



## Draft Reporting Standard LOLRS 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 by Lloyd's relating to certain facility business data on public liability, product liability and professional indemnity insurance.

It includes *Reporting Form LOLRF 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 LOLRF 800.3 Facility Business Data: Public and Product Liability and Professional Indemnity Insurance* (LOLRF 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 Lloyd's.

### Commencement

4. This Reporting Standard applies for reporting periods ending on or after ~~30 June~~31 December 2021~~0~~.

### **Information required**

5. Lloyd's must provide APRA with the information required by LOLRF 800.3 in respect of each reporting period and each reportable facility business in respect of which a Lloyd's underwriter is on risk 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 800.3, and must be provided electronically through the web site [www.ncpd.apra.gov.au](http://www.ncpd.apra.gov.au), by logging on using the relevant customer identification number and password provided by Fujitsu Australia (as agent of APRA), and following the instructions on that web site.
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 800.3 (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 C to LOLRF 800.3, 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 800.3, 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*.

***facility business*** means business that is closed by bordereau and for which the relevant Lloyd's underwriter 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.

***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 facility business*** means facility business underwritten by a Lloyd's underwriter on or after 1 January 2003 under which the risk, or a risk, assumed by the Lloyd's underwriter 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, 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 800.3

## 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 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

### Facility Business Data Specifications

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

Date must be DDMMYYYY, no delimiter.

Key:

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

O – optional field.

a – alpha.

n – numeric.

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

# Facility Business Record Data Field Definitions

Where there is a mid-term market change, the facility reference may be repeated showing a changed insurer percentage.

## 1. Insurer Code

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

## 2. 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.

## 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.

Provide a separate record for claims data and policies data for each facility.

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 "Other".

## 4. Industry/Occupation Code

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.

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

Occupation code "OMULTI" and code "000000" (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.

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

## **5. Class of Business**

- PL = Public & Product
- PI = Professional Risk

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

## **6. Runoff Indicator**

- Y = Yes
- N = No

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

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

Lloyd’s 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**

Lloyd’s share of the gross premium from this facility during the half year net of GST in whole dollars, no decimal point and converted to A\$ using end of processing month rates of exchange. 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**

Lloyd’s share of payments made for this facility since the last reporting period, net of GST in whole dollars, no decimal point and converted to A\$ using end of processing month rates of exchange. Includes payments made to claimant and to third-party service providers (medical, legal, investigation) that are attributed to the claim.



## Appendix A: Data Validation

The facility business data submitted by Lloyd's will be validated by APRA as follows.

For facility business data, the total of all premiums received and the total of gross payments made will be deducted from earned premium and gross payment data submitted in GRF 440 (see below).

- a) 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.
- b) Gross claim payments submitted in information provided by Lloyd's under Lloyd's Security Trust Fund Determination No 1, less the gross payments received for all facilities, is expected to reconcile to within 5% of the gross payments for each accident year calculated from the individual claim records submitted. Discrepancies in the most recent accident years will be compared with the amount of payments made for all facilities.

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 where 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, Lloyd's will share such additional reports with APRA as required.

## Appendix B: APRA Occupation Codes for Professional Indemnity

CODE	Occupation Description
A	Financial Miscellaneous occupations
AABANK	Bank
AACNT	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

