



## Draft Reporting Standard GRS 800.3

# Facility Business Data: Public and Product Liability and Professional Indemnity Insurance

### Objective of this reporting standard

This Reporting Standard sets out requirements for the provision of information to APRA relating to facility business underwritten by an insurer where the risk assumed by the insurer relates to public liability, product liability and professional indemnity insurance.

It includes *Reporting Form GRF 800.3 Facility Business Data: Public and Product Liability and Professional Indemnity Insurance* and the associated instructions.

### Authority

1. This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001*.

### Purpose

2. Information collected by *Reporting Form GRF 800.3 Facility Business Data: Public and Product Liability and Professional Indemnity Insurance* (GRF 800.3) is used by APRA for the purpose of prudential supervision and publication, including publication in the National Claims and Policies Database (NCPD).

### Application

3. This Reporting Standard applies to insurers.

### Commencement

4. This Reporting Standard applies for reporting periods ending on or after 31 December 2020.

### **Information required**

5. An insurer must provide APRA with the information required by GRF 800.3 for each reporting period and each reportable facility business in respect of which the insurer was on risk at any time during the reporting period.

### **Reporting periods and due dates**

6. Subject to paragraph 7 of this Reporting Standard, an insurer to which this Reporting Standard applies must provide the information required by this Reporting Standard in respect of each calendar half-year (i.e. the periods ending 30 June and 31 December each year).
7. APRA may, by notice in writing, change the reporting periods, or specify reporting periods, for a particular insurer to require it to provide the information required by this Reporting Standard more frequently, or less frequently, or in respect of reporting periods based upon the insurer's own accounting financial year, having regard to:
  - (a) the particular circumstances of the insurer; and
  - (b) the extent to which the information is required for the purposes of the prudential supervision of the insurer.
8. The information required by this Reporting Standard must be provided to APRA by no later than four months after the end of the reporting period.
9. APRA may grant an insurer an extension of a due date in writing, in which case the new due date for the provision of the information will be the date on the notice of extension.

### **Method of submission**

10. Unless a method is notified by APRA, in writing, prior to submission, the information required by this Reporting Standard must be rendered in comma separated values (CSV) format in accordance with the instructions in GRF 800.3, and must be provided electronically through the web site [www.ncpd.apra.gov.au](http://www.ncpd.apra.gov.au), by logging on using the relevant customer identification number and password provided by Fujitsu Australia (as agent of APRA), and following the instructions on that web site.

### **Quality control**

11. The information provided by an insurer under this Reporting Standard must be subject to systems, processes and controls developed by the insurer for the internal review and authorisation of that information. It is the responsibility of the board and senior management of the insurer to ensure that an appropriate set of policies and procedures for the authorisation of data provided to APRA is in place.

### **Authorisation**

12. Fujitsu Australia (as agent of APRA) will provide each insurer with a customer identification number. If an insurer proposes to submit information required by

this Reporting Standard using the method in paragraph 10 (i.e. via the website), the insurer must apply for a password by viewing the web page referred to in paragraph 10, quoting the insurer's customer identification number and following the instructions for applying for a password on that page. Fujitsu Australia will advise the insurer's Chief Financial Officer of the password for the insurer. When information is provided using the method in paragraph 10, the insurer will be required to quote its customer identification number and password. Upon successful validation of the customer identification and password a secure session between the insurer and Fujitsu Australia will be created and information will be encrypted before transmission.

13. Despite paragraph 12, or where APRA has under paragraph 10 notified an alternate method of submission, APRA may also determine in writing that:
- (a) a specified person (who need not be the Principal Executive Officer or Chief Financial Officer of the insurer);
  - (b) a person holding a specified position (which need not be the position of Principal Executive Officer or Chief Financial Officer of the insurer); or
  - (c) a person authorised by the insurer to use the insurer's customer identification number and password,

may, or must, authorise (in a manner specified) information provided by the insurer under this Reporting Standard.

