Draft Reporting Standard LOLRS 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 by Lloyd's relating to certain public liability, product liability and professional indemnity insurance policies.

It includes *Reporting Form LOLRF 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 LOLRF 800.1 Policy Data: Public and Product Liability and Professional Indemnity Insurance* (LOLRF 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 Lloyd's.

Commencement

4. This Reporting Standard applies for reporting periods ending on or after 3~~0~~1 ~~June~~ December 202~~0~~1.

Information required

5. Lloyd's must provide APRA with the information required by LOLRF 800.1 in respect of each reporting period and each reportable policy of a Lloyd's underwriter in force during the reporting period.

Reporting periods and due dates

6. Subject to paragraph 7 of this Reporting Standard, Lloyd's 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, to require Lloyd's to provide the information required by this Reporting Standard more frequently, or less frequently, or in respect of reporting periods based upon a Lloyd's underwriter's own accounting financial year for that part of the information required by this Reporting Standard relating to that underwriter, having regard to:

   (a) the particular circumstances of Lloyd's or a Lloyd's underwriter; and

   (b) the extent to which the information is required for the purposes of the prudential supervision of Lloyd's or a Lloyd's underwriter.

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 the whole of the information required by this Reporting Standard, or in relation to part of the information required by this Reporting Standard to the extent that it relates to a particular class of Lloyd's underwriters, or in relation to part of the information required by this Reporting Standard to the extent that it relates to one or more Lloyd's underwriters named in the determination (to the extent that APRA may permit the late submission of part of the information required by this Reporting Standard).

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 LOLRF 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 Lloyd's in accordance with this Reporting Standard must be the product of processes and controls developed by Lloyd's for the internal review and authorisation of the information.

Note: Lloyd's General Representative in Australia must ensure that an appropriate set of policies and procedures is in place for the authorisation of data provided to APRA.

Authorisation

12. Fujitsu Australia (as agent of APRA) will provide Lloyd's with a customer identification number. If Lloyd's proposes to submit information required by this Reporting Standard using the method in paragraph 9 (i.e. via the website), Lloyd's must apply for a password by viewing the web page referred to in paragraph 9, quoting Lloyd's customer identification number and following the instructions for applying for a password on that page. Fujitsu Australia will advise Lloyd's General Representative in Australia of the password for Lloyd's. When a report is provided using the method in paragraph 9, Lloyd's will be required to quote its customer identification number and password. Upon successful validation of the customer identification and password a secure session between Lloyd's 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 Lloyd's General Representative in Australia or agent);

(b) a person holding a specified position (who need not be Lloyd's General Representative in Australia or agent); or

(c) a person authorised by Lloyd's to use Lloyd's customer identification number and password,

may, or must, authorise (in a manner specified) information provided by Lloyd's under this Reporting Standard.

Minor alterations to forms and instructions

14. APRA may:

(a) make minor variations to LOLRF 800.1 (either generally, or in relation to a class of Lloyd's underwriters, or in relation to one or more named Lloyd's underwriters) to correct technical, programming or logical errors, inconsistencies or anomalies;

(b) vary, omit or substitute (either generally, or in relation to a class of Lloyd's underwriters, or in relation to one or more named Lloyd's underwriters) an occupation code or description in Appendix B to LOLRF 800.1, if APRA forms the view that the existing code or description is inappropriate having regard to the circumstances or business of Lloyd's and any other relevant considerations; or

(c) vary, omit or substitute (either generally, or in relation to a class of Lloyd's underwriters, or in relation to one or more named Lloyd's underwriters) a specification in a Table in LOLRF 800.1, if APRA forms the view that the specification is inappropriate having regard to the circumstances or business of Lloyd's underwriters and any other relevant considerations.

15. If APRA makes such a variation it must notify Lloyd's 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*.

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

Lloyd's has the meaning in the *Insurance Act 1973.*

Lloyd's General Representative in Australia means the employee of Lloyd's or Lloyd's Australia Ltd who holds the position of Lloyd's General Representative in Australia, or performs the functions and duties described by that title.

Lloyd's underwriter has the meaning in the *Insurance Act 1973.*

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) a policy of insurance 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 no later than a particular date, Lloyd's 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 LOLRF 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 Lloyd's 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.

