# Draft Reporting Standard GRS 800.1

# Policy 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 public liability, product liability and professional indemnity insurance policies.

It includes *Reporting Form GRF 800.1 Policy 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 800.1 Policy Data: Public and Product Liability and Professional Indemnity Insurance* (GRF 800.1) 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 2021.

### Information required

5. An insurer must provide APRA with the information required by GRF 800.1 in respect of each reporting period and each reportable policy of the insurer in force 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:

   (a) in the case of half-yearly information, by no later than four months after the end of the reporting period; or

   (b) in the case of information provided in accordance with paragraph 7, within the time specified by notice in writing,

   or such later time as APRA may determine in writing. APRA may determine a later time in writing in relation to all insurers, or a class of insurers, or one or more insurers named in the determination.

## Method of submission

9. The information required by this Reporting Standard must be rendered in comma separated values (CSV) format in accordance with the instructions in GRF 800.1, and must be provided electronically through the web site 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.

10. Despite paragraph 9, APRA may, in writing, make either or both of the following determinations:

    (a) a determination that information required by this Reporting Standard must be provided in accordance with alternative information technology requirements specified by APRA in the determination; and

    (b) a determination that information required by this Reporting Standard must be provided to APRA or an agent of APRA at an alternative address in accordance with requirements specified in the determination.

## Quality control

11. The information provided by an insurer under this Reporting Standard must be the product of processes and controls developed by the insurer for the internal review and authorisation of the 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 9 (i.e. via the website), the insurer must apply for a password by viewing the web page referred to in paragraph 9, 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 9, 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 made a determination under subparagraphs 10(a) or (b) specifying 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 800.1 (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 B to GRF 800.1, 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 800.1, 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.

## Interpretation

16. In this Reporting Standard:

***agent of APRA*** means a person appointed under s 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.

***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 a 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 policy*** means an insurance policy, entered into on or after 1 January 2003, of product liability insurance, professional indemnity insurance or public liability insurance, but does not include:

(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 insurance policy solely in relation to an event that could neither occur in Australia nor in relation to an insured resident of Australia.

17. For the purposes of paragraph 8, where information must be provided by no later than a particular date, an insurer is required to ensure that the information is received by the person to whom it must be provided (whether APRA or an agent of APRA) no later than that date.

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.

# Reporting Form GRF 800.1

# Policy Data: Public and Product Liability and Professional Indemnity Insurance

# Instruction Guide

These instructions have been prepared for the purpose of defining the policy 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.[1]

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 C.

# Record Layouts and Field Specifications

## Policy Data Specifications

| Policy Data | Data Item | Public & Products | Professional Risk | Field type[1] |
|---|---|---|---|---|
| 1* | Insurer code | M | M | 6a |
| 2* | Class of Business | M | M | 2a |
| 3* | Record type | M | M | 1a |
| 4* | Policy Basis | M | M | 1a |
| 5* | Status | M | M | 1a |
| 6* | Month of end of Reporting Period | M | M | 8n |
| 7* | Policy number | M | M | 30a/n |
| 8* | Risk number | M | M | 30a/n |
| 9* | Product type | M | M | 3a |
| 10 | Original Inception Date | O | O | 8n |
| 11 | Date of commencement / inception (Term Inception Date) | M | M | 8n |
| 12* | Effective Start Date | M | M | 8n |
| 13 | Term Expiry Date | M | M | 8n |
| 14* | Effective End Date | M | M | 8n |

[1] State and Territory insurers are not required to comply with Reporting Standard GRS 800.1, however will provide information in accordance with this Reporting Form GRF 800.1 where possible.

| | | | | |
|---|---|---|---|---|
| 15a | Gross Annualised Premium | T | T | 12n |
| 15b | Gross Earned Premium | T | T | 12n |
| 16 | Gross Written Premium | M | M | 12n |
| 17a | Turnover | S | S | 25a/n |
| 17b | Total assets | S | S | 25a/n |
| 17c | Professional fees | S | S | 25a/n |
| 17d | Total number of staff | S | S | 25a/n |
| 17e | Other | S | S | 25a/n |
| 17f | Description of "Other" | R | R | 50a |
| 18 | State | O | M | 3a |
| 19 | Postcode | M | O | 4n |
| 20 | Excess/Deductible/Attachment point | M | M | 12n |
| 21 | Limits of Indemnity | M | M | 12n |
| 22 | Nature of Insured Organisation/Occupation | M | M | 6a or 4n |
| 23 | Coinsurance proportion | M | M | 6n |

[1] Date must be DDMMYYYY, no delimiter.

*Key*:

M – mandatory field on all records from 1 July 2004.

O – optional field.

S or T – at least one of these field must contain a value (i.e. not blank).

R – mandatory field if field 17e is used.

a – alpha.

n – numeric.