#### **Minor alterations to forms and instructions**

14. APRA may:
- (a) make minor variations to GRF 800.3 (either generally, or in relation to a class of insurers, or in relation to a particular insurer) to correct technical, programming or logical errors, inconsistencies or anomalies;
  - (b) vary, omit or substitute (either generally, or in relation to a class of insurers, or in relation to a particular insurer) an occupation code or description in Appendix A to GRF 800.3, if APRA forms the view that the existing code or description is inappropriate having regard to the circumstances or business of each relevant insurer and any other relevant considerations; or
  - (c) vary, omit or substitute (either generally, or in relation to a class of insurers, or in relation to a particular insurer) a specification in a Table in GRF 800.3, if APRA forms the view that the specification is inappropriate having regard to the circumstances or business of each relevant insurer and any other relevant considerations.
15. If APRA makes such a variation it must notify affected insurers in writing.

## Transition

16. An insurer must report under the old reporting standard in respect of a transitional reporting period. For these purposes:

***old reporting standard*** means the reporting standard revoked by the determination that makes this Reporting Standard (being the reporting standard that this Reporting Standard replaces); and

***transitional reporting period*** means a reporting period under the old reporting standard:

- (a) that ended before the date of revocation of the old reporting standard; and
- (b) in relation to which the insurer was required, under the old reporting standard, to report by a date on or after the date of revocation of the old reporting standard.

*Note:* For the avoidance of doubt, if an insurer was required to report under an old reporting standard, and the reporting documents were due before the date of revocation of the old reporting standard, the insurer is still required to provide any overdue reporting documents in accordance with the old reporting standard:

## Interpretation

17. In this Reporting Standard:

***agent of APRA*** means a person appointed under section 47 of the *Australian Prudential Regulation Authority Act 1998* to receive data on behalf of APRA.

***APRA*** means the Australian Prudential Regulation Authority established under the *Australian Prudential Regulation Authority Act 1998*.

***Chief Financial Officer*** means the person having the function of chief financial officer of the insurer, by whatever name called, and whether or not he or she is a member of the governing board of the entity, and if there is no such person means a person who performs similar functions to those commonly performed by a chief financial officer.

***facility business*** means business that is closed by bordereau and for which the insurer does not receive individual policy or claims data from the facility manager, and includes business undertaken through an underwriting pool or joint venture arrangement.

***Fujitsu Australia*** means Fujitsu Australia Limited ABN 19 001 011 427.

***general insurer*** has the same meaning as in the *Insurance Act 1973*.

***insurer*** means general insurer.

***Principal Executive Officer*** means the principal executive officer of the insurer for the time being, by whatever name called, and whether or not he or she is a member of the governing board of the entity.

**product liability insurance** includes policies that provide for compensation for loss and or injury caused by, or as a result of, the use of goods.

**professional indemnity insurance** includes:

- (a) insurance that provides cover for a professional for actions taken against that professional in tort, contract or under statute law in respect of advice or services provided as part of their professional practice, including cover in respect of damages and legal expenses;
- (b) directors' and officers' liability insurance and legal expense insurance; and
- (c) medical indemnity insurance.

**public liability insurance** includes:

- (a) insurance covering legal liability to the public in respect of bodily injury or property damage arising out of the operation of the insured's business; and
- (b) insurance in respect of environmental clean-up costs resulting from pollution where not covered by Fire and Industrial Special Risk policies.

**reportable facility business** means facility business underwritten by an insurer on or after 1 January 2003 under which the risk, or a risk, assumed by the insurer relates to product liability, professional indemnity or public liability insurance, not being a risk that relates to:

- (a) reinsurance or retrocession cover;
  - (b) marine insurance;
  - (c) domestic householder's or owner's insurance, or tenant's liability insurance, sold in conjunction with a building or contents policy; or
  - (d) an event that could neither occur in Australia nor in relation to an insured resident of Australia.
18. Unless the contrary intention appears, any reference to an Act is a reference to the instrument as in force or existing from time to time.
19. Where this Reporting Standard provides for APRA to exercise a power or discretion, this power or discretion is to be exercised in writing.

## Reporting Form GRF 800.3

# Facility Business Data: Public and Product Liability and Professional Indemnity Insurance

## Instruction Guide

These instructions have been prepared for the purpose of defining the facility business information required to be submitted by insurers in respect of public and product liability and professional indemnity insurance. This information will contribute to a National Claims and Policy Database (NCPD) in respect of these classes of insurance. The intention is to create a database that holds information in respect of claims and policies for public and product liability and professional indemnity on a national basis. State and Territory Government insurers will also contribute to the NCPD where possible.<sup>1</sup>

Details of requirements in relation to reporting periods, method of submission and authorisation are set out in the Reporting Standard. The data submitted by each insurer will be validated by APRA at each reporting period. The data validation to be performed is outlined in Appendix B.