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

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	O	O	1a
6*	Month of end of Reporting Periods	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
15a	Gross Annualised Premium	T	T	12n
15b	Gross Earned Premium	T	T	12n
16	Gross Written Premium	M	M	12n

17a	Turnover	O	O	12n
17b	Total assets	O	O	12n
17c	Professional fees	O	O	12n
17d	Total number of staff	O	O	12n
17e	Other	O	O	12n
17f	Description of "Other"	O	O	50a
18	State	O	O	3a
19	Postcode	O	O	4n
20	Excess/Deductible/Attachment point	M	M	12n
21	Limits of Indemnity	M	M	12n
22	Nature of Insured Organisation/Occupation	O	O	6a or 4n
23	Coinsurance proportion	M	M	5n

[1] Date must be DDMMYYYY, no delimiter.

Key:

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

O – optional field.

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

a – alpha.

n – numeric.

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

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. See Appendix A, scenario 3 for example exposure records.

Policy Record Data Field Definitions

1. Insurer code

This will be provided by APRA when advised of the method of delivery of the data.

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

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

6. Month of End of Reporting Periods

The data will relate to a six month period. Code the last day of this period in this field as DDMMYYYY, e.g. insert code 30062003 for data relating to the six months ending 30 June 2003.

7. Policy Number

The unique market reference field allocated by the Lloyd's broker. 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

The broker reference field used to sub-divide accounting entries into different countries.

9. Product Type

Class	**Public & Products**	**Professional Risk**
Public liability (pure)	PUB	
Products liability (pure) and product recall	PRO	
Mixed public/products cover ('Broadform' liability)	BRD	
Umbrella covers	UMB	
Environmental impairment liability	EIL	
Construction liability	CON	
Cyber Insurance	CYB	
Excess Liability	EXL	
Excess Umbrella	EXU	
Other	PLO	
Professional indemnity (not medical malpractice) and errors & omissions		PII

Directors' and Officers' liability		D&O
Employment Practices		EPL
Association Liability		ASN
Superannuation Trustees		STL
Defamation Insurance		DFI
Financial Institutions Policy		FIP
Information & Communication Technology Insurance		ICT
Medical Indemnity/Malpractice		MAL
Management Liability		MAN
Other		PIO

Note that 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

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

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

Code the inception date of the risk in this field as DDMMYYYY.

12. Effective Start Date (for the purpose of tracking effect of endorsements)

Code the start date of any endorsement which changes the risk in this field as DDMMYYYY. Can be equal to or later than field 11. This field can also be blank if the row reported is not an endorsement record. Where this date is equal to the term expiry date, this signifies a premium adjustment at expiry of the contract.

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

13. Term Expiry Date

Code the date on which the existing policy expires in this field as DDMMYYYY.

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

Code the date on which any endorsement which changes the risk is due to cease in this field as DDMMYYYY.

15. Premium (This field is not used)

This field is to contain either a or b reflecting whether you are providing a value for "Gross Annualised Premium" in field 15a or "Earned Premium" in field 15b.

15a. Gross Annualised Premium

In this field insert the Lloyd's proportion of the gross annualised premium in force based on the rating factors represented by this record (in whole $, no decimal points) converted to A$ using end of processing month rates of exchange. Exclude all statutory charges (FSL, GST & SD) but include others costs (commissions). If the policy is for a term other than twelve (12) months, pro-rate the premium to a 12month period.

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).

Also 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.

15b. Gross Earned Premium

In this field, insert the Lloyd's proportion of the earned amount of gross annual premium for the exposure of this policy during the reporting period (in whole $, no decimal points) converted to A$ using end of processing month rates of exchange between the effective start date (field 12) and effective end date (field 14). Include the same components as for gross annualised premium.

For endorsements and cancellations, the gross earned premium should still be 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 of the endorsement or cancellation (field 12) and effective end date of the endorsement or cancellation (field 14).

16. Gross Written Premium

In this field insert Lloyd's proportion of the gross written premium for the exposure of this policy. Exclude all statutory charges (FSL, GST & SD) but include others costs (commissions) converted to A$ using end of processing month rates of exchange.

For endorsements and cancellations, the updated gross written premium should be stated.

This field should be completed for every reporting period.

17. Risk Factor (This field is not used)

Risk factor is a measure of the relative exposure that the policy represents. Where the information for fields 17a to 17f is not available, enter a hyphen ("-").

17a. Turnover

Most recently declared annual turnover of the risk represented by this risk record (in whole dollars) converted to A$ using end of processing month rates of exchange. If you collect turnover 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. This should be the total turnover of the organisation, not the insurer's share of risk (but see note on policy field item 23 below).