* Fields so indicated, as a combination, must be unique.

*Note:* Where a policy is endorsed during the reporting period, separate records should be submitted for the exposure before and after the endorsement showing the relevant factors. If there are multiple endorsements or an endorsement covering the entire policy term that duplicates the unique record key (as above), then these records must be aggregated to create a single record that contains the latest statistical data relevant to the policy. See Appendix A, scenario 3 for example exposure records.

# Policy Record Data Field Definitions

## 1. Insurer code

A unique code assigned by APRA to each contributor

## 2. Class of Business

- PL = Public & Product

- PI = Professional Risk

## 3. Record type

- P = Policy record

## 4. Policy Basis

- C = Claims Made basis
- L = Losses Incurred basis

## 5. Status

- N = New
- R = Renewal

Code R where the insurer made a renewal offer to the policyholder and the policy was renewed, whether or not adjustments were made to policy details or coverage on renewal, i.e. there is effective continuity with the insurer, even if the policy is not technically renewed, such as with claims made policies under the Insurance Contracts Act. Code all other policy records as N.

The Status on an endorsement or cancellation should match that of the base policy. That is, endorsements on a renewed policy would have a status of 'R', while an endorsement on a new policy would have a status of 'N'.

## 6. Month of End of Reporting Period

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.

## 7. Policy Number

A unique policy identifier (which may relate to several separate risk records) by which the exposure and premium information on each individual record can be identified. This information is only used for cross-referencing by APRA – it will not be published except in any individual data reports prepared for the insurer concerned.

## 8. Risk Number

A unique risk identifier (which may be the same as the policy number if the policy contains a single risk) by which the exposure and premium information on each individual record can be identified. This information is only used for cross-referencing by APRA – it will not be published except in any individual data reports prepared for the insurer concerned.

# 9. Product Type (Table 1)

| Class | Public & Products | Professional Risk |
|---|---|---|
| Public liability (pure) | PUB | |
| Products liability (pure) and product recall | PRO | |
| Mixed public/products cover ('Broadform' liability) | BRD | |
| Construction liability | CON | |
| Cyber Insurance | CYB | |
| Environmental impairment liability | EIL | |
| Excess Liability | EXL | |
| Excess Umbrella | EXU | |
| Umbrella covers | UMB | |
| Other | PLO | |
| Professional indemnity (not medical malpractice) and errors & omissions | | PII |
| Association Liability | | ASN |
| Directors' and Officers' liability | | D&O |
| Defamation Insurance | | DFI |
| Employment Practices | | EPL |
| Financial Institutions Policy | | FIP |
| Information & Communication Technology Insurance | | ICT |
| Medical Indemnity/Malpractice | | MAL |
| Management Liability | | MAN |
| Superannuation Trustees | | STL |
| Other | | PIO |

*Note*: where business is written as part of a package policy, the "Product type" is to be based on the nature of the cover offered, as set out in the above table. The fact that cover is sold in conjunction with other types of insurance is not collected.

# 10. Original Inception Date

Enter as DDMMYYYY the date when cover under this policy was first issued to the client. Where this information is not available, enter a hyphen ("-").

# 11. Date of Commencement/Inception (Term Inception Date)

Enter as DDMMYYYY the start date of the reported policy term. For new business this must be the same value as field 10.

## 12. Effective Start Date

Enter as DDMMYYYY the start date on which the period of exposure commenced for the set of rating factors reported with this record. If the record is an endorsement, the 'effective start date' is the date on which the endorsement commenced. If the record is a cancellation, both the 'effective start date' and 'effective end date' will be the date that the policy was cancelled. Where the record is not an endorsement or cancellation, the 'effective start date' should equal the 'term inception date'.

Where there are multiple endorsements in one reporting period, each endorsement must be reported.

*Note*: If there are transactions (e.g. multiple endorsements with the same effective start and end dates or an endorsement covering the entire policy term) that duplicates the unique record key, then these records must be aggregated to create a single record that contains the latest statistical data relative to the policy. Where there is an endorsement that covers the entire policy term, the endorsement record should be aggregated with the new business or renewal record to represent the endorsed policy details.

## 13. Term Expiry Date

Enter as DDMMYYYY the end date of the reported policy term. This date is to remain unchanged for a cancellation to enable the correct calculation of GEP.

## 14. Effective End Date *(for the purpose of tracking endorsements & cancellations)*

Enter as DDMMYYYY the date on which the period of exposure is due to cease for the set of rating factors reported with this record. If the record is an endorsement, the 'effective end date' will be the date on which the endorsement concludes. If the record is a cancellation, both the 'effective start date' and 'effective end date' will be the date that the policy was cancelled. Where the record is not an endorsement or cancellation, the 'effective end date' should equal the 'term expiry date'

## 15. Premium (*This field is not used*)

You can choose to submit data for either 15a (Gross Annualised Premium) or 15b (Gross Earned Premium). However, you can submit data for both items if you have it available.