## Record Layouts and Field Specifications

### Facility Business Data Specifications

Facility Data	Data Item	Facility Business	Field type
1*	Insurer Code	M	6a
2*	Month of end of Reporting periods	M	8n
3*	Facility Identifier	M	30a/n
4	Industry/Occupation Code	M	6a or 4n
5*	Class of Business	M	2a
6*	Runoff Indicator	M	1a
7	Insurer's Percentage of Facility	M	6n
8	Number of Policies	O	6n
9	Premium Received for Reporting periods	M	12n
10	Number of Claims	O	6n
11	Gross Payments Made for Reporting periods	M	12n

<sup>1</sup> State and Territory insurers are not required to comply with this Reporting Standard (*Reporting Standard GRS 800.3 Facility Business Data: Public and Product Liability and Professional Indemnity Insurance*), however, will provide information in accordance with this Reporting Form (GRF 800.3) where possible.

Date must be DDMMYYYY, no delimiter.

\* Fields so indicated, as a combination, must be unique for each reporting period.

## Facility Business Record Data Field Definitions

### 1. Insurer Code

A unique code assigned by APRA to each contributor

### 2. Month of end of Reporting periods

The data for each submission will relate to a six month period. Enter as DDMMYYYY the last day of the period being reported, e.g. insert 30062004 for data relating to the six months ending 30 June 2004.

### 3. Facility Identifier

A unique identifier for each facility where the insurer has received in excess of \$100,000 in premium or made gross payments in excess of \$100,000, for each respective six month period. Facilities where the insurer has received less than \$100,000 in premium or made gross payments of less than \$100,000 in the six month period are to be included as one record with the identifier "Other". If a facility was previously reported separately, but now falls below the \$100,000 threshold, it can now be reported as part of the "Other" data.

### 4. Industry/Occupation Code

For Public and Products Liability, use the principal classification of the business from the latest edition of Catalogue Number 1292.0 Australian and New Zealand Standard Industrial Classification (ANZSIC), published by the Australian Bureau of Statistics and available on their web site. Provide data at the 4-digit ANZSIC code level. Any reports or publications will be aggregated to the 2 digit level ANZSIC.

Residential strata owners' liability is collected under ANZSIC classification 7711 - Residential Property Operators, whereas for Commercial Property Operators it is either 7712 or the occupation code that is most closely aligned with the tenancy of the strata.

For Professional Risks, use the codes provided in Attachment B.

Occupation code "OMULTI" and code "0000" (for ANZIIC codes) should only be used for Facility Business data where a facility covers multiple industry or occupation codes, no single code can be regarded as the principal industry or occupation code and hence it is not possible or appropriate to use one of the more specific codes.

### 5. Class of Business

- PL = Public & Product
- PI = Professional Risk

## **6. Runoff Indicator**

- Y = Yes
- N = No

## **7. Insurer's Percentage of Facility**

Your proportion of the facility, to 2 decimal places (e.g. 66.66 for 66.66%).

Blank on "Other" facilities records.

## **8. Number of Policies**

The total numbers of policies covered by this facility, if available or else provide a "blank".

## **9. Premium Received for Reporting periods**

(Your share of) the gross premium from this facility during the half year. Exclude all statutory charges (FSL, GST & SD) but include others costs (commissions).

## **10. Number of Claims**

The total numbers of claims covered by this facility for which payments have been reported in item 9 below, if available or else provide a "blank".

## **11. Gross Payments Made in Reporting periods**

(Your share of) of payments made for this facility since the last reporting period, net of GST in whole dollars, no decimal point. Includes payments made to claimant and to third-party service providers (medical, legal, investigation) that are attributed to the claim.



