Watch, Spectacles and Jewellery Retailing	1.42%	0.05%
525900	Retailing nec	2.95%	0.05%
526	Household Equipment Repair Services		
526110	Household Equipment Repair Services (Electrical)	3.35%	0.05%
526120	Household Equipment Repair Services (Electronic)	3.35%	0.05%
526900	Household Equipment Repair Services nec	2.48%	0.05%

The detailed description for each WIC is set out in the Insurance Premiums Order 2003/2004.

WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
53	MOTOR VEHICLE RETAILING AND SERVICES		
531	Motor Vehicle Retailing		
531100	Car Retailing	2.27%	0.025%
531200	Motor Cycle Dealing	2.59%	0.025%
531300	Trailer and Caravan Dealing	2.56%	0.025%
532	Motor Vehicle Services		
532100	Automotive Fuel Retailing	3.20%	0.11%
532200	Automotive Electrical Services	3.68%	0.11%
532300	Smash Repairing	3.71%	0.11%
532400	Tyre Retailing	4.44%	0.11%
532900	Automotive Repair and Services nec	3.56%	0.11%
H	ACCOMMODATION, CAFES AND RESTAURANTS		
57	ACCOMMODATION, CAFES AND RESTAURANTS		
571	Accommodation		
571000	Accommodation	4.12%	0.05%
572	Pubs, Taverns and Bars		
572000	Pubs, Taverns and Bars	3.93%	0.05%
573	Cafes and Restaurants		
573000	Cafes and Restaurants	3.85%	0.05%
574	Clubs (Hospitality)		
574000	Clubs (Hospitality)	3.97%	0.05%
I	TRANSPORT AND STORAGE		
61	ROAD TRANSPORT		
611	Road Freight Transport		
611010	Road Freight Transport – Bulk Freight	8.86%	0.11%
611020	Road Freight Transport – Short Distance	9.46%	0.11%
611030	Road Freight Transport – Long Distance	8.91%	0.11%
611040	Furniture Delivery and Removal Service	9.46%	0.11%
612	Road Passenger Transport		
612100	Long Distance Bus Transport	4.75%	0.075%
612200	Short Distance Bus Transport (Including Tramway)	4.98%	0.075%
612310	Taxi Drivers – Metropolitan (T Plate)	\$1,970 per plate	
612315	Taxi Drivers – Metropolitan (T Plate) – Using other drivers on average of up to 2 shifts per week	\$980 per plate	
612320	Taxi Drivers – Non-Metropolitan (TC Plate)	\$1,300 per plate	
612322	Taxi Drivers – Non-Metropolitan (TC Plate) – With no intention of employing other drivers	\$120 per plate	
612324	Taxi Drivers – Non-Metropolitan (TC Plate) – Using other drivers on average of up to 1 shift per week	\$450 per plate	

The detailed description for each WIC is set out in the Insurance Premiums Order 2003/2004.

WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
612326	Taxi Drivers – Non-Metropolitan (TC Plate) – Using other drivers on average of up to 2 shifts per week	\$870 per plate	
612330	Hire Car Drivers	\$1,310 per plate	
612340	Other Road Passenger Transport nec	5.18%	0.075%
62	RAIL TRANSPORT		
620	Rail Transport		
620000	Rail Transport	6.71%	0.05%
63	WATER TRANSPORT		
630	Water Transport		
630100	International Sea Transport	4.49%	0.165%
630200	Coastal Water Transport	4.59%	0.165%
630300	Inland Water Transport	4.30%	0.165%
64	AIR AND SPACE TRANSPORT		
640	Air and Space Transport		
640100	Scheduled International Air Transport	2.51%	0.075%
640200	Scheduled Domestic Air Transport	2.48%	0.075%
640300	Non-Scheduled Air and Space Transport	2.53%	0.075%
65	OTHER TRANSPORT		
650	Other Transport		
650100	Pipeline Transport	8.23%	0.075%
650900	Transport nec	8.23%	0.075%
66	SERVICES TO TRANSPORT		
661	Services to Road Transport		
661100	Parking Services	3.14%	0.025%
661900	Services to Road Transport nec	3.20%	0.025%
662	Services to Water Transport		
662100	Stevedoring	7.42%	0.5%
662200	Water Transport Terminals	3.61%	0.165%
662300	Port Operators	3.15%	0.165%
662910	Water Transport Agency Services	0.66%	0.025%
662920	Services to Water Transport nec	5.90%	0.165%
663	Services to Air Transport		
663000	Services to Air Transport	2.43%	0.05%
664	Other Services to Transport		
664100	Travel Agency Services	0.60%	0.025%
664210	Freight Forwarding (Road) – Goods Handling	3.01%	0.025%
664220	Freight Forwarding (Road) – No Goods Handling	0.72%	0.025%
664310	Freight Forwarding (Other Than Road) – Goods Handling	2.44%	0.025%

The detailed description for each WIC is set out in the Insurance Premiums Order 2003/2004.

WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
664320	Freight Forwarding (Other than Road) – No Goods Handling	0.72%	0.025%
664410	Customs Agencies – Goods Handling	2.19%	0.025%
664420	Customs Agencies – No Goods Handling	0.68%	0.025%
664900	Services to Transport nec	0.73%	0.025%
67	STORAGE		
670	Storage		
670100	Grain Storage	6.20%	0.025%
670900	Storage nec	3.69%	0.025%
J	COMMUNICATION SERVICES		
71	COMMUNICATION SERVICES		
711	Postal and Courier Services		
711110	Postal Delivery Services	3.69%	0.025%
711120	Postal Agency Services	1.03%	0.025%
711200	Courier Services	3.69%	0.025%
712	Telecommunication Services		
712000	Telecommunication Services	0.60%	0.025%
K	FINANCE AND INSURANCE		
73	FINANCE		
731	Central Bank		
731000	Central Bank	0.59%	0.025%
732	Deposit Taking Financiers		
732100	Banks	0.56%	0.025%
732200	Building Societies	0.79%	0.025%
732300	Credit Unions	0.79%	0.025%
732400	Money Market Dealers	0.62%	0.025%
732900	Deposit Taking Financiers nec	0.64%	0.025%
733	Other Financiers		
733000	Other Financiers	0.47%	0.025%
734	Financial Asset Investors		
734000	Financial Asset Investors	0.62%	0.025%
74	INSURANCE		
741	Life Insurance and Superannuation Funds		
741100	Life Insurance	0.50%	0.025%
741200	Superannuation Funds	0.50%	0.025%
742	Other Insurance		
742100	Health Insurance	0.79%	0.025%
742200	General Insurance	0.70%	0.025%

The detailed description for each WIC is set out in the Insurance Premiums Order 2003/2004.

WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
75	SERVICES TO FINANCE AND INSURANCE		
751	Services to Finance and Investment		
751100	Financial Asset Broking Services	0.43%	0.025%
751900	Services to Finance and Investment nec	0.43%	0.025%
752	Services to Insurance		
752000	Services to Insurance	0.43%	0.025%
L	PROPERTY AND BUSINESS SERVICES		
77	PROPERTY SERVICES		
771	Property Operators and Developers		
771110	Residential Strata Schemes	1.58%	0.025%
771120	Residential Property Operators	0.65%	0.025%
771210	Commercial Property Strata Schemes	1.58%	0.025%
771220	Commercial Property Operators and Developers	0.79%	0.025%
772	Real Estate Agents		
772000	Real Estate Agents	0.60%	0.025%
773	Non-Financial Asset Investors		
773000	Non-Financial Asset Investors	0.79%	0.025%
774	Machinery and Equipment Hiring and Leasing		
774100	Motor Vehicle Hiring	2.37%	0.025%
774210	Boat and Ferry Hiring	4.75%	0.025%
774220	Other Transport Equipment Leasing nec	3.20%	0.025%
774310	Plant and Machinery Hiring and Leasing Without Operator	5.51%	0.025%
774320	Plant and Machinery Hiring and Leasing With Operator	6.29%	0.025%
774330	Office Equipment Hiring and Leasing	0.58%	0.025%
78	BUSINESS SERVICES		
781	Scientific Research		
781000	Scientific Research	0.93%	0.025%
782	Technical Services		
782100	Architectural Services	0.47%	0.05%
782200	Surveying Services	1.36%	0.05%
782300	Consulting Engineering Services	0.59%	0.025%
782910	Laboratory Services nec	1.38%	0.05%
782920	Technical Services nec	1.07%	0.05%
783	Computer Services		
783100	Data Processing Services	0.72%	0.025%
783200	Information Storage and Retrieval Services	0.64%	0.025%
783300	Computer Maintenance Services	1.17%	0.025%
783400	Computer Consultancy Services	0.43%	0.025%

The detailed description for each WIC is set out in the Insurance Premiums Order 2003/2004.

WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
784	Legal and Accounting Services		
784100	Legal Services	0.65%	0.05%
784200	Accounting Services	0.44%	0.05%
785	Marketing and Business Management Services		
785100	Advertising Services	0.45%	0.025%
785210	Sign Writing	7.51%	0.025%
785220	Commercial Art and Display Services	0.64%	0.025%
785300	Market Research Services	0.64%	0.025%
785400	Business Administrative Services	0.72%	0.025%
785500	Business Management Services	0.57%	0.025%
786	Other Business Services		
786100	Employment Placement Services	0.79%	0.025%
786300	Secretarial Services	0.83%	0.025%
786410	Security and Investigative Services	4.66%	0.025%
786420	Building Caretaking Services	1.68%	0.025%
786500	Pest Control Services	3.00%	0.05%
786600	Cleaning Services	10.58%	0.025%
786700	Contract Packing Services nec	3.69%	0.025%
786900	Business Services nec	0.79%	0.025%
M	GOVERNMENT ADMINISTRATION AND DEFENCE		
81	GOVERNMENT ADMINISTRATION		
811	Government Administration		
811100	Central Government Administration	0.79%	0.025%
811200	State Government Administration	0.79%	0.025%
811300	Local Government Administration	4.35%	0.05%
812	Justice		
812000	Justice	0.79%	0.025%
813	Foreign Government Representation		
813000	Foreign Government Representation	0.79%	0.025%
82	DEFENCE		
820	Defence		
820000	Defence	3.85%	0.05%
N	EDUCATION		
84	EDUCATION		
841	Preschool Education		
841000	Preschools and Kindergartens	1.88%	0.025%
842	School Education		
842100	Infants and Primary Schools	1.15%	0.025%
842200	Secondary Education	1.11%	0.025%

The detailed description for each WIC is set out in the Insurance Premiums Order 2003/2004.

WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
842300	Combined Primary and Secondary Education	1.13%	0.025%
842400	Special School Education	1.31%	0.025%
843	Post School Education		
843100	Higher Education	1.04%	0.025%
843200	Technical and Further Education	1.11%	0.05%
844	Other Education		
844010	Driving Schools	1.03%	0.025%
844020	Other Education and Training nec	1.61%	0.025%
O	HEALTH & COMMUNITY SERVICES		
86	HEALTH SERVICES		
861	Hospitals and Nursing Homes		
861100	Hospitals (Except Psychiatric Hospitals)	2.98%	0.11%
861200	Psychiatric Hospitals	3.28%	0.11%
861300	Nursing Homes	7.07%	0.05%
862	Medical and Dental Services		
862100	General Practice Medical Services	0.78%	0.025%
862200	Specialist Medical Services	0.77%	0.025%
862300	Dental Services	0.78%	0.025%
863	Other Health Services		
863100	Pathology Services	1.38%	0.025%
863200	Optometry and Optical Dispensing	1.13%	0.025%
863300	Ambulance Services	1.94%	0.025%
863400	Community Health Centres	1.38%	0.025%
863500	Physiotherapy Services	1.38%	0.025%
863600	Chiropractic Services	1.38%	0.025%
863900	Other Health Services nec	1.38%	0.025%
864	Veterinary Services		
864000	Veterinary Services	1.38%	0.025%
87	COMMUNITY SERVICES		
871	Child Care Services		
871000	Child Care Services	3.20%	0.025%
872	Community Care Services		
872100	Accommodation for the Aged	6.03%	0.025%
872200	Residential Care Services nec	3.69%	0.025%
872910	Home Care Services	5.45%	0.025%
872920	Non-Residential Care Services nec	3.20%	0.025%

The detailed description for each WIC is set out in the Insurance Premiums Order 2003/2004.

WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
P	CULTURAL AND RECREATIONAL SERVICES		
91	MOTION PICTURE, RADIO AND TELEVISION SERVICES		
911	Film and Video Services		
911100	Film and Video Production	1.04%	0.025%
911200	Film and Video Distribution	0.75%	0.025%
911300	Motion Picture Exhibition	1.68%	0.025%
912	Radio and Television Services		
912100	Radio Services	0.63%	0.05%
912200	Television Services	0.63%	0.05%
92	LIBRARIES, MUSEUMS AND THE ARTS		
921	Libraries		
921000	Libraries	2.03%	0.025%
922	Museums		
922000	Museums	2.07%	0.025%
923	Parks and Gardens		
923100	Zoological and Botanic Gardens	3.39%	0.025%
923900	Recreational Parks and Gardens	3.39%	0.025%
924	Arts		
924110	Theatre and Orchestra Productions	3.07%	0.05%
924120	Other Theatre and Musical Performance	1.12%	0.05%
924200	Creative Arts	1.16%	0.05%
925	Services to the Arts		
925100	Sound Recording Studios	0.94%	0.025%
925200	Performing Arts Venues	2.61%	0.025%
925910	Agency Services to the Arts	0.80%	0.025%
925920	Services to the Arts nec	1.88%	0.025%
93	SPORT AND RECREATION		
931	Sport		
931110	Horse and Dog Racing Operations	3.29%	0.025%
931120	Horse Racing Jockeys	\$23 per mount or drive	
931130	Horse Racing Harness Drivers	\$23 per mount or drive	
931200	Sports Grounds and Facilities nec	2.86%	0.025%
931911	Sports and Services to Sport nec	2.99%	0.025%
931912	Sports Administration Services	0.79%	0.025%
931920	Professional Footballers	\$171 per capita per game	
931930	Professional Boxing	\$70 per capita per bout	
931940	Professional Wrestling	\$70 per capita per bout	
932	Gambling Services		
932100	Lotteries	0.79%	0.025%

The detailed description for each WIC is set out in the Insurance Premiums Order 2003/2004.

WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
932200	Casinos	2.58%	0.025%
932900	Gambling Services nec	0.79%	0.025%
933	Other Recreation Services		
933000	Other Recreation Services	3.20%	0.025%
Q	PERSONAL AND OTHER SERVICES		
95	PERSONAL SERVICES		
951	Personal and Household Goods Hiring		
951100	Video Hire Outlets	2.55%	0.025%
951900	Personal and Household Goods Hiring nec	3.04%	0.025%
952	Other Personal Services		
952110	Laundry and Dry Cleaning Operations	6.72%	0.165%
952120	Self-service Laundries and Dry Cleaning Agencies	4.05%	0.165%
952130	Carpet Cleaners	10.58%	0.025%
952200	Photographic Film Processing	0.91%	0.025%
952300	Photographic Studios	0.91%	0.025%
952400	Funeral Directors, Crematoria and Cemeteries	2.94%	0.025%
952510	Gardening Services	6.04%	0.025%
952520	Amenity Tree Services	13.43%	0.025%
952600	Hairdressing and Beauty Salons	2.24%	0.025%
952910	Adult Personal Services	2.58%	0.025%
952920	Personal Services nec	1.03%	0.025%
96	OTHER SERVICES		
961	Religious Organisations		
961000	Religious Organisations	1.84%	0.025%
962	Interest Groups		
962100	Business and Professional Associations	0.79%	0.025%
962200	Labour Associations	1.03%	0.025%
962900	Interest Groups nec	0.79%	0.025%
963	Public Order and Safety Services		
963100	Police Services	6.45%	0.05%
963200	Corrective Centres	5.61%	0.05%
963300	Fire Brigade and Civil Emergency Services	7.30%	0.05%
963400	Waste Disposal Services	7.85%	0.05%
97	PRIVATE HOUSEHOLDS EMPLOYING STAFF		
970	Private Households Employing Staff		
970000	Private Households Employing Staff	\$8 per capita per annum (subject to minimum premium)	

The detailed description for each WIC is set out in the Insurance Premiums Order 2003/2004.

APENDIX C

ALPHABETICAL LISTING

WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
211110	Abattoirs	13.38%	0.075%
571000	Accommodation	4.12%	0.05%
872100	Accommodation for the Aged	6.03%	0.025%
784200	Accounting Services	0.44%	0.05%
952910	Adult Personal Services	2.58%	0.025%
785100	Advertising Services	0.45%	0.025%
021300	Aerial Agricultural Services	7.65%	0.075%
925910	Agency Services to the Arts	0.80%	0.025%
021940	Agricultural Land Clearing and Fencing Services	8.35%	0.075%
286100	Agricultural Machinery Manufacturing	4.31%	0.11%
423300	Air Conditioning and Heating Services	4.52%	0.165%
282400	Aircraft Manufacturing	3.39%	0.165%
272100	Alumina Production	4.58%	0.05%
424510	Aluminium Door and Window Installation	6.45%	0.11%
273100	Aluminium Rolling, Drawing, Extruding	6.61%	0.165%
272200	Aluminium Smelting	5.25%	0.05%
863300	Ambulance Services	1.94%	0.025%
952520	Amenity Tree Services	13.43%	0.025%
211140	Animal By-product Processing nec	3.69%	0.075%
525200	Antique and Used Good Retailing	3.00%	0.05%
011500	Apple and Pear Growing	6.72%	0.05%
042000	Aquaculture	8.26%	0.025%
274200	Architectural Aluminium Product Manufacturing	6.35%	0.11%
782100	Architectural Services	0.47%	0.05%
281900	Automotive Component Manufacturing nec	4.54%	0.11%
281300	Automotive Electrical and Instrument Manufacturing	5.29%	0.11%
532200	Automotive Electrical Services	3.68%	0.11%
532100	Automotive Fuel Retailing	3.20%	0.11%
532900	Automotive Repair and Services nec	3.56%	0.11%
211300	Bacon, Ham and Smallgood Manufacturing	7.42%	0.075%
732100	Banks	0.56%	0.025%
271100	Basic Iron and Steel Manufacturing	6.76%	0.28%
272900	Basic Non-Ferrous Metal Manufacturing nec	5.26%	0.05%
285300	Battery Manufacturing	3.69%	0.11%
012510	Beef Cattle Farming	9.43%	0.05%
012520	Beef Cattle Feedlots	9.08%	0.05%
218200	Beer and Malt Manufacturing	3.98%	0.11%
216300	Biscuit Manufacturing	3.69%	0.075%
774210	Boat and Ferry Hiring	4.75%	0.025%
282220	Boat Repairing	4.27%	0.165%
282210	Boatbuilding	7.11%	0.165%
479400	Book and Magazine Wholesaling	2.02%	0.025%

The detailed description for each WIC is set out in the Insurance Premiums Order 2003/2004.

WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
242300	Book and Other Publishing	0.79%	0.025%
512400	Bread and Cake Retailing	4.78%	0.05%
216100	Bread Manufacturing	5.99%	0.075%
422200	Bricklaying Services	13.46%	0.165%
786420	Building Caretaking Services	1.68%	0.025%
425930	Building Exterior Cleaning and Maintenance Services	9.81%	0.11%
732200	Building Societies	0.79%	0.025%
453900	Building Supplies Wholesaling nec	3.99%	0.05%
785400	Business Administrative Services	0.72%	0.025%
962100	Business and Professional Associations	0.79%	0.025%
461400	Business Machine Wholesaling nec	0.79%	0.025%
785500	Business Management Services	0.57%	0.025%
786900	Business Services nec	0.79%	0.025%
573000	Cafes and Restaurants	3.85%	0.05%
216200	Cake and Pastry Manufacturing	6.00%	0.075%
531100	Car Retailing	2.27%	0.025%
462100	Car Wholesaling	2.19%	0.025%
223200	Cardigan and Pullover Manufacturing	5.20%	0.05%
424200	Carpentry Services	12.47%	0.28%
952130	Carpet Cleaners	10.58%	0.025%
932200	Casinos	2.58%	0.025%
263100	Cement and Lime Manufacturing	5.84%	0.165%
424110	Cement Rendering and Plastering	13.09%	0.165%
731000	Central Bank	0.59%	0.025%
811100	Central Government Administration	0.79%	0.025%
262200	Ceramic Product Manufacturing	7.86%	0.28%
262300	Ceramic Tile and Pipe Manufacturing	6.98%	0.28%
215200	Cereal Food and Baking Mix Manufacturing	4.58%	0.05%
451200	Cereal Grain Wholesaling	4.23%	0.05%
452300	Chemical Wholesaling	2.28%	0.05%
871000	Child Care Services	3.20%	0.025%
863600	Chiropractic Services	1.38%	0.025%
262100	Clay Brick Manufacturing	7.03%	0.28%
786600	Cleaning Services	10.58%	0.025%
522100	Clothing Retailing	2.55%	0.025%
472200	Clothing Wholesaling	2.17%	0.025%
574000	Clubs (Hospitality)	3.97%	0.05%
110200	Coal Mining – Surface	6.89%	0.025%
110100	Coal Mining – Underground	7.45%	0.075%
630200	Coastal Water Transport	4.59%	0.165%
012200	Combined Grain Growing, Sheep Farming and Beef Cattle Farming	10.21%	0.05%
842300	Combined Primary and Secondary Education	1.13%	0.025%
785220	Commercial Art and Display Services	0.64%	0.025%
771220	Commercial Property Operators and Developers	0.79%	0.025%
771210	Commercial Property Strata Schemes	1.58%	0.025%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
286700	Commercial Space Heating and Cooling Equipment Manufacturing	4.65%	0.11%
462200	Commercial Vehicle Wholesaling	2.36%	0.025%
863400	Community Health Centres	1.38%	0.025%
284100	Computer and Business Machine Manufacturing	2.03%	0.025%
783400	Computer Consultancy Services	0.43%	0.025%
783300	Computer Maintenance Services	1.17%	0.025%
461300	Computer Wholesaling	0.44%	0.025%
422110	Concrete Construction Services	13.46%	0.165%
422120	Concrete Paving Services	9.71%	0.165%
263400	Concrete Pipe and Box Culvert Manufacturing	7.27%	0.165%
263520	Concrete Product Manufacturing nec	7.87%	0.165%
263300	Concrete Slurry Manufacturing	6.37%	0.165%
471600	Confectionery and Soft Drink Wholesaling	5.07%	0.025%
217200	Confectionery Manufacturing	5.26%	0.165%
141900	Construction Material Mining nec	5.96%	0.165%
425940	Construction Services nec	7.71%	0.165%
782300	Consulting Engineering Services	0.59%	0.025%
786700	Contract Packing Services nec	3.69%	0.025%
131300	Copper Ore Mining – Surface	4.88%	0.28%
131200	Copper Ore Mining – Underground	9.93%	0.28%
272300	Copper, Silver, Lead and Zinc Smelting, Refining	5.26%	0.05%
963200	Corrective Centres	5.61%	0.05%
233300	Corrugated Paperboard Container Manufacturing	4.96%	0.11%
254600	Cosmetic and Toiletry Preparation Manufacturing	3.20%	0.165%
021100	Cotton Ginning	6.35%	0.075%
016200	Cotton Growing	7.52%	0.025%
221300	Cotton Textile Manufacturing	6.71%	0.28%
711200	Courier Services	3.69%	0.025%
924200	Creative Arts	1.16%	0.05%
732300	Credit Unions	0.79%	0.025%
664410	Customs Agencies – Goods Handling	2.19%	0.025%
664420	Customs Agencies – No Goods Handling	0.68%	0.025%
011200	Cut Flower and Flower Seed Growing	6.53%	0.05%
013000	Dairy Cattle Farming	8.49%	0.025%
471300	Dairy Produce Wholesaling	5.28%	0.025%
212900	Dairy Product Manufacturing nec	5.98%	0.05%
783100	Data Processing Services	0.72%	0.025%
015300	Deer Farming	8.37%	0.025%
820000	Defence	3.85%	0.05%
421010	Demolition	11.69%	0.165%
862300	Dental Services	0.78%	0.025%
521000	Department Stores	2.95%	0.025%
732900	Deposit Taking Financiers nec	0.64%	0.025%
523400	Domestic Appliance Retailing	0.79%	0.05%
523300	Domestic Hardware and Houseware Retailing	3.84%	0.05%
844010	Driving Schools	1.03%	0.025%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
285400	Electric Light and Sign Manufacturing	4.90%	0.11%
461500	Electrical and Electronic Equipment Wholesaling nec	1.31%	0.025%
285200	Electrical Cable and Wire Manufacturing	3.92%	0.11%
423200	Electrical Services	3.47%	0.165%
361000	Electricity Supply	2.98%	0.28%
786100	Employment Placement Services	0.79%	0.025%
254100	Explosive Manufacturing	2.67%	0.165%
425920	Exterior/ Interior Blind and Awning Installation Services	6.45%	0.11%
522300	Fabric and Other Soft Good Retailing	2.59%	0.025%
276900	Fabricated Metal Product Manufacturing nec	7.94%	0.165%
232200	Fabricated Wood Manufacturing	6.54%	0.11%
461100	Farm and Construction Machinery Wholesaling	2.94%	0.025%
451900	Farm Produce and Supplies Wholesaling nec	3.69%	0.05%
253100	Fertiliser Manufacturing	3.89%	0.05%
264010	Fibreglass Insulation Products Manufacturing	6.12%	0.165%
263210	Fibro-Cement Sheeting Manufacturing	6.12%	1.25%
911200	Film and Video Distribution	0.75%	0.025%
911100	Film and Video Production	1.04%	0.025%
751100	Financial Asset Broking Services	0.43%	0.025%
734000	Financial Asset Investors	0.62%	0.025%
041300	Finfish Trawling	13.06%	0.165%
963300	Fire Brigade and Civil Emergency Services	7.30%	0.05%
471400	Fish Wholesaling	5.38%	0.025%
523200	Floor Covering Retailing	3.15%	0.05%
473300	Floor Covering Wholesaling	2.65%	0.025%
215100	Flour Mill Product Manufacturing	4.25%	0.05%
525400	Flower Retailing	2.94%	0.05%