If you only provide GAP, the NCPD will calculate the GEP based on this amount. The system will not prevent you from reporting both. Where only one field is populated, the alternative field should be reported with a blank or a hyphen (“-“) but not a zero.

## 15a. Gross Annualised Premium

In this field insert (your co-insured share of) the gross annualised premium in force based on the rating factors represented by this record (in whole $, no decimal points). Exclude all statutory charges (Stamp Duty, GST, and also exclude Fire Service Levies) but include others costs (such as commissions and instalment charges). If the

policy is for a term other than twelve (12) months, pro-rate the premium to a 12month period.

Note that the premium for **"short term events" cover should not be annualised**. "Short Term Events" are defined as those that cover a specific period that is less than one month e.g. a sporting event over a long weekend or an annual festival.

Where a number of risks are reported separately, only the premium associated with that risk should be reported.

Note that **this is NOT the gross written premium** – it is the rate of premium for a full 12 months cover based on the rating factors that apply to the policy at the effective start date (field 12).

For the principle policy, the GAP must be reported in each and every reporting period, i.e. **the original GAP amount will be reported each time the record is reported**.

For an endorsement, the incremental change in GAP should be reported. For example, if the original policy was an annualised $1,000, and an endorsement to the policy increased the total premium (from inception) by $100, to $1,100, then $100 should be reported as the GAP on the endorsement record.

For a cancellation, the reported GAP amount will be the annualised amount (if any) refunded to the policy holder, stated as a negative. Negative numbers should be reported with a minus sign '-'.

Where records are aggregated due to duplication of the unique record key, the GAP must be the combined value of the GAP for all of the aggregated records.

In some cases (particularly endorsements) it would not be unusual to have a zero annualised premium.

Leap years are taken into account when calculating GEP (policy item 15b) from GAP (policy item 15a) and then validating that result back to GWP (policy item 16).

## 15b. Gross Earned Premium (GEP)

In this field, insert (your co-insured share of) the earned amount of gross annual premium for the exposure of this policy **during the reporting period** (in whole $, no decimal points) between the effective start date (field 12) and effective end date (field 14). Include the same components as for gross annualised premium.

Where a number of risks are reported separately, only the premium associated with that risk should be reported.

For endorsements and cancellations, the GEP should still be the earned amount of gross annual premium for the exposure of this endorsement or cancellation **during the reporting period** (in whole $, no decimal points) between the effective start date of the endorsement or cancellation (field 12) and effective end date of the endorsement or cancellation (field 14).

For an endorsement, the GEP will recognise the value of the premium earned on the endorsement for the relevant reporting period. For example, if the written premium on the endorsement was an incremental increase of $200, the GEP reported for the endorsement would represent the premium earned during the reporting period in respect of the incremental $200 written.

Negative numbers should be reported with a minus sign '-'.

Where records are aggregated due to duplication of the unique record key, the GEP must be the combined value of the GEP for all of the aggregated records.

## 16. Gross Written Premium (GWP)

In this field insert (your co-insured share of) the gross written premium for the exposure of this policy. Exclude all statutory charges (Stamp Duty, GST, and also exclude Fire Service Levies) but include others costs (such as commissions and instalment charges).

Where a number of risks are reported separately, only the premium associated with that risk should be reported.

For endorsements and cancellations, the incremental change in GWP should be stated.

For the principle policy, the GWP must be reported in each and every reporting period, i.e. **the original GWP amount will be reported each time the record is reported**.

For an endorsement, the incremental change in GWP should be reported. For example, if the original policy was for $1,000, and an endorsement to the policy increased the total premium by $200, to $1,200, then $200 should be reported as the GWP on the endorsement record.

For a cancellation, the reported GWP amount will be the amount (if any) refunded to the policy holder, stated as a negative amount. Negative numbers should be reported with a minus sign '-'.

Where records are aggregated due to duplication of the unique record key, the GWP must be the combined value of the GWP for all of the aggregated records.

## 17. Risk Factor (This field is not used)

Risk factor is a measure of the relative exposure that the policy represents. This should be the total value of the organisation, not the insurer's share of risk (but see note on policy field item 23 below).

All fields from 17a to 17e must be provided with either a blank or a value based on the definitions below. At least one of the fields must be contain a value and if 17e contains a value then 17f must provide a brief description. Each field may be reported in whole dollars or as a band. If you report fields in bands, show the range of the band in whole dollars e.g. if turnover is up to $5 million, enter "1-5000000", if between $20 million and $50 million, "20000001-50000000". Commas must be excluded from all numbers.

## 17a. Turnover

Most recently declared annual turnover represented by this risk record.