## Appendix A: APRA Occupation Codes for Professional Indemnity

<b>CODE</b>	<b>Occupation Description</b>
<b>A</b>	Financial Miscellaneous occupations
<b>AABANK</b>	Bank
<b>AACNT</b>	Accountancy – Other
<b>AACINS</b>	Accountancy - Insolv & Aquis
<b>AACMAN</b>	Accountancy - Management Service
<b>AACTAX</b>	Accountancy - Taxation
<b>AACTUA</b>	Actuarial
<b>AAUDIT</b>	Accountancy - Audit
<b>ABLDSO</b>	Building Society
<b>ABOOKP</b>	Bookkeeping
<b>ABSCON</b>	IT Business Systems
<b>ABUSBR</b>	Business Brokers
<b>ACHCON</b>	Hardware Engineering/Sec/Sales
<b>ACLHOU</b>	Clearing House
<b>ACMBRK</b>	Commodity & Futures Broking
<b>AFBDEA</b>	Futures Broker/Dealer
<b>ACMCON</b>	Computer Consultants
<b>ACOMAU</b>	Computer Systems Auditor
<b>ACOMPR</b>	Computer Programmer
<b>ACOMSB</b>	Computer Service Bureau
<b>ACRMAN</b>	Credit Management Services
<b>ACRUNI</b>	Credit Union
<b>ACTCON</b>	IT Education & training
<b>ACUSTO</b>	Custodian
<b>ACWCON</b>	Web Design
<b>ADBTCL</b>	Debt Collection & Mercantile Agents
<b>AFINCO</b>	Financial Counsellors
<b>AFNADV</b>	Finance Adviser
<b>AFNBRK</b>	Finance Broking
<b>AFNMGR</b>	Financial Risk Management
<b>AFPCON</b>	Financial Planning Consultancy
<b>AFRANC</b>	Franchisor
<b>AFRIEN</b>	Friendly Society

<b>AFUNDM</b>	Fund Manager
<b>AINCON</b>	Investment Consultancy
<b>AINDEA</b>	Licensed Security Dealer
<b>AINSUR</b>	Insurance Company
<b>AMANIN</b>	Managed Investment Scheme
<b>AMERBA</b>	Merchant Bank
<b>AMORBR</b>	Mortgage Broker
<b>AMORMA</b>	Mortgage Manager
<b>AMOROR</b>	Mortgage Originator
<b>APFCON</b>	Financial Planners
<b>ASTBRK</b>	Stock & Share Broking
<b>ASUPAD</b>	Superannuation fund administrator
<b>ASUPTR</b>	Superannuation Trustee
<b>ATAXAG</b>	Taxation Agency

<b>CODE</b>	<b>Occupation Description</b>
<b>ATSTCO</b>	Trustee & Executor Company
<b>ATSTSU</b>	Trustee Services
<b>B</b>	General Consultants - Miscellaneous occupations
<b>BAGCON</b>	Air Cargo Consultancy
<b>BARCON</b>	Air Pollution Consultancy
<b>BAVCON</b>	Aviation Consultancy
<b>BCMCON</b>	Communication (PR) Consultancy
<b>BCNCON</b>	Corrosion Consultancy
<b>BCONCO</b>	Convention Coordinator
<b>BCRIMI</b>	Criminologist
<b>BECONO</b>	Economist
<b>BENCON</b>	Environment & Pollution Consultancy
<b>BEVMAN</b>	Event Managers & Co-Ordinators
<b>BFOCON</b>	Forestry Services & Consultancy
<b>BFOODC</b>	Food Consultant
<b>BHRCON</b>	Human Resource Consulting
<b>BIRCON</b>	Industrial Relations Consultant
<b>BLTCON</b>	Telecommunication Consultants
<b>BMANAG</b>	Management Consultancy
<b>BMELOM</b>	Meteorological Consultancy
<b>BMGCON</b>	Migration Consultancy

<b>BMHCON</b>	Materials Handling Consultancy
<b>BMNCON</b>	Marine Consultancy
<b>BMOCON</b>	Marketing Consultancy
<b>BMRCON</b>	Market Research Consultancy
<b>BMTCON</b>	Materials Testing Consultancy
<b>BNTCON</b>	Natural Resource Consultancy
<b>BOCCON</b>	Oceanographic Consultancy
<b>BODCON</b>	Odour pollution Consultancy
<b>BPCCON</b>	Pest Control Consultancy
<b>BPNCON</b>	Personnel Consultancy
<b>BPRCON</b>	Public Relations Consultancy
<b>BQUALC</b>	Quality Assurance Consultant
<b>BRSCON</b>	Research Industry & Scientific
<b>BSECON</b>	Security Consultancy
<b>BSOCIO</b>	Sociologist
<b>BSOCON</b>	Solar Energy Consultancy
<b>BTACON</b>	Travel Agency &/or Consultancy
<b>BTCCON</b>	Technical Consultancy
<b>BTESTS</b>	Inspection & Testing Services
<b>BTLCON</b>	Telecommunication Consultants
<b>BTOCON</b>	Tourism Consultancy
<b>BTOOPP</b>	Tour Operator
<b>BTPCON</b>	Transportation Consultancy
<b>BTRANS</b>	Translator / Interpreter
<b>BTTCON</b>	Textile Consultancy
<b>BWCCON</b>	Water Conservation Consultancy
<b>BWNCON</b>	Wine Industry Consultancy
<b>BWPCON</b>	Water Pollution Consultancy
<b>C</b>	Medical & Paramedical Miscellaneous occupations
<b>CACUPT</b>	Acupuncturists