17b. Total Assets

Most recent prior year business turnover represented by this risk record (in whole dollars) converted to A$ using end of processing month rates of exchange.

17c. Professional Fees

Most recent prior year annual professional fees represented by this risk record (in whole dollars) converted to A$ using end of processing month rates of exchange.

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 leave this blank. However if none is applicable then this field should contain a value with a brief description of the risk factor provided in field 17f.

17f. Other Description

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

18. State

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, enter a hyphen ("-").

19. Postcode

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

Where this information is not available, 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) converted to A$ using end of processing month rates of exchange. 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.

21. Limit of Indemnity

Insert the Lloyd's proportion of the limit of indemnity in whole dollars disregarding any excess payments by the insured converted to A$ using end of processing month rates of exchange. Where different limits exist for different causes of claim, enter the limit that is most commonly applied for such policies.

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, use the codes provided in Attachment B except for code "OMULTI" which is only for use for facility business.

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

23. Coinsurance Proportion

This is Lloyd's overall percentage share of the risk to 2 decimal places (e.g. 66.66 for 66.66%). Where there is a mid-term market change a policy may appear more than once on the file and the gross premium figures may change if the Lloyd's percentage changes.

Appendix A: Data Validation

The individual policy data submitted by Lloyd's will be validated by APRA as follows:

Earned premium submitted in information provided by Lloyd's under Lloyd's Security Trust Fund Determination No 1, less the premium received for all facilities, is expected to reconcile to within 5% of the total of the earned premium shown in field 15b on the individual policy records submitted by insurers or as calculated by APRA from the gross annualised premium (field 15a). APRA will expect Lloyd's to explain the source of any greater discrepancy.

While it is appreciated that more extensive reconciliation could be attempted, this could require significant changes to the existing reporting requirements to APRA or the submission of other information (such as management accounts) from insurers that would not be in standard formats.

APRA will expect that Lloyd's needs to demonstrate the reason for a discrepancy between the individual records submitted to the database and its aggregate data reported to APRA in the above forms, the insurer will share such additional information with APRA as required.

Appendix B: Example Treatment of Exposure Records

Lloyd's is 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)

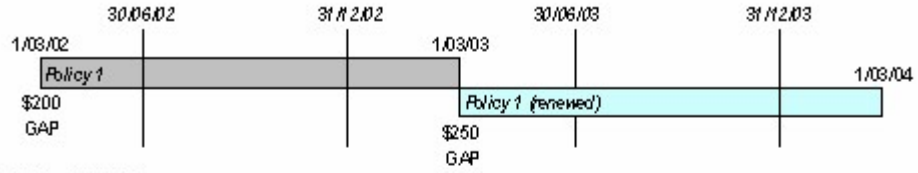
End date = Term Expiry Date (field 13)

Date exp to = Effective End Date (field 14)

GAP = Gross Annualised Premium (field 15a), NOT written premium

GEP = Earned Premium (field 15b)

Scenario 1 - Renewal



Period Ending 30/6/02

	Policy#	Risk Factors	Start Date	End Date	Date Exp From	Date Exp to	GAP	GEP	Exposure period (days)
Company Raw Data	1	XXX	1/03/02	1/03/03	1/03/02	30/06/02	$200	-	-
Report Database	-	XXX	1/03/02	1/03/03	1/03/02	30/06/02	-	$66.30	121

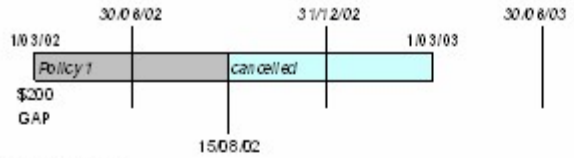
Period Ending 31/12/02

	Policy#	Risk Factors	Start Date	End Date	Date Exp From	Date Exp to	GAP	GEP	Exposure period
Company Raw Data	1	XXX	1/03/02	1/03/03	30/06/02	31/12/02	$200	-	-
Report Database	-	XXX	1/03/02	1/03/03	30/06/02	31/12/02	-	$100.82	184

Period Ending 30/6/03

	Policy#	Risk Factors	Start Date	End Date	Date Exp From	Date Exp to	GAP	GEP	Exposure period
Company Raw Data	1	XXX	1/03/02	1/03/03	31/12/02	1/03/03	$200	-	-
	1	XXX	1/03/03	1/03/04	1/03/03	30/06/03	$250	-	-
Report Database	-	XXX	1/03/02	1/03/03	31/12/02	1/03/03	-	$32.88	60
	-	XXX	1/03/03	1/03/04	1/03/03	30/06/03	-	$82.88	121

Scenario 2 - Cancellation



Period Ending 30/6/02

Same as Scenario 1.