## 17b. Total Assets

Most recent prior year business assets represented by this risk record.

## 17c. Professional Fees

Most recent prior year annual professional fees represented by this risk record.

## 17d. Total number of staff

Most recent prior year number of full-time equivalent staff members employed in the insured business or practice, whether or not members of a profession.

## 17e. Other

If any of 17a, 17b, 17c or 17d contains a value, then this field must be blank. However if none is applicable then this field **must** contain a value and a brief description of the risk factor **must** be provided in field 17f.

## 17f. Other Description

If 17e contains a value, this field **must** contain a brief description of the risk factor of the value provided in field 17e.

## 18. State [Required for professional risk]

For professional risks, this should be the state (ACT, NSW, NT, QLD, SA, TAS, VIC and WA) where work is done; if multi-state cover is provided, include the state where the majority of work is done. For EPL and D&O, provide the state where the head office is located. This would be expected to be sourced from data for stamp duty split purpose.

Where this information is not available for public and products liability, enter a hyphen ("-").

## 19. Postcode [Required for public and products liability]

Enter the Postcode of the location of the principal risk. If not available, enter the postcode of the head office or the postal address of the policyholder.

Where this information is not available for professional risk, enter a hyphen ("-").

## 20. Excess/Deductible/Attachment Point

How much of any claim that an insured must bear before the insurer becomes liable (in whole dollars). Where different levels exist for different causes of claim, enter the excess that is most commonly applied for such policies, or where that is not available, the minimum applied.

For Liability XOL policies, the attachment point should be reported.

## 21. Limit of Indemnity

Insert your (share of the) limit of indemnity in whole dollars disregarding any excess payments by the insured.

## 22. Nature of Insured Organisation/Occupation

For Public and Products Liability, EPL and D&O risks, 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 4digit 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 (excl EPL and D&O), use the codes provided in Attachment B except for code "OMULTI" which is only for use for facility business. Where an appropriate code does not exist for the insured organisation, the first character of the appropriate industry may be used.

## 23. Coinsurance Proportion

Your proportion of a co-insured risk, to 2 decimal places (e.g. 66.66 for 66.66%, or 100.00 for 100%). Advise APRA of how you record (a) turnover (b) limit of indemnity (c) premium (d) losses – 100% of the risk or just your share. The preferred form of data submission is indicated under each individual data field in this specification.

The expected value in this field is 100.00 if no coinsurance applies to the policy.

# Appendix A: Example Treatment of Exposure Records

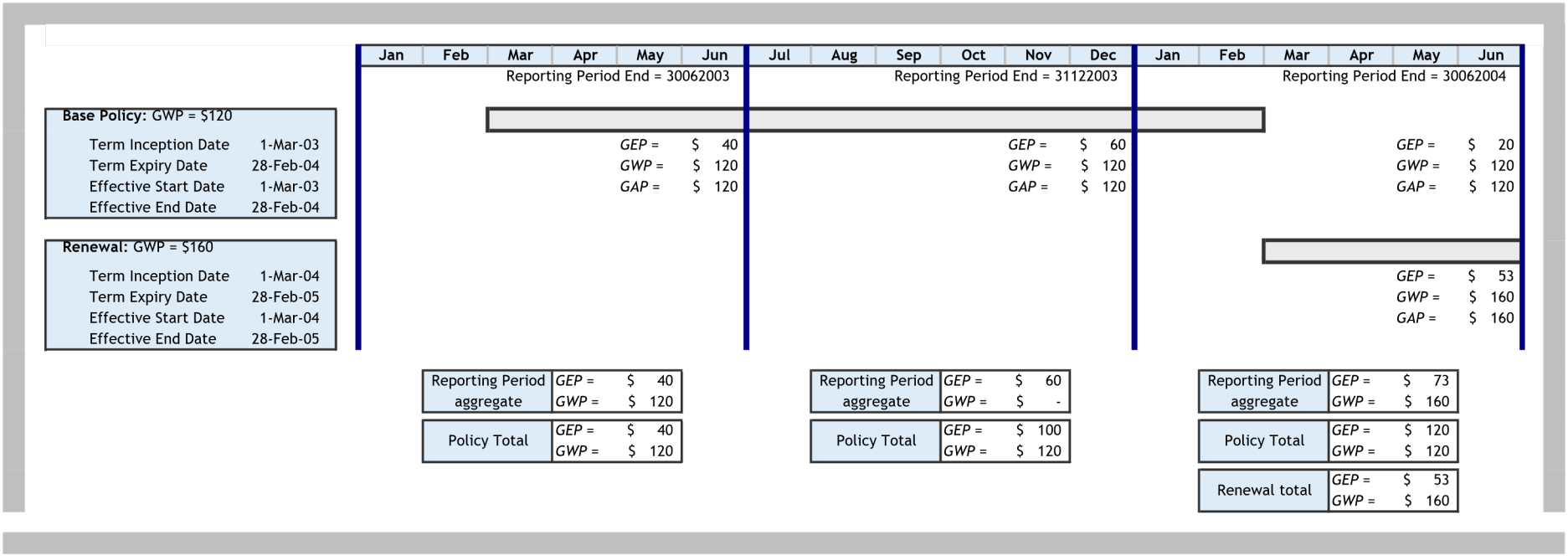
Insurers are to provide an initial record for each policy/risk at the start of each period with additional records each time that policy/risk changes in any way in terms of its exposure. The following sets out the expected relationship between Gross Annualised Premium and Gross Earned Premium for your information.