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

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

<b>CCHIRP</b>	Chiropracists
<b>CCHIRO</b>	Chiropractics
<b>CCLCGN</b>	Clinical genetics
<b>CCLCHA</b>	Clinical haematology
<b>CCLCIM</b>	Clinical immunology
<b>CCLCPH</b>	Clinical pharmacology
<b>CCOLSU</b>	Colorectal surgery
<b>CCOSSU</b>	Cosmetic surgery
<b>CDENTI</b>	Dentistry - oral surgery
<b>CDENTO</b>	Dentistry -other
<b>CDERMI</b>	Dermatology
<b>CRADOL</b>	Diagnostic radiology
<b>CRADOG</b>	Diagnostic radiology - Practitioner
<b>CDIETI</b>	Dietician
<b>CDGALC</b>	Drug and alcohol counselling
<b>CENTHR</b>	Ear, nose and throat (ENT)
<b>CEMERG</b>	Emergency medicine
<b>CENDOC</b>	Endocrinology
<b>CENDOS</b>	Endoscopy
<b>CFAMSU</b>	Facio-Maxillary surgery
<b>CODE</b>	<b>Occupation Description</b>
<b>CGASTR</b>	Gastroenterology
<b>CGENME</b>	General and internal medicine
<b>CGENPN</b>	General practice - no procedure
<b>CGENPY</b>	General Practice - procedural
<b>CGENSU</b>	General Surgery
<b>CGERIA</b>	Geriatrics
<b>CGYNAE</b>	Gynaecology only
<b>CHYGCO</b>	Hygiene consultant
<b>CINFDS</b>	Infectious diseases
<b>CINTCR</b>	Intensive care
<b>CMEDON</b>	Medical oncology
<b>CMIDWI</b>	Midwifery
<b>CNATUR</b>	Naturopaths
<b>CNEONA</b>	Neonatology
<b>CNEURO</b>	Neurology
<b>CNEUSU</b>	Neurosurgery

<b>CNUCLR</b>	Nuclear Medicine
<b>CNURSS</b>	Nursing -general
<b>CNURSE</b>	Nursing—nurse practitioner
<b>CNUTRI</b>	Nutrition
<b>COBSGY</b>	Obstetrics & Gynaecology
<b>COBSTO</b>	Obstetrics only
<b>COCTHE</b>	Occupational medicine
<b>COHSCO</b>	OHS Practitioner
<b>COPTHA</b>	Ophthalmology
<b>COPTOM</b>	Optometrist
<b>CORALM</b>	Oral surgery—medical
<b>CORTSU</b>	Orthopaedic surgery
<b>COSTEO</b>	Osteopathy
<b>COTHER</b>	Other hospital-based medical practitione
<b>CPAEDM</b>	Paediatric medicine
<b>CPAEDS</b>	Paediatric surgery
<b>CAMBOF</b>	Paramedical and ambulance staff
<b>CPATHO</b>	Pathology
<b>CPCHEM</b>	Pharmacy
<b>CPHYSI</b>	Physiotherapy
<b>CPLAST</b>	Plastic surgery
<b>CPODTS</b>	Podiatry
<b>CPSYCH</b>	Psychiatry
<b>CPSYCO</b>	Psychology
<b>CPHPRM</b>	Public health/preventive medicine
<b>CREHSV</b>	Rehabilitation medicine
<b>CRENAL</b>	Renal medicine
<b>D</b>	Legal & Para Legal - Miscellaneous occupations
<b>CRESPM</b>	Respiratory medicine
<b>CRHEUM</b>	Rheumatology
<b>CSONOG</b>	Sonographer
<b>CSPEEC</b>	Speech Pathologists
<b>CSPTHE</b>	Speech therapist
<b>CSPINE</b>	Spinal surgery
<b>CSPORT</b>	Sports medicine
<b>CTHMAS</b>	Therapeutic Masseur
<b>CRADTH</b>	Therapeutic radiology

<b>CTHORA</b>	Thoracic medicine
<b>CUROLO</b>	Urology
<b>CVASCU</b>	Vascular surgery
<b>DBARIS</b>	Barristers
<b>DCONSV</b>	Conveyancing Services
<b>DJPEAC</b>	Justice of the Peace
<b>DLGLCS</b>	Legal Costing Services
<b>DLNDBR</b>	Land Broking
<b>DMARCE</b>	Marriage Celebrant
<b>DPATNT</b>	Patent Attorneys
<b>DPRSER</b>	Process Servers
<b>DPTTMA</b>	Patent & Trade Mark Attorney
<b>DSHARR</b>	Share Registry
<b>DSOLIC</b>	Solicitors
<b>DTITLE</b>	Title Searching
<b>DTMCON</b>	Trademark Development &/or Investment
<b>E</b>	Real Estate Miscellaneous occupations
<b>EANVAL</b>	Valuer - fine art
<b>EAUCTN</b>	Auctioneering
<b>EBDCOR</b>	Body Corporate Management Services
<b>EHOTBR</b>	Hotel & Motel Broking
<b>ELECON</b>	Electrical Contracting
<b>EMTCON</b>	Motel Management Consultancy
<b>EPTCON</b>	Property Consultants
<b>EPTRPT</b>	Property & Inspection Reports
<b>EREACTION</b>	Real Estate Agency- Commercial
<b>EREAGT</b>	Real Estate Agency- Domestic
<b>EREAHT</b>	Real Estate Agency- Hotels
<b>EREAIT</b>	Real Estate Agency- Industrial
<b>EREAPM</b>	Property Management Services
<b>EREVAL</b>	Real Estate Agent & Valuations
<b>ESTMGR</b>	Strata Title Management