<b>CODE</b>	<b>Occupation Description</b>
<b>CALCON</b>	Allergy and asthma consultant
<b>CALTHE</b>	Alternative health services
<b>CANAGE</b>	Anaesthetics - general
<b>CANAIC</b>	Anaesthetics-intensive care
<b>CAUDIO</b>	Audiologist

<b>CAUDIM</b>	Audiometrist
<b>CCARDI</b>	Cardiology
<b>CCARTH</b>	Cardio-thoracic surgery
<b>CCHILD</b>	Child Care Centre
<b>CCHIRP</b>	Chiropodists
<b>CCHIRO</b>	Chiropractics
<b>CCLCGN</b>	Clinical genetics
<b>CCLCHA</b>	Clinical haematology
<b>CCLCIM</b>	Clinical immunology
<b>CCLCPH</b>	Clinical pharmacology
<b>CCOLSU</b>	Colorectal surgery
<b>CCOSSU</b>	Cosmetic surgery
<b>CDENTI</b>	Dentistry - oral surgery
<b>CDENTO</b>	Dentistry -other
<b>CDERMI</b>	Dermatology
<b>CRADOL</b>	Diagnostic radiology
<b>CRADOG</b>	Diagnostic radiology - Practitioner
<b>CDIETI</b>	Dietician
<b>CDGALC</b>	Drug and alcohol counselling
<b>CENTHR</b>	Ear, nose and throat (ENT)
<b>CEMERG</b>	Emergency medicine
<b>CENDOC</b>	Endocrinology
<b>CENDOS</b>	Endoscopy
<b>CFAMSU</b>	Facio-Maxillary surgery
<b>CGASTR</b>	Gastroenterology
<b>CGENME</b>	General and internal medicine
<b>CGENPN</b>	General practice - no procedure
<b>CGENPY</b>	General Practice - procedural
<b>CGENSU</b>	General Surgery
<b>CGERIA</b>	Geriatrics
<b>CGYNAE</b>	Gynaecology only
<b>CHOSTL</b>	Hostel
<b>CHYGCO</b>	Hygiene consultant
<b>CINFDS</b>	Infectious diseases
<b>CINTCR</b>	Intensive care
<b>CMEDON</b>	Medical oncology
<b>CMIDWI</b>	Midwifery

<b>CNATUR</b>	Naturopaths
<b>CNEONA</b>	Neonatology
<b>CNEURO</b>	Neurology
<b>CNEUSU</b>	Neurosurgery
<b>CNUCLR</b>	Nuclear Medicine
<b>CNURSS</b>	Nursing -general
<b>CNURSE</b>	Nursing—nurse practitioner
<b>CNUTRI</b>	Nutrition
<b>COBSGY</b>	Obstetrics & Gynaecology

<b>CODE</b>	<b>Occupation Description</b>
<b>COBSTO</b>	Obstetrics only
<b>COCTHE</b>	Occupational medicine
<b>COHSCO</b>	OHS Practitioner
<b>COPTHA</b>	Ophthalmology
<b>COPTOM</b>	Optometrist
<b>CORALM</b>	Oral surgery—medical
<b>CORTSU</b>	Orthopaedic surgery
<b>COSTEO</b>	Osteopathy
<b>COTHER</b>	Other hospital-based medical practitioner
<b>CPAEDM</b>	Paediatric medicine
<b>CPAEDS</b>	Paediatric surgery
<b>CAMBOF</b>	Paramedical and ambulance staff
<b>CPATHO</b>	Pathology
<b>CPCHEM</b>	Pharmacy
<b>CPHOSP</b>	Hospital
<b>CPHYSI</b>	Physiotherapy
<b>CPLAST</b>	Plastic surgery
<b>CPNHOM</b>	Nursing Home
<b>CPODTS</b>	Podiatry
<b>CPSYCH</b>	Psychiatry
<b>CPSYCO</b>	Psychology
<b>CPHPRM</b>	Public health/preventive medicine
<b>CREHSV</b>	Rehabilitation medicine
<b>CRENAL</b>	Renal medicine
<b>CRESPC</b>	Respite Care Services
<b>CRESPM</b>	Respiratory medicine