*Note*: Start date = Term Inception Date (field 11) Date exp from = Effective Start Date (field 12)

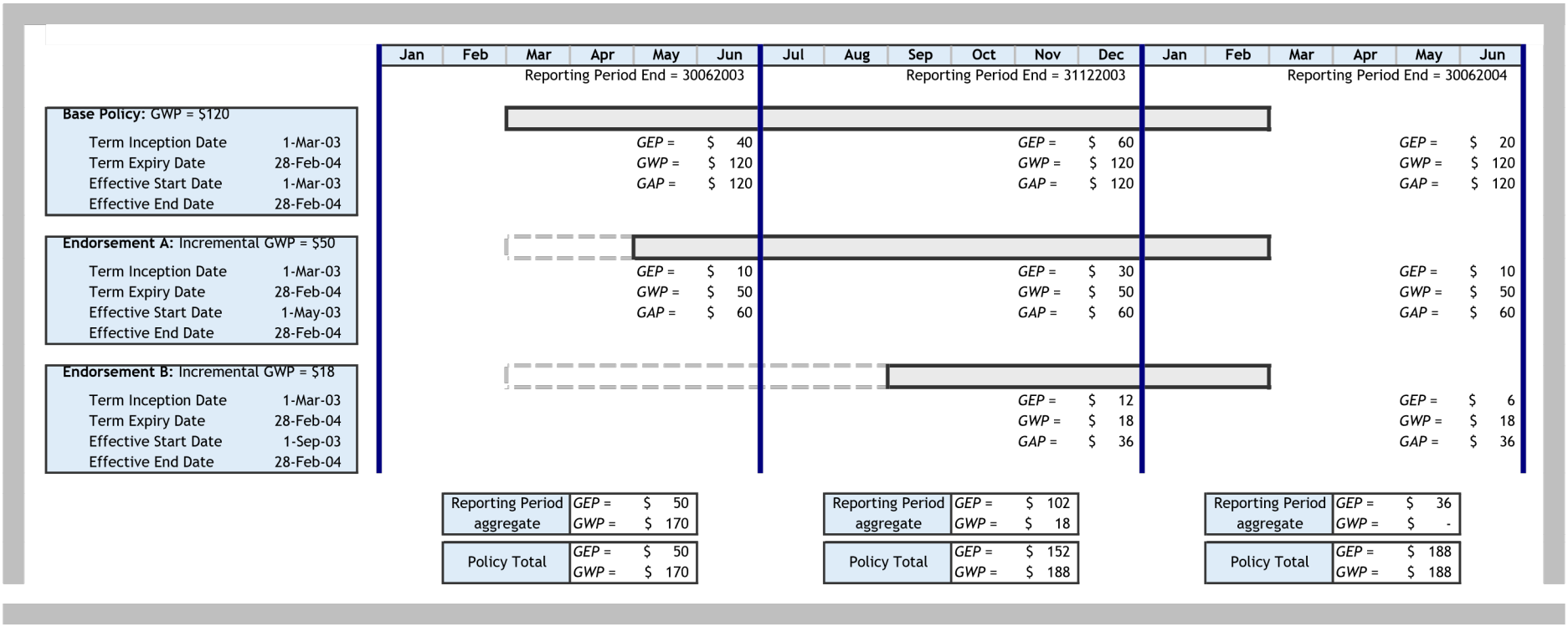
End date = Term Expiry Date (field 13) Date exp to = Effective End Date (field 14)

GAP = Gross Annualised Premium (field 15a), NOT written premium. GEP = Earned Premium (field 15b).