217900	Food Manufacturing nec	5.39%	0.165%
286300	Food Processing Machinery Manufacturing	4.38%	0.11%
225000	Footwear Manufacturing	5.86%	0.075%
522200	Footwear Retailing	2.55%	0.025%
472300	Footwear Wholesaling	2.06%	0.025%
813000	Foreign Government Representation	0.79%	0.025%
030100	Forestry	9.21%	0.025%
664310	Freight Forwarding (Other Than Road) – Goods Handling	2.44%	0.025%
664320	Freight Forwarding (Other than Road) – No Goods Handling	0.72%	0.025%
664210	Freight Forwarding (Road) – Goods Handling	3.01%	0.025%
664220	Freight Forwarding (Road) – No Goods Handling	0.72%	0.025%
512100	Fresh Meat, Fish and Poultry Retailing	5.96%	0.05%
213000	Fruit and Vegetable Processing	6.20%	0.05%
512200	Fruit and Vegetable Retailing	4.87%	0.05%
471500	Fruit and Vegetable Wholesaling	5.01%	0.025%
011900	Fruit Growing nec	6.90%	0.05%
952400	Funeral Directors, Crematoria and Cemeteries	2.94%	0.025%
611040	Furniture Delivery and Removal Service	9.46%	0.11%
292900	Furniture Manufacturing nec	6.40%	0.05%
523100	Furniture Retailing	3.61%	0.05%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
222120	Furniture Upholstery and Covers Manufacturing	4.29%	0.025%
473200	Furniture Wholesaling	3.69%	0.025%
932900	Gambling Services nec	0.79%	0.025%
525300	Garden Equipment Retailing	3.91%	0.05%
952510	Gardening Services	6.04%	0.025%
362000	Gas Supply	2.79%	0.28%
742200	General Insurance	0.70%	0.025%
862100	General Practice Medical Services	0.78%	0.025%
261000	Glass and Glass Product Manufacturing	5.52%	0.05%
424520	Glazing Services	6.98%	0.11%
131420	Gold Ore Mining – Surface	5.25%	0.28%
131410	Gold Ore Mining – Underground	9.91%	0.28%
012100	Grain Growing	9.05%	0.05%
670100	Grain Storage	6.20%	0.025%
011400	Grape Growing	6.46%	0.05%
141100	Gravel and Sand Quarrying	6.34%	0.165%
471900	Grocery Wholesaling nec	5.82%	0.025%
952600	Hairdressing and Beauty Salons	2.24%	0.025%
276100	Hand Tool and General Hardware Manufacturing	6.45%	0.165%
030220	Hardwood and Other Timber Logging	13.46%	0.025%
742100	Health Insurance	0.79%	0.025%
843100	Higher Education	1.04%	0.025%
612330	Hire Car Drivers	\$1,310 per plate	
872910	Home Care Services	5.45%	0.025%
931110	Horse and Dog Racing Operations	3.29%	0.025%
015200	Horse Farming	8.37%	0.025%
931130	Horse Racing Harness Drivers	\$23 per mount or drive	
931120	Horse Racing Jockeys	\$23 per mount or drive	
223100	Hosiery Manufacturing	5.05%	0.05%
861100	Hospitals (Except Psychiatric Hospitals)	2.98%	0.11%
411100	House Construction	9.02%	0.28%
285100	Household Appliance Manufacturing	4.81%	0.11%
473100	Household Appliance Wholesaling	2.21%	0.025%
526110	Household Equipment Repair Services (Electrical)	3.35%	0.05%
526120	Household Equipment Repair Services (Electronic)	3.35%	0.05%
526900	Household Equipment Repair Services nec	2.48%	0.05%
473900	Household Good Wholesaling nec	2.50%	0.025%
022000	Hunting and Trapping	8.75%	0.025%
212200	Ice Cream Manufacturing	5.98%	0.05%
253200	Industrial Gas Manufacturing	2.79%	0.05%
286900	Industrial Machinery and Equipment Manufacturing nec	4.50%	0.11%
842100	Infants and Primary Schools	1.15%	0.025%
783200	Information Storage and Retrieval Services	0.64%	0.025%
254700	Ink Manufacturing	2.77%	0.165%
630300	Inland Water Transport	4.30%	0.165%
253500	Inorganic Industrial Chemical Manufacturing nec	2.53%	0.05%
962900	Interest Groups nec	0.79%	0.025%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
630100	International Sea Transport	4.49%	0.165%
271200	Iron and Steel Casting and Forging	6.18%	0.28%
131100	Iron Ore Mining	4.88%	0.28%
294100	Jewellery and Silverware Manufacturing	2.10%	0.05%
479200	Jewellery and Watch Wholesaling	1.58%	0.025%
812000	Justice	0.79%	0.025%
011700	Kiwi Fruit Growing	6.73%	0.05%
223900	Knitting Mill Product Manufacturing nec	5.30%	0.05%
782910	Laboratory Services nec	1.38%	0.05%
962200	Labour Associations	1.03%	0.025%
425100	Landscaping Services	6.75%	0.075%
952110	Laundry and Dry Cleaning Operations	6.72%	0.165%
226200	Leather and Leather Substitute Product Manufacturing	6.02%	0.05%
226100	Leather Tanning and Fur Dressing	8.47%	0.05%
784100	Legal Services	0.65%	0.05%
921000	Libraries	2.03%	0.025%
741100	Life Insurance	0.50%	0.025%
286500	Lifting and Material Handling Equipment Manufacturing	3.93%	0.11%
041500	Line Fishing	12.83%	0.165%
512300	Liquor Retailing	4.48%	0.05%
471700	Liquor Wholesaling	2.40%	0.025%
811300	Local Government Administration	4.35%	0.05%
231100	Log Sawmilling	12.61%	0.05%
612100	Long Distance Bus Transport	4.75%	0.075%
932100	Lotteries	0.79%	0.025%
286410	Machine Tool and Part Manufacturing	4.50%	0.11%
461900	Machinery and Equipment Wholesaling nec	2.62%	0.025%
222110	Made-up Textile Product Manufacturing	5.26%	0.075%
294900	Manufacturing nec	4.40%	0.05%
524500	Marine Equipment Retailing	1.92%	0.025%
041900	Marine Fishing nec	13.18%	0.165%
785300	Market Research Services	0.64%	0.025%
292300	Mattress Manufacturing (Except Rubber)	6.45%	0.05%
211120	Meat Packing and Freezing	10.91%	0.075%
211130	Meat Processing	7.42%	0.075%
471100	Meat Wholesaling	5.88%	0.025%
283200	Medical and Surgical Equipment Manufacturing	2.05%	0.025%
254300	Medicinal and Pharmaceutical Product Manufacturing	2.11%	0.165%
224100	Men's and Women's Clothing Manufacturing	4.87%	0.165%
452200	Metal and Mineral Wholesaling	5.45%	0.05%
276400	Metal Coating and Finishing	6.45%	0.165%
275100	Metal Container Manufacturing	5.97%	0.025%
286420	Metal Dies, Cutting, Sinking Manufacture and Repair	3.12%	0.11%
212100	Milk and Cream Processing	5.98%	0.05%
512600	Milk Vending	5.34%	0.05%
151300	Mineral Exploration (Own Account)	4.12%	0.075%
151400	Mineral Exploration Services	6.82%	0.075%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
131500	Mineral Sand Mining	6.98%	0.28%
286200	Mining and Construction Machinery Manufacturing	4.90%	0.11%
732400	Money Market Dealers	0.62%	0.025%
911300	Motion Picture Exhibition	1.68%	0.025%