<b>CRETIR</b>	Retirement Village
<b>CRHEUM</b>	Rheumatology
<b>CSOOG</b>	Sonographer
<b>CSPEEC</b>	Speech Pathologists
<b>CSPTHE</b>	Speech therapist
<b>CSPINE</b>	Spinal surgery
<b>CSPORT</b>	Sports medicine
<b>CTHMAS</b>	Therapeutic Masseur
<b>CRADTH</b>	Therapeutic radiology
<b>CTHORA</b>	Thoracic medicine
<b>CUROLO</b>	Urology
<b>CVASCU</b>	Vascular surgery
<b>D</b>	Legal & Para Legal - Miscellaneous occupations
<b>DBARIS</b>	Barristers
<b>DCONSV</b>	Conveyancing Services
<b>DJPEAC</b>	Justice of the Peace
<b>DLGLCS</b>	Legal Costing Services
<b>DLNDBR</b>	Land Broking
<b>DMARCE</b>	Marriage Celebrant
<b>DPATNT</b>	Patent Attorneys
<b>DPRSER</b>	Process Servers
<b>DPTTMA</b>	Patent & Trade Mark Attorney
<b>DSHARR</b>	Share Registry
<b>DSOLIC</b>	Solicitors
<b>DTITLE</b>	Title Searching

<b>CODE</b>	<b>Occupation Description</b>
<b>DTMCON</b>	Trademark Development &/or Investment
<b>E</b>	Real Estate Miscellaneous occupations
<b>EANVAL</b>	Valuer - fine art
<b>EAUCTN</b>	Auctioneering
<b>EBDCOR</b>	Body Corporate Management Services
<b>EHOTBR</b>	Hotel & Motel Broking
<b>ELECON</b>	Electrical Contracting
<b>EMTCON</b>	Motel Management Consultancy
<b>EPTCON</b>	Property Consultants
<b>EPTRPT</b>	Property & Inspection Reports

<b>EREAHT</b>	Real Estate Agency- Hotels
<b>EREAIT</b>	Real Estate Agency- Industrial
<b>EREAPM</b>	Property Management Services
<b>EREVAL</b>	Real Estate Agent & Valuations
<b>ESTMGR</b>	Strata Title Management
<b>F</b>	Agricultural, Horticultural miscellaneous occupations
<b>FAGCON</b>	Agricultural Consultancy
<b>FAGRON</b>	Agronomy
<b>FANBRE</b>	Animal Breeders
<b>FAQCON</b>	Aquaculture Consultants
<b>FARTBD</b>	Artificial Breeding Services
<b>FBSKAG</b>	Bloodstock Agency
<b>FEXPLS</b>	Export Livestock Veterinary Consultant
<b>FFMADV</b>	Farm Management Advisory Service
<b>FFMCON</b>	Farm & Agricultural Consultant
<b>FHTCON</b>	Horticultural Consultancy
<b>FMOROR</b>	Mortgage Originator
<b>FPPORG</b>	Primary Production Organisation
<b>FSSAGT</b>	Stock & Station Agency
<b>FVALUR</b>	Valuer - real estate
<b>FVETBS</b>	Veterinary Surgeons Bloodstock
<b>FVETEQ</b>	Veterinary Surgeons- Equine
<b>FVETGH</b>	Veterinary Surgeons- Greyhound
<b>FVETLS</b>	Veterinary Surgeon Livestock
<b>FVETSM</b>	Veterinary Surgeons-Small/Pets
<b>FVTLAB</b>	Veterinary Laboratories
<b>FWLBRK</b>	Wool Broking
<b>G</b>	Schools, Colleges - Miscellaneous occupations
<b>GBALSH</b>	Ballet School & Dance Tuition
<b>GCUBAS</b>	Scuba Diving Instruction - COMMERCIAL
<b>GEDCON</b>	Education Consultancy
<b>GKINDA</b>	Kindergartens
<b>GPSCHL</b>	Private School
<b>GSCHOL</b>	Primary Schools
<b>GSCUBA</b>	Scuba Diving Instructor - recreational