<b>CODE</b>	<b>Occupation Description</b>
<b>F</b>	Agricultural, Horticultural miscellaneous occupations
<b>FAGCON</b>	Agricultural Consultancy
<b>FAGRON</b>	Agronomy
<b>FANBRE</b>	Animal Breeders
<b>FAQCON</b>	Aquaculture Consultants
<b>FARTBD</b>	Artificial Breeding Services
<b>FBSKAG</b>	Bloodstock Agency
<b>FEXPLS</b>	Export Livestock Veterinary Consultant
<b>FFMADV</b>	Farm Management Advisory Service
<b>FFMCON</b>	Farm & Agricultural Consultant
<b>FHTCON</b>	Horticultural Consultancy
<b>FMOROR</b>	Mortgage Originator
<b>FPPORG</b>	Primary Production Organisation
<b>FSSAGT</b>	Stock & Station Agency
<b>FVALUR</b>	Valuer - real estate
<b>FVETBS</b>	Veterinary Surgeons Bloodstock
<b>FVETEQ</b>	Veterinary Surgeons- Equine
<b>FVETGH</b>	Veterinary Surgeons- Greyhound
<b>FVETLS</b>	Veterinary Surgeon Livestock
<b>FVETSM</b>	Veterinary Surgeons-Small/Pets
<b>FVTLAB</b>	Veterinary Laboratories
<b>FWLBRK</b>	Wool Broking
<b>G</b>	Schools, Colleges - Miscellaneous occupations
<b>GBALSH</b>	Ballet School & Dance Tuition
<b>GCUBAS</b>	Scuba Diving Instruction - COMMERCIAL
<b>GEDCON</b>	Education Consultancy
<b>GKINDA</b>	Kindergartens
<b>GPSCHL</b>	Private School
<b>GSCHOL</b>	Primary Schools
<b>GSCUBA</b>	Scuba Diving Instructor - recreational
<b>GSECOL</b>	Secondary Schools/Colleges
<b>GTEACH</b>	Teacher
<b>GTRCON</b>	Training & Development Consultants
<b>GUNVER</b>	Universities
<b>H</b>	Insurance - miscellaneous occupations
<b>HARGEN</b>	Authorised Representatives (general insurance products)



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

<b>JINVES</b>	Investigators
<b>JMARRC</b>	Marriage, Family, Personal Counsellor
<b>JMNENG</b>	Marine Engineers
<b>JMNSUR</b>	Marine Surveying
<b>JNVARC</b>	Naval Architecture
<b>JPHOTO</b>	Photographer / Cameraman
<b>JPIDES</b>	Product & Industrial Design
<b>JPRASS</b>	Association - Professional
<b>JRELIG</b>	Religious Organisation
<b>JRESER</b>	Research & Development Corp
<b>JSECRE</b>	Secretariat Services
<b>JSHPCH</b>	Ship & Boat Chandelling
<b>JSPASS</b>	Association - Sporting
<b>JTDASS</b>	Association - Trade
<b>CODE</b>	<b>Occupation Description</b>
<b>JTECHW</b>	Technical Writers
<b>JTELAN</b>	Telephone Answering / telemarketing
<b>JTRAUN</b>	Trade Union
<b>JWEASS</b>	Association - Welfare
<b>JWTCON</b>	Writers Consultant &/or Service
<b>K</b>	Architects Miscellaneous occupations
<b>KACHTS</b>	Architects
<b>KARCDR</b>	Architectural Draughtspersons
<b>KINTDE</b>	Interior Designers & Fit out Consultant
<b>KLACHS</b>	Landscape Architecture
<b>KLACTP</b>	Town Planning
<b>KPLUMB</b>	Plumbing Consultants
<b>L</b>	Engineering - miscellaneous occupations
<b>LACENG</b>	Engineer – acoustic
<b>LAEENG</b>	Engineer – aeronautical
<b>LAGENG</b>	Engineer – agricultural
<b>LBCERT</b>	Building Certifiers
<b>LBHENG</b>	Building Hydraulic Design Engineer
<b>LBIENG</b>	Engineer – biomedical
<b>LBINSP</b>	Building Inspectors
<b>LBLCON</b>	Building Consultants
<b>LBLDES</b>	Building Designer

