

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 data on 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 30-31 June-December 20202021.

Information required

5. An insurer must provide APRA with the information required by GRF 800.3 in respect of each reporting period and each reportable facility business in respect of which the insurer is on risk 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 800.3, 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 800.3 (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
- 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.

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.

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.
- 17. For the purposes of paragraph 8, where information must be provided 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 800.3

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.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 B.

Record Layouts and Field Specifications Facility Business Data Specifications

Facility Data	Data Item	Facility Business	Field type
1*	Insurer Code	М	6a
2*	Month of end of Reporting periods	М	8n
3*	Facility Identifier	М	30a/n
4	Industry/Occupation Code	М	6a or 4n
5*	Class of Business	М	2a
6*	Runoff Indicator	М	1a
7	Insurer's Percentage of Facility	М	6n
8	Number of Policies	0	6n
9	Premium Received for Reporting periods	М	12n
10	Number of Claims	0	6n
11	Gross Payments Made for Reporting periods	М	12n

Date must be DDMMYYYY, no delimiter.

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

¹ State and Territory insurers are not required to comply with Reporting Standard GRS 800.3, however will provide information in accordance with this Reporting Form GRF 800.3 where possible.

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

CODE	Occupation Description
Α	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
АВООКР	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
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

CODE	Occupation Description
ATSTCO	Trustee & Executor Company
ATSTSU	Trustee Services
В	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
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
BSOCON	Solar Energy Consultancy
BTACON	Travel Agency &/or Consultancy
BTCCON	Technical Consultancy
BTESTS	Inspection & Testing Services
BTLCON	Telecommunication Consultants
BTOCON	Tourism Consultancy
ВТООРР	Tour Operator
BTPCON	Transportation Consultancy
BTRANS	Translator / Interpreter
BTTCON	Textile Consultancy
BWCCON	Water Conservation Consultancy
BWNCON	Wine Industry Consultancy
BWPCON	Water Pollution Consultancy
С	Medical & Paramedical Miscellaneous occupations
CACUPT	Acupuncturists

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

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
ССССРН	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
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
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

CODE	Occupation Description
COBSTO	Obstetrics only
COCTHE	Occupational medicine
COHSCO	OHS Practitioner
СОРТНА	Ophthalmology
СОРТОМ	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
СРАТНО	Pathology
CPCHEM	Pharmacy
CPHOSP	Hospital
CPHYSI	Physiotherapy
CPLAST	Plastic surgery
CPNHOM	Nursing Home
CPODTS	Podiatry
CPSYCH	Psychiatry
CPSYCO	Psychology
CPHPRM	Public health/preventive medicine
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

CODE	Occupation Description
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
EREAHT	Real Estate Agency- Hotels
EREAIT	Real Estate Agency- Industrial
EREAPM	Property Management Services
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
GTEACH	Teacher
GTRCON	Training & Development Consultants
GUNVER	Universities

CODE	Occupation Description
Н	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
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
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
ЈРНОТО	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
К	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
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
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
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
М	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
0	Multiple Occupations
OMULTI	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.