Period Ending 31/12/02

Option 1 - preferred format:

	Policy #	Risk Factors	Start Date	End Date	Date Bp From	Date Bp to	GAP	GEP	Exposure period
Company Raw Data	1	XXX	1/03/02	1/03/03	30/06/02	15/08/02	$200	-	-
Report Database	-	XXX	1/03/02	1/03/03	30/06/02	15/08/02	-	$25.21	46

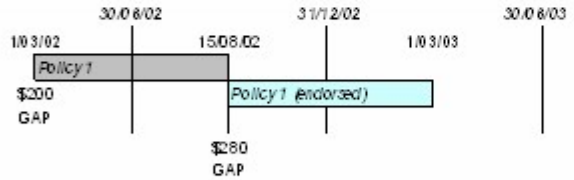
Option 2 - if unable to provide preferred format:

	Policy #	Risk Factors	Start Date	End Date	Date Bp From	Date Bp to	GAP	GEP	Exposure period
Company Raw Data	1	XXX	1/03/02	1/03/03	30/06/02	31/12/02	$200	$100.82	184
	1	XXX	1/03/02	1/03/03	15/08/02	31/12/02	-$200	-$75.62	138
Report Database	-	XXX	1/03/02	1/03/03	30/06/02	15/08/02	-	$25.21	46

Period Ending 30/06/03

No record submitted by company or reported by ISA for Policy 1 in this reporting period.

Scenario 3 - Endorsement (i.e. one or more of risk factors or premium changed)



Period Ending 30/6/02

Same as Scenario 1.

Period Ending 31/12/02

	Policy #	Risk Factors	Start Date	End Date	Date Bp From	Date Bp to	GAP	GEP	Exposure period
Company Raw Data	1	XXX	1/03/02	1/03/03	30/06/02	15/08/02	$200	-	-
	1	XXY	1/03/02	1/03/03	15/08/02	31/12/02	$280	-	-
Report Database	-	XXX	1/03/02	1/03/03	30/06/02	15/08/02	-	$25.21	46
	-	XXY	1/03/02	1/03/03	15/08/02	31/12/02	-	$105.86	138

Period Ending 30/06/03

	Policy #	Risk Factors	Start Date	End Date	Date Bp From	Date Bp to	GAP	GEP	Exposure period
Company Raw Data	1	XXY	1/03/02	1/03/03	31/12/02	1/03/03	$280	-	-
Report Database	-	XXY	1/03/02	1/03/03	31/12/02	1/03/03	-	$46.03	60

Appendix C: 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
ACMBRK	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
CODE	**Occupation Description**
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
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
CODE	**Occupation Description**
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
CAUDIM	Audiometrist
CCARDI	Cardiology

CCARTH	Cardio-thoracic surgery
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
CGASTR	Gastroenterology
CGENME	General and internal medicine
CGENPN	General practice - no procedure
CODE	**Occupation Description**
CGENPY	General Practice - procedural
CGENSU	General Surgery
CGERIA	Geriatrics
CGYNAE	Gynaecology only
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
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
CPHYSI	Physiotherapy
CPLAST	Plastic surgery
CPODTS	Podiatry
CPSYCH	Psychiatry
CPSYCO	Psychology
CPHPRM	Public health/preventive medicine
CREHSV	Rehabilitation medicine
CRENAL	Renal medicine
CRESPM	Respiratory medicine
CRHEUM	Rheumatology
CSONOG	Sonographer
CSPEEC	Speech Pathologists
CODE	**Occupation Description**
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
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
CODE	**Occupation Description**
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
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
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
CODE	**Occupation Description**
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
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
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
CODE	**Occupation Description**
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
LPEENG	Power & Energy Engineering
LPREIN	Pre-purchase Inspection Services
CODE	**Occupation Description**
LPRMGR	Project Managers
LRFENG	Engineer – Refrigeration
LSFENG	Safety Engineering
LSTENG	Engineer – structural
CODE	**Occupation Description**
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