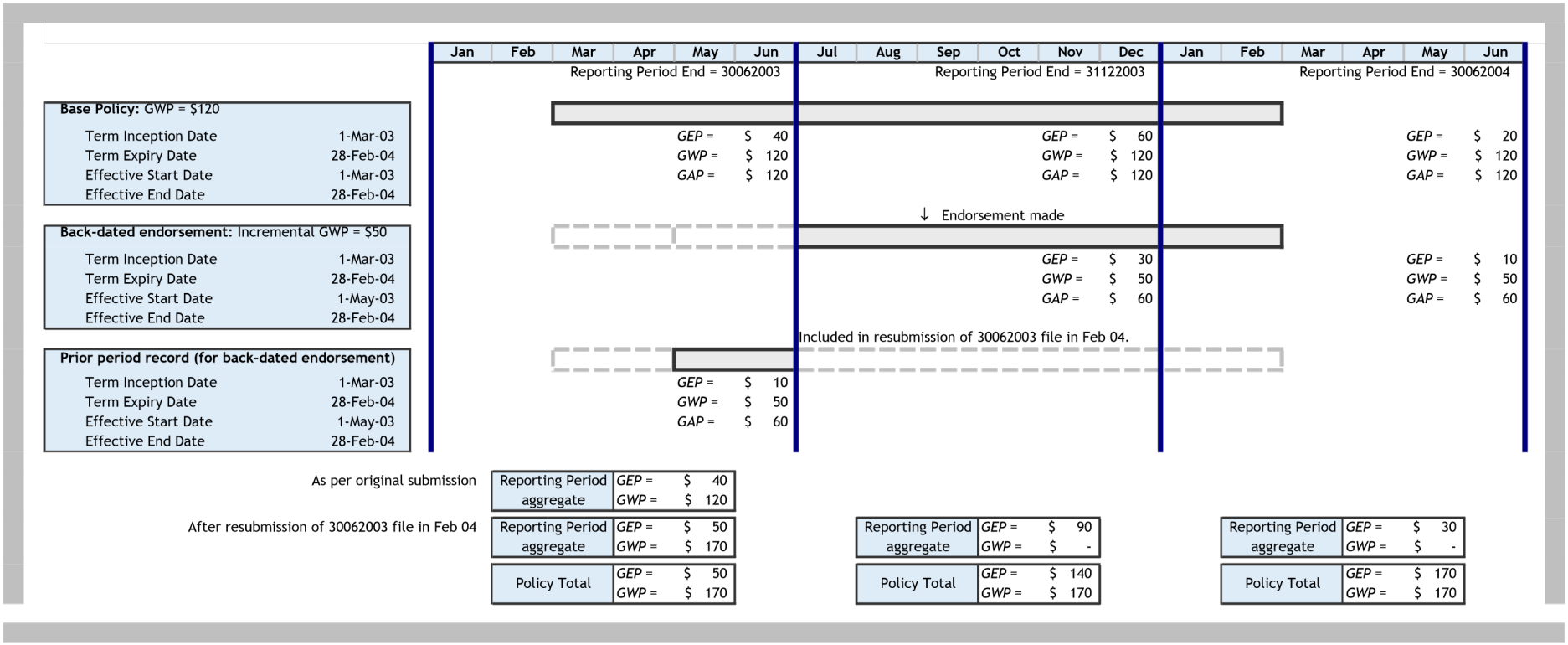
## Renewal Example



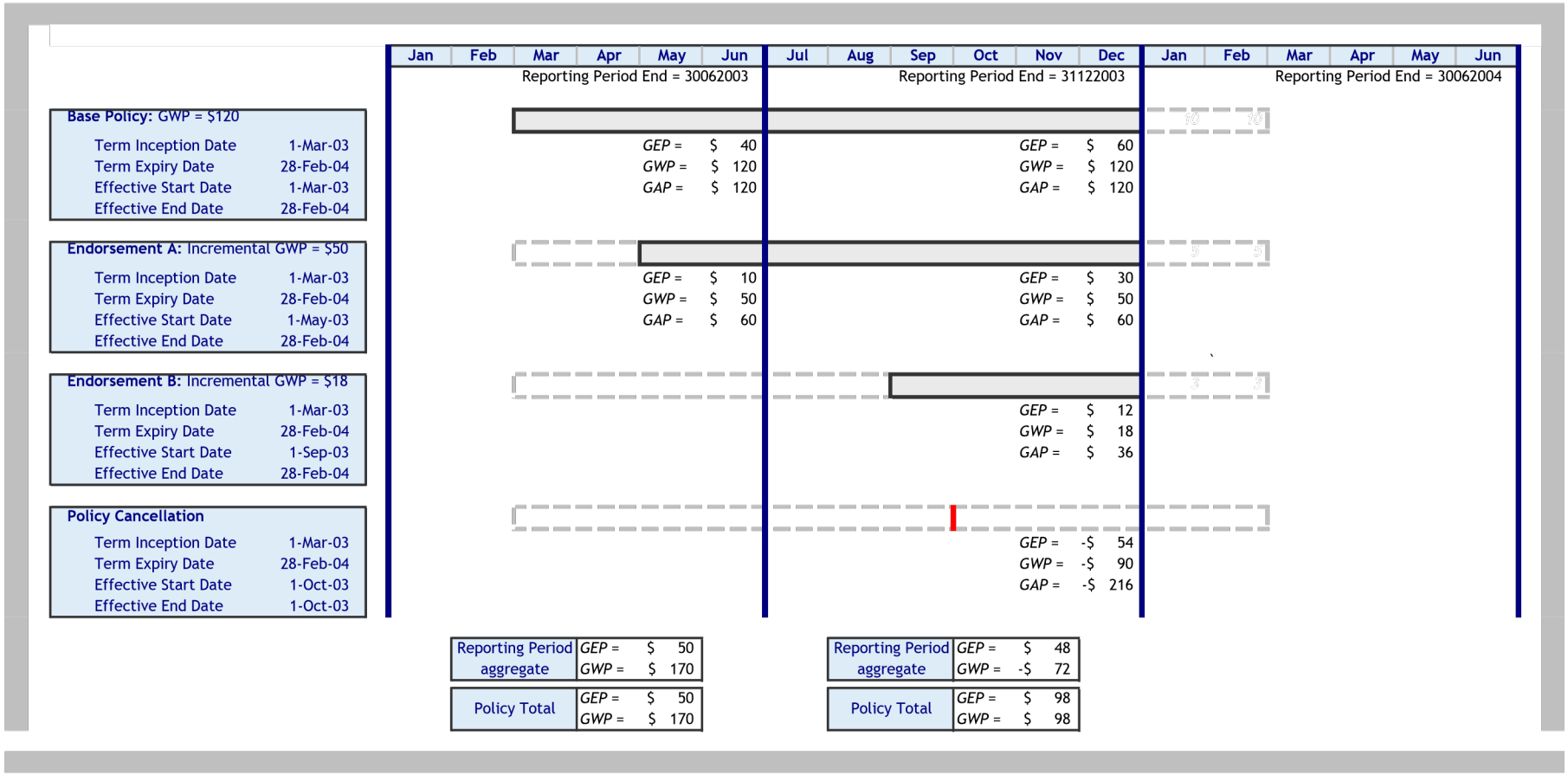
# Endorsement Example



# Back-dated Endorsement Example



# Cancellation Example



# Appendix B: APRA Occupation Codes for Professional Indemnity

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

| | |
|---|---|
| **AFRANC** | Franchisor |
| **AFRIEN** | Friendly Society |
| **AFUNDM** | Fund Manager |
| **AINCON** | Investment Consultancy |
| **AINDEA** | Licenced Security Dealer |
| **AINSUR** | Insurance Company |
| **AMANIN** | Managed Investment Scheme |
| **AMERBA** | Merchant Bank |
| **CODE** | **Occupation Description** |
| **AMORBR** | Mortgage Broker |
| **AMORMA** | Mortgage Manager |
| **AMOROR** | Mortgage Originator |
| **APFCON** | Financial Planners |
| **ASTBRK** | Stock & Share Broking |
| **ASUPAD** | Superannuation fund administrator |
| **ASUPTR** | Superannuation Trustee |
| **ATAXAG** | Taxation Agency |
| **ATSTCO** | Trustee & Executor Company |
| **ATSTSU** | Trustee Services |
| **B** | General Consultants - Miscellaneous occupations |
| **BAGCON** | Air Cargo Consultancy |
| **BARCON** | Air Pollution Consultancy |
| **BAVCON** | Aviation Consultancy |
| **BCMCON** | Communication (PR) Consultancy |
| **BCNCON** | Corrosion Consultancy |
| **BCONCO** | Convention Coordinator |
| **BCRIMI** | Criminologist |
| **BECONO** | Economist |
| **BENCON** | Environment & Pollution Consultancy |
| **BEVMAN** | Event Managers & Co-Ordinators |
| **BFOCON** | Forestry Services & Consultancy |
| **BFOODC** | Food Consultant |
| **BHRCON** | Human Resource Consulting |
| **BIRCON** | Industrial Relations Consultant |
| **BLTCON** | Telecommunication Consultants |
| **BMANAG** | Management Consultancy |
| **BMELON** | Meteorological Consultancy |

