



DATA SPECIFICATIONS

National Claims and Policies Database

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1 Overview

1.1 Introduction

These specifications have been prepared for the purpose of defining the information required for the National Claims and Policies Database.

1.2 Coverage

Individual policy and claims data is sought in relation to the following classes of liability business where the underlying risk is Australian-based:

- Public and products liability insurance¹, including
 - all policies that provide cover for legal liability to the public in respect of bodily injury or property damage arising out of the operation of the insured's business;
 - policies that provide for compensation for loss and or injury caused by, or as a result of, the use of goods;
 - environmental clean-up caused by pollution spills where not covered by Fire and ISR policies; and
- Professional indemnity insurance, including
 - all policies that provide cover for a professional for actions taken against that person in tort and/or statute law in respect of advice or services provided as part of their professional practice, including related legal expenses;
 - Directors' and Officers' liability insurance and legal expense insurance; and
 - Medical indemnity insurance.

All APRA regulated general insurance companies and reinsurance companies and State and Territory insurers that are taking on primary-layer² liability insurance business to cover businesses and professionals are expected to provide data in the manner set out in this specification.

The following policies are excluded from the data collection:

- Policies that provide reinsurance or retrocession cover to insurance or reinsurance companies;
- All forms of marine cover, including marine liability; and
- Domestic (householder) owner's or tenant's liability sold in conjunction with a building or contents policy.
- Builders Warranty

A notification by a policy holder of a future potential claim (or demand) from a potential claimant is not considered to be a claim, and should be excluded from the NCPD.

Other organisations will be approached to provide data in a similar format in an endeavour to build a database that reflects, to the extent possible, the totality of such claims in Australia, whether insured or retained by government or private sector organisations.

¹ Based on definitions in current APRA GRF210.0 at April 2002.

² Primary-Layer is defined as insurance cover written for individuals and any organisations



1.3 Input Frequency and Timing

The information specified, within this document, is to be submitted twice a year and will relate to a six month period of experience ending 30 June and 31 December annually. Data in respect of the first six months of a calendar year will be due by the following 31 October whilst data in respect of the last six months of a calendar year will be due by the following 30 April.

1.4 Data Contribution

The data contributed is to represent Public Liability and Professional Indemnity business handled by insurers:

- All policies written since 1 January 2003. Policies written in the year before 1 January 2003 that are exposed post 1 January 2003 are not required to be reported.
- All claims that were unsettled on 1 January 2003 or that have been reported or reopened since the start of calendar year 2003, regardless of the year in which the claim first occurred or the policy was written. Notifications are not required to be reported.
- All facility business underwritten since 1 January 2003, and all reported and unsettled claims reported as facility business since 1 January 2003.

The information on all policies included in the first reporting period, i.e. 1 January 2003 to 30 June 2003, of the data collection should continue to be contributed in each subsequent reporting period that the policy is in force.

Information on all claims included in the first reporting period, i.e. 1 January 2003 to 30 June 2003, of the data collection should continue to be contributed in each subsequent reporting period until the claim is finalised and there has been no subsequent movement in the claim during the reporting period.

In subsequent periods, you are required to lodge information for:

- Each policy that has been in force at any time during the reporting period.
- Each claim that is still open at the start of reporting period, any claim that is reopened during the reporting period and any new claims recorded during the reporting period.
- All facility business written at any time during the reporting period and all reported and unsettled claims reported as facility business since 1 January 2003.

Where data in the previous reporting period has changed, the file must be resubmitted. This will happen, for example, when policy or claim data relating to a reporting period is received by an insurer from an agent or broker after the expiration of that reporting period. The resubmission of unprocessed records will only apply for the immediate past reporting period however corrections for any outstanding errors remaining from any previous periods should also be resubmitted.

1.5 Data Validation

The individual claim and policy data submitted by each insurer will be validated by APRA at record level for compliance with the rules identified in section 2. Further validation will be carried out on a whole of insurer basis for each reporting period to ensure reasonability of the submitted data. This data validation is outlined in Appendix C.

1.6 Facility Business

Facility business is defined as business that is closed by bordereau and for which the insurer does not receive individual policy and/or claim data from the facility manager. This may include underwriting pools or joint venture arrangements.

Insurers are required to submit aggregate data for Facility Business, as specified within this document, twice a year and for each six month period of experience ending 30 June and 31 December annually.

In some cases, individual claims data may be available, but the associated policy data may only be available in bordereau format. In these instances, the facility number should be provided in claim item 6 (Policy number) to enable identification of the associated facility file.

1.7 File Format

The data to be submitted by each insurer is to be in csv format, one file for each of policy, claim and facility business data.

These files are to be uploaded through the NCPD website, www.ncpd.apra.gov.au

For alternate methods of delivery, email ncpd@apra.gov.au

1.8 Questions and Assistance

A regularly updated set of 'Questions and Answers' is available at <http://www.apra.gov.au/General/NCPD-FAQ.cfm>.