<b>LBLDIN</b>	Building Inspector - Victorian Building Act activities only
<b>LCHENG</b>	Engineer – chemical
<b>LCHSCI</b>	Chemical Scientist
<b>LCIENG</b>	Engineer – civil
<b>LCONMG</b>	Construction Management
<b>LCONTE</b>	Concrete Testing & Investigation
<b>LDSCON</b>	Drainage Sewerage & Water Supplies
<b>LELENG</b>	Engineer – electrical
<b>LELINS</b>	Electrical Inspectors
<b>LENAUD</b>	Environmental Auditor
<b>LENGDT</b>	Engineering Draftspersons
<b>LENVEN</b>	Engineer – environmental
<b>LETENG</b>	Engineer – electronic
<b>LFPENG</b>	Engineer - fire protection / safety
<b>LFSENG</b>	Foundation & Structural Engineer
<b>LGEEON</b>	Engineer - geo-technical - soil testing
<b>LGEOLO</b>	Engineer – geological
<b>LHAENG</b>	Engineer – harbour
<b>LHDENG</b>	Hydro Electric Engineering
<b>LHMENG</b>	Materials Handling, Process Engineer
<b>LHVENG</b>	Heating/Ventilation/Air-Con
<b>CODE</b>	<b>Occupation Description</b>
<b>LHYENG</b>	Engineer – hydraulic
<b>LMAENG</b>	Engineer – marine
<b>LMCENG</b>	Engineer – Metallurgical
<b>LMEENG</b>	Engineer – Mechanical
<b>LMIENG</b>	Engineer - mining / minerals processing
<b>LNDCST</b>	Non Destructive Testing Consul
<b>LPCST</b>	Petrochem,Chemical,Natural Gas,Env Con
<b>LPEENG</b>	Power & Energy Engineering
<b>LPREIN</b>	Pre-purchase Inspection Services
<b>LPRMGR</b>	Project Managers
<b>LRFENG</b>	Engineer – Refrigeration
<b>LSFENG</b>	Safety Engineering
<b>LSTENG</b>	Engineer – structural
<b>LTELEC</b>	Engineer – telecommunications
<b>LTNPNR</b>	Town Planners

<b>LTRENG</b>	Engineer – Traffic
<b>LWASTE</b>	Waste Management Consultants
<b>LWWENG</b>	Engineer - water treatment / sewage
<b>M</b>	Surveying Miscellaneous
<b>MBLSUV</b>	Building Surveyor
<b>MCARTO</b>	Cartographer
<b>MCMSUV</b>	Surveyors - Cargo and/or Marine
<b>MCOSTE</b>	Cost Estimators
<b>MHYSUV</b>	Surveyors – Hydrographic
<b>MLDSUV</b>	Land Surveyors
<b>MQTSUV</b>	Surveyor – quantity
<b>MSUREN</b>	Surveyor – Engineering
<b>MSURMI</b>	Surveyor – Mining
<b>N</b>	Defamation – misc
<b>NFPROD</b>	Film Producer
<b>NJOURN</b>	Journalist
<b>NPUBLI</b>	Publishers
<b>NRADIO</b>	Radio Broadcasters
<b>NTVBRO</b>	Televisions Broadcasters
<b>O</b>	Multiple Occupations
<b>OMULTI</b>	Multiple Occupations*