<b>GSECOL</b>	Secondary Schools/Colleges
<b>GTEACH</b>	Teacher
<b>GTRCON</b>	Training & Development Consultants
<b>GUNVER</b>	Universities

<b>CODE</b>	<b>Occupation Description</b>
<b>H</b>	Insurance - miscellaneous occupations
<b>HARGEN</b>	Authorised Representatives (general insurance products)
<b>HARLIF</b>	Authorised Representatives (life insurance products)
<b>HININV</b>	Insurance Investigation
<b>HINSAG</b>	Insurance Agency
<b>HINSBK</b>	Insurance Broking
<b>HINSLA</b>	Insurance Assessors & Loss Adjusters
<b>HINSUR</b>	Insurance Surveyor
<b>HLASAG</b>	Life Assurance Agents
<b>HLOSSA</b>	Loss Assessor
<b>HLSCON</b>	Loss Control & Management Control
<b>HRMCON</b>	Risk Management Consultants
<b>HUWAGT</b>	Underwriting Agent
<b>I</b>	Local Government - Miscellaneous occupations
<b>IADVOR</b>	Govt. Advisory Organization
<b>ILGTAT</b>	Local Government Authority
<b>IMUNCL</b>	Municipal / Shire Councils
<b>J</b>	Miscellaneous occupations
<b>JADVAG</b>	Advertising Agency
<b>JANTHE</b>	Anthropologist
<b>JARBIT</b>	Mediation & Arbitration
<b>JARCHE</b>	Archaeology
<b>JBEAUT</b>	Beauty Therapy
<b>JBTBKR</b>	Boat & Yacht Broking
<b>JBTDES</b>	Boat & Yacht Designing
<b>JCARGO</b>	Cargo & Marine Surveying
<b>JCMADV</b>	Community Advice Centres
<b>JCOACH</b>	Sports Coach
<b>JCOASS</b>	Association - Community
<b>JCOURI</b>	Courier Service
<b>JCSFAG</b>	Customs Shipping & Forwarding



<b>JCUSTA</b>	Customs Agency
<b>JDIASS</b>	Association - Disability
<b>JDIVSE</b>	Diving Services
<b>JENASS</b>	Association - Environmental
<b>JFAMWL</b>	Family Welfare Organization
<b>JFUNRL</b>	Funeral Directing
<b>JGPDES</b>	Graphic design
<b>JINVES</b>	Investigators
<b>JMARRC</b>	Marriage, Family, Personal Councillor
<b>JMNENG</b>	Marine Engineers
<b>JMNSUR</b>	Marine Surveying
<b>JNVARC</b>	Naval Architecture
<b>JPHOTO</b>	Photographer / Cameraman
<b>JPIDES</b>	Product & Industrial Design
<b>JPRASS</b>	Association - Professional
<b>JRELIG</b>	Religious Organisation
<b>JRESER</b>	Research & Development Corp
<b>JSECRE</b>	Secretariat Services
<b>JSHPCH</b>	Ship & Boat Chandelling
<b>JSPASS</b>	Association - Sporting

<b>CODE</b>	<b>Occupation Description</b>
<b>JTDASS</b>	Association - Trade
<b>JTECHW</b>	Technical Writers
<b>JTELAN</b>	Telephone Answering / telemarketing
<b>JTRAUN</b>	Trade Union
<b>JWEASS</b>	Association - Welfare
<b>JWTCON</b>	Writers Consultant &/or Service
<b>K</b>	Architects Miscellaneous occupations
<b>KACHTS</b>	Architects
<b>KARCDR</b>	Architectural Draughtspersons
<b>KINTDE</b>	Interior Designers & Fit out Consultant
<b>KLACHS</b>	Landscape Architecture
<b>KLACTP</b>	Town Planning
<b>KPLUMB</b>	Plumbing Consultants
<b>L</b>	Engineering - miscellaneous occupations
<b>LACENG</b>	Engineer – acoustic