531200	Motor Cycle Dealing	2.59%	0.025%
281200	Motor Vehicle Body Manufacturing	7.84%	0.11%
462400	Motor Vehicle Dismantling	3.22%	0.025%
774100	Motor Vehicle Hiring	2.37%	0.025%
281100	Motor Vehicle Manufacturing	5.40%	0.11%
462300	Motor Vehicle New or Used Part Dealing	2.62%	0.025%
922000	Museums	2.07%	0.025%
241220	Newspaper Printing	2.04%	0.025%
242100	Newspaper Publishing	0.79%	0.025%
524300	Newspaper, Book and Stationery Retailing	2.55%	0.025%
131620	Nickel Ore Mining – Surface	5.60%	0.28%
131610	Nickel Ore Mining – Underground	9.93%	0.28%
412200	Non-Building Construction nec	6.52%	0.11%
222130	Non-canvas Textile Blind and Awning Manufacturing	4.05%	0.025%
273300	Non-Ferrous Metal Casting	5.60%	0.165%
273200	Non-Ferrous Metal Rolling, Drawing, Extruding nec	6.97%	0.165%
276500	Non-Ferrous Pipe Fitting Manufacturing	6.94%	0.165%
773000	Non-Financial Asset Investors	0.79%	0.025%
264020	Non-Metallic Mineral Product Manufacturing nec	8.54%	0.165%
411300	Non-Residential Building Construction	7.58%	0.28%
872920	Non-Residential Care Services nec	3.20%	0.025%
640300	Non-Scheduled Air and Space Transport	2.53%	0.075%
861300	Nursing Homes	7.07%	0.05%
276300	Nut, Bolt, Screw and Rivet Manufacturing	6.43%	0.165%
774330	Office Equipment Hiring and Leasing	0.58%	0.025%
214000	Oil and Fat Manufacturing	6.07%	0.05%
120000	Oil and Gas Extraction	6.65%	0.05%
863200	Optometry and Optical Dispensing	1.13%	0.025%
253400	Organic Industrial Chemical Manufacturing nec	3.34%	0.05%
262900	Other Ceramic Product Manufacturing nec	6.76%	0.28%
254900	Other Chemical Product Manufacturing nec	2.62%	0.165%
224900	Other Clothing Manufacturing nec	4.96%	0.075%
016900	Other Crop and Plant Growing nec	7.85%	0.025%
844020	Other Education and Training nec	1.61%	0.025%
285900	Other Electrical Equipment Manufacturing nec	4.20%	0.11%
284900	Other Electronic Equipment Manufacturing nec	1.71%	0.025%
733000	Other Financiers	0.47%	0.025%
863900	Other Health Services nec	1.38%	0.025%
015900	Other Livestock Farming nec	8.37%	0.025%
131920	Other Metal Ore Mining nec – Surface	5.60%	0.28%
131910	Other Metal Ore Mining nec – Underground	9.91%	0.28%
142020	Other Mining nec – Surface	5.60%	0.165%
142010	Other Mining nec – Underground	9.91%	0.165%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
152000	Other Mining Services	9.91%	0.075%
233900	Other Paper Product Manufacturing nec	3.97%	0.11%
242200	Other Periodical Publishing	0.79%	0.025%
933000	Other Recreation Services	3.20%	0.025%
612340	Other Road Passenger Transport nec	5.18%	0.075%
255900	Other Rubber Product Manufacturing nec	6.92%	0.50%
021950	Other Services to Agriculture nec	1.38%	0.075%
222900	Other Textile Product Manufacturing nec	4.96%	0.025%
924120	Other Theatre and Musical Performance	1.12%	0.05%
774220	Other Transport Equipment Leasing nec	3.20%	0.025%
232920	Other Wood Product Manufacturing nec	6.66%	0.11%
254200	Paint Manufacturing	3.31%	0.165%
424400	Painting and Decorating Services	11.91%	0.11%
233400	Paper Bag and Sack Manufacturing	4.25%	0.11%
479500	Paper Product Wholesaling	2.24%	0.025%
241100	Paper Stationery Manufacturing	2.87%	0.11%
661100	Parking Services	3.14%	0.025%
863100	Pathology Services	1.38%	0.025%
925200	Performing Arts Venues	2.61%	0.025%
951900	Personal and Household Goods Hiring nec	3.04%	0.025%
952920	Personal Services nec	1.03%	0.025%
786500	Pest Control Services	3.00%	0.05%
254400	Pesticide Manufacturing	2.74%	0.165%
021960	Pet Boarding and Kennels nec	1.38%	0.075%
252000	Petroleum and Coal Product Manufacturing nec	2.97%	0.05%
151100	Petroleum Exploration (Own Account)	4.14%	0.075%
151200	Petroleum Exploration Services	3.61%	0.075%
452100	Petroleum Product Wholesaling	2.87%	0.05%
251000	Petroleum Refining	2.11%	0.28%
479600	Pharmaceutical and Toiletry Wholesaling	1.96%	0.025%
525100	Pharmaceutical, Cosmetic and Toiletry Retailing	2.55%	0.05%
283100	Photographic and Optical Good Manufacturing	1.87%	0.025%
524400	Photographic Equipment Retailing	1.56%	0.025%
479100	Photographic Equipment Wholesaling	1.60%	0.025%
952200	Photographic Film Processing	0.91%	0.025%
952300	Photographic Studios	0.91%	0.025%
863500	Physiotherapy Services	1.38%	0.025%
015100	Pig Farming	8.37%	0.025%
650100	Pipeline Transport	8.23%	0.075%
774320	Plant and Machinery Hiring and Leasing With Operator	6.29%	0.025%
774310	Plant and Machinery Hiring and Leasing Without Operator	5.51%	0.025%
011100	Plant Nurseries	5.90%	0.05%
263220	Plaster Product Manufacturing	6.15%	0.165%
424120	Plasterboard and Decorative Plaster Fixing	9.81%	0.11%
256300	Plastic Bag and Film Manufacturing	5.34%	0.05%
256100	Plastic Blow Moulded Product Manufacturing	5.11%	0.05%
256200	Plastic Extruded Product Manufacturing	5.11%	0.05%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
256500	Plastic Foam Product Manufacturing	5.31%	0.05%
256600	Plastic Injection Moulded Product Manufacturing	5.23%	0.05%
256400	Plastic Product, Rigid Fibre Reinforced, Manufacturing	5.34%	0.05%
423100	Plumbing Services	5.56%	0.165%
232100	Plywood and Veneer Manufacturing	6.67%	0.11%
963100	Police Services	6.45%	0.05%
662300	Port Operators	3.15%	0.165%
711120	Postal Agency Services	1.03%	0.025%
711110	Postal Delivery Services	3.69%	0.025%
211210	Poultry Abattoirs	11.44%	0.075%
471200	Poultry and Smallgood Wholesaling	5.29%	0.025%
014200	Poultry Farming (Eggs)	8.54%	0.05%
014100	Poultry Farming (Meat)	8.54%	0.05%
211220	Poultry Meat Processing	7.42%	0.075%
041200	Prawn Fishing	13.46%	0.165%
291900	Prefabricated Building Manufacturing nec	6.02%	0.11%
291100	Prefabricated Metal Building Manufacturing	6.06%	0.11%
217400	Prepared Animal and Bird Feed Manufacturing	5.59%	0.165%
841000	Preschools and Kindergartens	1.88%	0.025%
241210	Printing	2.87%	0.11%
241310	Printing Trade Services	2.87%	0.11%
970000	Private Households Employing Staff	\$8 per capita per annum (subject to minimum premium)	
283900	Professional and Scientific Equipment Manufacturing nec	1.71%	0.025%