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|---|---|
| **BMGCON** | Migration Consultancy |
| **BMHCON** | Materials Handling Consultancy |
| **BMNCON** | Marine Consultancy |
| **BMOCON** | Marketing Consultancy |
| **BMRCON** | Market Research Consultancy |
| **BMTCON** | Materials Testing Consultancy |
| **BNTCON** | Natural Resource Consultancy |
| **BOCCON** | Oceanographic Consultancy |
| **BODCON** | Odour pollution Consultancy |
| **BPCCON** | Pest Control Consultancy |
| **BPNCON** | Personnel Consultancy |
| **BPRCON** | Public Relations Consultancy |
| **BQUALC** | Quality Assurance Consultant |
| **BRSCON** | Research Industry & Scientific |
| **BSECON** | Security Consultancy |
| **BSOCIO** | Sociologist |
| **CODE** | **Occupation Description** |
| **BSOCON** | Solar Energy Consultancy |
| **BTACON** | Travel Agency &/or Consultancy |
| **BTCCON** | Technical Consultancy |
| **BTESTS** | Inspection & Testing Services |
| **BTLCON** | Telecommunication Consultants |
| **BTOCON** | Tourism Consultancy |
| **BTOOPP** | Tour Operator |
| **BTPCON** | Transportation Consultancy |
| **BTRANS** | Translator / Interpreter |
| **BTTCON** | Textile Consultancy |
| **BWCCON** | Water Conservation Consultancy |
| **BWNCON** | Wine Industry Consultancy |
| **BWPCON** | Water Pollution Consultancy |
| **C** | Medical & Paramedical Miscellaneous occupations |
| **CACUPT** | Acupuncturists |
| **CALCON** | Allergy and asthma consultant |
| **CALTHE** | Alternative health services |
| **CANAGE** | Anaesthetics - general |
| **CANAIC** | Anaesthetics-intensive care |
| **CAUDIO** | Audiologist |

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

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|---|---|
| **CMIDWI** | Midwifery |
| **CNATUR** | Naturopaths |
| **CNEONA** | Neonatology |
| **CNEURO** | Neurology |
| **CNEUSU** | Neurosurgery |
| **CNUCLR** | Nuclear Medicine |
| **CNURSS** | Nursing -general |
| **CNURSE** | Nursing—nurse practitioner |
| **CNUTRI** | Nutrition |
| **COBSGY** | Obstetrics & Gynaecology |
| **COBSTO** | Obstetrics only |
| **COCTHE** | Occupational medicine |
| **COHSCO** | OHS Practitioner |
| **COPTHA** | Ophthalmology |
| **COPTOM** | Optometrist |
| **CORALM** | Oral surgery—medical |
| **CORTSU** | Orthopaedic surgery |
| **COSTEO** | Osteopathy |
| **COTHER** | Other hospital-based medical practitioner |
| **CPAEDM** | Paediatric medicine |
| **CPAEDS** | Paediatric surgery |
| **CAMBOF** | Paramedical and ambulance staff |
| **CPATHO** | Pathology |
| **CPCHEM** | Pharmacy |
| **CPHOSP** | Hospital |
| **CPHYSI** | Physiotherapy |
| **CPLAST** | Plastic surgery |
| **CPNHOM** | Nursing Home |
| **CPODTS** | Podiatry |
| **CPSYCH** | Psychiatry |
| **CPSYCO** | Psychology |
| **CPHPRM** | Public health/preventive medicine |
| **CODE** | **Occupation Description** |
| **CREHSV** | Rehabilitation medicine |
| **CRENAL** | Renal medicine |
| **CRESPC** | Respite Care Services |
| **CRESPM** | Respiratory medicine |

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|---|---|
| **CRETIR** | Retirement Village |
| **CRHEUM** | Rheumatology |
| **CSONOG** | Sonographer |
| **CSPEEC** | Speech Pathologists |
| **CSPTHE** | Speech therapist |
| **CSPINE** | Spinal surgery |
| **CSPORT** | Sports medicine |
| **CTHMAS** | Therapeutic Masseur |
| **CRADTH** | Therapeutic radiology |
| **CTHORA** | Thoracic medicine |
| **CUROLO** | Urology |
| **CVASCU** | Vascular surgery |
| **D** | Legal & Para Legal - Miscellaneous occupations |
| **DBARIS** | Barristers |
| **DCONSV** | Conveyancing Services |
| **DJPEAC** | Justice of the Peace |
| **DLGLCS** | Legal Costing Services |
| **DLNDBR** | Land Broking |
| **DMARCE** | Marriage Celebrant |
| **DPATNT** | Patent Attorneys |
| **DPRSER** | Process Servers |
| **DPTTMA** | Patent & Trade Mark Attorney |
| **DSHARR** | Share Registry |
| **DSOLIC** | Solicitors |
| **DTITLE** | Title Searching |
| **DTMCON** | Trademark Development &/or Investment |
| **E** | Real Estate Miscellaneous occupations |
| **EANVAL** | Valuer - fine art |
| **EAUCTN** | Auctioneering |
| **EBDCOR** | Body Corporate Management Services |
| **EHOTBR** | Hotel & Motel Broking |
| **ELECON** | Electrical Contracting |
| **EMTCON** | Motel Management Consultancy |
| **EPTCON** | Property Consultants |
| **EPTRPT** | Property & Inspection Reports |
| **EREACT** | Real Estate Agency- Commercial |
| **EREAGT** | Real Estate Agency- Domestic |

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

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

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

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

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

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

# Appendix C: 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.