<b>LAEENG</b>	Engineer – aeronautical
<b>LAGENG</b>	Engineer – agricultural
<b>LBCERT</b>	Building Certifiers
<b>LBHENG</b>	Building Hydraulic Design Engineer
<b>LBIENG</b>	Engineer – biomedical
<b>LBINSP</b>	Building Inspectors
<b>LBLCON</b>	Building Consultants
<b>LBLDES</b>	Building Designer
<b>LBLDIN</b>	Building Inspector - Victorian Building Act activities only
<b>LCHENG</b>	Engineer – chemical
<b>LCHSCI</b>	Chemical Scientist
<b>LCIENG</b>	Engineer – civil
<b>LCONMG</b>	Construction Management
<b>LCONTE</b>	Concrete Testing & Investigation
<b>LDSCON</b>	Drainage Sewerage & Water Supplies
<b>LELENG</b>	Engineer – electrical
<b>LELINS</b>	Electrical Inspectors
<b>LENAUD</b>	Environmental Auditor
<b>LENGDT</b>	Engineering Draftspersons
<b>LENVEN</b>	Engineer – environmental
<b>LETENG</b>	Engineer – electronic
<b>LFPENG</b>	Engineer - fire protection / safety
<b>LFSENG</b>	Foundation & Structural Engineer
<b>LGEEON</b>	Engineer - geo-technical - soil testing
<b>LGEOLO</b>	Engineer – geological
<b>LHAENG</b>	Engineer – harbour
<b>LHDENG</b>	Hydro Electric Engineering
<b>LHMENG</b>	Materials Handling, Process Engineer
<b>LHVENG</b>	Heating/Ventilation/Air-Con
<b>LHYENG</b>	Engineer – hydraulic
<b>LMAENG</b>	Engineer – marine
<b>LMCENG</b>	Engineer – Metallurgical
<b>LMEENG</b>	Engineer – Mechanical
<b>LMIENG</b>	Engineer - mining / minerals processing
<b>LND CST</b>	Non Destructive Testing Consul
<b>LPC CST</b>	Petrochem, Chemical, Natural Gas, Env Con
<b>CODE</b>	<b>Occupation Description</b>

<b>LPEENG</b>	Power & Energy Engineering
<b>LPREIN</b>	Pre-purchase Inspection Services
<b>LPRMGR</b>	Project Managers
<b>LRFENG</b>	Engineer – Refrigeration
<b>LSFENG</b>	Safety Engineering
<b>LSTENG</b>	Engineer – structural
<b>LTELEC</b>	Engineer – telecommunications
<b>LTNPNR</b>	Town Planners
<b>LTRENG</b>	Engineer – Traffic
<b>LWASTE</b>	Waste Management Consultants
<b>LWWENG</b>	Engineer - water treatment / sewage
<b>M</b>	Surveying Miscellaneous
<b>MBLSUV</b>	Building Surveyor
<b>MCARTO</b>	Cartographer
<b>MCMSUV</b>	Surveyors - Cargo and/or Marine
<b>MCOSTE</b>	Cost Estimators
<b>MHYSUV</b>	Surveyors – Hydrographic
<b>MLDSUV</b>	Land Surveyors
<b>MQTSUV</b>	Surveyor – quantity
<b>MSUREN</b>	Surveyor – Engineering
<b>MSURMI</b>	Surveyor – Mining
<b>N</b>	Defamation – misc
<b>NFPROD</b>	Film Producer
<b>NJOURN</b>	Journalist
<b>NPUBLI</b>	Publishers
<b>NRADIO</b>	Radio Broadcasters
<b>NTVBRO</b>	Televisions Broadcasters
<b>O</b>	Multiple Occupations
<b>OMULTI</b>	Multiple Occupations*

\* Only available for facility business.

## Appendix B: Data Validation

As well as unit record validation, overall reasonability checks will be carried out on each insurer's data.

### With each half-yearly data submission

Various comparisons between the current reporting period and the previous period will be carried out in order to monitor data reasonability and consistency. These may include:

- Change in the aggregate Gross Earned Premium, split by two digit ANZSIC code or single character occupation code;
- Changes in the total numbers of policies and claims;
- Counts of claims by various measures; causes of loss, severity or litigation status; and
- Changes in the average and total claims paid.

As well, various reasonability checks will be carried out within each period submission, including;

- Overuse of the various 'Other' categories and codes; and
- Comparison of the various premium fields against each other.

Other reasonability checks may be carried out on an ad hoc basis.