931930	Professional Boxing	\$70 per capita per bout	
461200	Professional Equipment Wholesaling	0.89%	0.025%
931920	Professional Footballers	\$171 per capita per game	
931940	Professional Wrestling	\$70 per capita per bout	
861200	Psychiatric Hospitals	3.28%	0.11%
572000	Pubs, Taverns and Bars	3.93%	0.05%
233100	Pulp, Paper and Paperboard Manufacturing	4.55%	0.11%
286600	Pump and Compressor Manufacturing	3.83%	0.11%
912100	Radio Services	0.63%	0.05%
620000	Rail Transport	6.71%	0.05%
282300	Railway Equipment Manufacturing	3.75%	0.50%
772000	Real Estate Agents	0.60%	0.025%
243000	Recorded Media Manufacturing and Publishing	1.21%	0.025%
523500	Recorded Music Retailing	2.55%	0.05%
923900	Recreational Parks and Gardens	3.39%	0.025%
961000	Religious Organisations	1.84%	0.025%
411200	Residential Building Construction nec	7.92%	0.28%
872200	Residential Care Services nec	3.69%	0.025%
771120	Residential Property Operators	0.65%	0.025%
771110	Residential Strata Schemes	1.58%	0.025%
525900	Retailing nec	2.95%	0.05%
412100	Road and Bridge Construction	6.18%	0.05%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
611010	Road Freight Transport – Bulk Freight	8.86%	0.11%
611030	Road Freight Transport – Long Distance	8.91%	0.11%
611020	Road Freight Transport – Short Distance	9.46%	0.11%
041100	Rock Lobster Fishing	13.07%	0.165%
422300	Roofing Services	13.07%	0.165%
222300	Rope, Cordage and Twine Manufacturing	5.15%	0.025%
255100	Rubber Tyre Manufacturing	9.08%	0.50%
425910	Scaffolding Services	10.94%	0.11%
640200	Scheduled Domestic Air Transport	2.48%	0.075%
640100	Scheduled International Air Transport	2.51%	0.075%
781000	Scientific Research	0.93%	0.025%
217300	Seafood Processing	5.44%	0.165%
842200	Secondary Education	1.11%	0.025%
786300	Secretarial Services	0.83%	0.025%
786410	Security and Investigative Services	4.66%	0.025%
952120	Self-service Laundries and Dry Cleaning Agencies	4.05%	0.165%
663000	Services to Air Transport	2.43%	0.05%
021920	Services to Crop Farming nec	8.74%	0.075%
751900	Services to Finance and Investment nec	0.43%	0.025%
030300	Services to Forestry	8.97%	0.025%
021930	Services to Fruit and Vegetable Growing nec	7.09%	0.075%
752000	Services to Insurance	0.43%	0.025%
021910	Services to Livestock Farming nec	9.39%	0.075%
241320	Services to Printing and Publishing nec	1.21%	0.025%
661900	Services to Road Transport nec	3.20%	0.025%
925920	Services to the Arts nec	1.88%	0.025%
664900	Services to Transport nec	0.73%	0.025%
662920	Services to Water Transport nec	5.90%	0.165%
370200	Sewerage and Drainage Services	4.25%	0.28%
021200	Shearing Services	11.64%	0.075%
012400	Sheep Farming	11.51%	0.05%
012300	Sheep-Beef Cattle Farming	9.85%	0.05%
292200	Sheet Metal Furniture Manufacturing	6.46%	0.05%
275900	Sheet Metal Product Manufacturing nec	6.65%	0.11%
282100	Shipbuilding	7.09%	0.50%
612200	Short Distance Bus Transport (Including Tramway)	4.98%	0.075%
785210	Sign Writing	7.51%	0.025%
131720	Silver-Lead-Zinc Ore Mining – Surface	5.26%	0.28%
131710	Silver-Lead-Zinc Ore Mining – Underground	9.91%	0.28%
421020	Site Preparation Services	7.44%	0.165%
224300	Sleepwear, Underwear and Baby Clothing Manufacturing	4.87%	0.165%
532300	Smash Repairing	3.71%	0.11%
254500	Soap and Other Detergent Manufacturing	3.35%	0.165%
218100	Soft Drink, Cordial and Syrup Manufacturing	3.89%	0.11%
030210	Softwood Timber Plantation Logging	11.42%	0.025%
233200	Solid Paperboard Container Manufacturing	3.74%	0.11%
925100	Sound Recording Studios	0.94%	0.025%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
842400	Special School Education	1.31%	0.025%
512900	Specialised Food Retailing nec	4.74%	0.05%
862200	Specialist Medical Services	0.77%	0.025%
218400	Spirit Manufacturing	3.54%	0.11%
524100	Sport and Camping Equipment Retailing	2.55%	0.025%
931912	Sports Administration Services	0.79%	0.025%
931911	Sports and Services to Sport nec	2.99%	0.025%
931200	Sports Grounds and Facilities nec	2.86%	0.025%
276200	Spring and Wire Product Manufacturing	6.45%	0.165%
041400	Squid Jigging	13.10%	0.165%
811200	State Government Administration	0.79%	0.025%
271300	Steel Pipe and Tube Manufacturing	6.39%	0.28%
662100	Stevedoring	7.42%	0.50%
011600	Stone Fruit Growing	6.66%	0.05%
670900	Storage nec	3.69%	0.025%
274900	Structural Metal Product Manufacturing nec	8.02%	0.11%
422400	Structural Steel Erection Services	10.45%	0.165%
274100	Structural Steel Fabricating	9.03%	0.11%
016100	Sugar Cane Growing	8.03%	0.025%
217100	Sugar Manufacturing	5.27%	0.165%
741200	Superannuation Funds	0.50%	0.025%
511000	Supermarket and Grocery Stores	4.87%	0.025%
782200	Surveying Services	1.36%	0.05%
221200	Synthetic Fibre Textile Manufacturing	6.45%	0.28%
253300	Synthetic Resin Manufacturing	3.66%	0.05%
224200	Tailoring and Dress-making	4.87%	0.165%
512500	Takeaway Food Retailing	4.13%	0.05%
612310	Taxi Drivers – Metropolitan (T Plate)	\$1,970 per plate	
612315	Taxi Drivers – Metropolitan (T Plate) – Using other drivers on average of up to 2 shifts per week	\$980 per plate	
612320	Taxi Drivers – Non-Metropolitan (TC Plate)	\$1,300 per plate	
612326	Taxi Drivers – Non-Metropolitan (TC Plate) – Using other drivers on average of up to 2 shifts per week	\$870 per plate	
612324	Taxi Drivers – Non-Metropolitan (TC Plate) – Using other drivers on average of up to 1 shift per week	\$450 per plate	
612322	Taxi Drivers – Non-Metropolitan (TC Plate) – With no intention of employing other drivers	\$120 per plate	
843200	Technical and Further Education	1.11%	0.05%
782920	Technical Services nec	1.07%	0.05%
712000	Telecommunication Services	0.60%	0.025%
423400	Telecommunication, Alarm and Security System Installation Services	2.10%	0.165%
284200	Telecommunication, Broadcasting and Transceiving Equipment Manufacturing	1.94%	0.025%
912200	Television Services	0.63%	0.05%
263510	Terrazzo Manufacturing	6.87%	0.165%
221500	Textile Finishing	6.71%	0.28%

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WIC Code	WorkCover Industry Classification	Premium Rate	Dust Diseases Rate
222200	Textile Floor Covering Manufacturing	4.92%	0.075%
472100	Textile Product Wholesaling	2.37%	0.025%
924110	Theatre and Orchestra Productions	3.07%	0.05%
424300	Tiling and Carpeting Services	10.49%	0.165%
231300	Timber Resawing and Dressing	9.81%	0.05%
453100	Timber Wholesaling	5.70%	0.05%
219000	Tobacco Product Manufacturing	1.98%	0.025%
471800	Tobacco Product Wholesaling	3.69%	0.025%
524200	Toy and Game Retailing	2.55%	0.025%
294200	Toy and Sporting Good Manufacturing	4.79%	0.05%
479300	Toy and Sporting Good Wholesaling	1.96%	0.025%
531300	Trailer and Caravan Dealing	2.56%	0.025%
282900	Transport Equipment Manufacturing nec	4.54%	0.165%
650900	Transport nec	8.23%	0.075%
664100	Travel Agency Services	0.60%	0.025%
532400	Tyre Retailing	4.44%	0.11%
011300	Vegetable Growing	6.59%	0.05%
864000	Veterinary Services	1.38%	0.025%
951100	Video Hire Outlets	2.55%	0.025%
963400	Waste Disposal Services	7.85%	0.05%
525500	Watch, Spectacles and Jewellery Retailing	1.42%	0.05%
370100	Water Supply	3.89%	0.28%
662910	Water Transport Agency Services	0.66%	0.025%
662200	Water Transport Terminals	3.61%	0.165%
479920	Wholesale Trade Agent – No Goods Handling	0.84%	0.025%
479910	Wholesaling nec	2.87%	0.025%
218300	Wine Manufacturing	4.63%	0.110%
231200	Wood Chipping	11.75%	0.05%
232910	Wooden Blind Manufacturing	4.24%	0.11%
292100	Wooden Furniture and Upholstered Seat Manufacturing	6.50%	0.05%
232300	Wooden Structural Component Manufacturing	6.70%	0.11%
221100	Wool Scouring	6.71%	0.28%
221400	Wool Textile Manufacturing	6.71%	0.28%
451100	Wool Wholesaling	4.00%	0.05%
923100	Zoological and Botanic Gardens	3.39%	0.025%

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Catalogue No. **48.3** Ordering Hotline **1300 799 003**



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ISBN 1 920730 26 5 ©Copyright WorkCover NSW 2002. Production and printing by cmSolutions – 02 9743 8777