If you have further questions, or require assistance in relation to the NCPD, please email ncpd@apra.gov.au

2 Record Layouts, Field Specifications and Unit Record Validations

2.1 Policy Data

Policy Data	Data Item	Public & Products	Professional Risk	Field type	Validation
1*	Insurer code	M	M	6a	Validated against login to secure website
2*	Class of Business	M	M	2a	Must be PL or PI
3*	Record type	M	M	1a	Must be P
4*	Policy Basis	M	M	1a	Must be C or L
5*	Status	M	M	1a	Must be N or R
6*	Month of end of Reporting Period	M	M	8n	<ul style="list-style-type: none"> DDMMYYYY ¹ and Length must be 8 numeric characters Must be either 3006YYYY or 3112YYYY Must equal date in file name when filename <>30062004
7*	Policy number	M	M	30a/n	Freeform alpha/numeric, cannot be blank
8*	Risk number	M	M	30a/n	Freeform alpha/numeric, cannot be blank
9*	Product type	M	M	3a	Validated against policy item 2 - <i>Class of Business</i> and <i>Table 1 - Product Type</i>
10	Original Inception Date	O	O	8n	<ul style="list-style-type: none"> Format: DDMMYYYYY ¹ and Length must be 8 numeric characters Cannot be later than policy item 6 - <i>Month of end of Reporting Period</i> or 11 - <i>Date of commencement / inception (Term Inception Date)</i> or 12 - <i>Effective Start Date</i> or 13 - <i>Term Expiry Date</i> or 14 - <i>Effective End Date</i> Must equal policy item 11 - <i>Date of commencement / inception</i> if policy item 5 - <i>Status</i> is = "N" Can be "-" or blank if unknown. For dummy policies, enter this field as 0101YYYY where YYYY = reporting period year

Policy Data	Data Item	Public & Products	Professional Risk	Field type	Validation
11	Date of commencement / inception (Term Inception Date)	M	M	8n	<ul style="list-style-type: none"> Format: DDMMYYYY ¹ and Length must be 8 numeric characters Cannot be earlier than policy item 10 - <i>Original Inception Date</i> Cannot be later than policy item 6 - <i>Month of end of Reporting Period</i>, 12 - <i>Effective Start Date</i> or 14 - <i>Effective End Date</i> For dummy policies, enter this field as 0101YYYY where YYYY = reporting period year
12*	Effective Start Date	M	M	8n	<ul style="list-style-type: none"> Format: DDMMYYYY ¹ and Length must be 8 numeric characters Cannot be earlier than policy item 10 - <i>Original Inception Date</i> or 11 - <i>Date of commencement / inception (Term Inception Date)</i> Cannot be later than policy item 6 - <i>Month of end of Reporting Period</i>, 13 - <i>Term expiry date</i> or 14 - <i>Effective end date</i> For dummy policies, enter this field as 0101YYYY where YYYY = reporting period year
13	Term Expiry Date	M	M	8n	<ul style="list-style-type: none"> Format: DDMMYYYY ¹ and Length must be 8 numeric characters Cannot be earlier than <i>Start of Reporting Period</i>, policy item 10 - <i>Original Inception Date</i>, 11 - <i>Date of commencement / inception (Term Inception Date)</i>, 12 - <i>Effective Start Date</i> or 14 - <i>Effective End Date</i> For dummy policies enter this field as 3112YYYY where YYYY = reporting period year
14*	Effective End Date	M	M	8n	<ul style="list-style-type: none"> Format: DDMMYYYY ¹ and Length must be 8 numeric characters Cannot be earlier than policy item 10 - <i>Original Inception Date</i> or 11 - <i>Date of commencement / inception (Term Inception Date)</i> or 12 - <i>Effective Start Date</i> Cannot be later than policy item 13 - <i>Term Expiry Date</i> For dummy policies enter this field as 3112YYYY where YYYY = reporting period year

Policy Data	Data Item	Public & Products	Professional Risk	Field type	Validation
15a	Gross Annualised Premium	T	T	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points Mandatory if 15b - <i>Gross earned premium</i> is Null or blank Can be “-“ or blank and will be treated as Null Can be zero but will NOT be treated as Null
15b	Gross Earned Premium	T	T	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points Mandatory if 15a - <i>Gross annualised premium</i> is Null or blank. Can be “-“ or blank and will be treated as Null Can be zero but will NOT be treated as Null Cannot be greater than policy item 16 - <i>Gross Written Premium</i> Where GEP is blank, GAP will be used to calculate premium earned during the period (which must not be greater than policy item 16 - <i>Gross Written Premium +/- \$2 tolerance</i>)
16	Gross Written Premium	M	M	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points Cannot be less than policy item 15b - <i>Gross Earned Premium +/- \$2 tolerance</i> where GEP is calculated from GAP
17a	Turnover	S	S	25a/n	Numerical or band range. Range must consist of numerical values on either side of a dash (i.e. “0-1000”).
17b	Total assets	S	S	25a/n	Numerical or band range. Range must consist of numerical values on either side of a dash (i.e. “0-1000”).
17c	Professional fees	S	S	25a/n	Numerical or band range. Range must consist of numerical values on either side of a dash (i.e. “0-1000”).
17d	Total number of staff	S	S	25a/n	Numerical or band range. Range must consist of numerical values on either side of a dash (i.e. “0-1000”).
17e	Other	S	S	25a/n	<ul style="list-style-type: none"> Numerical or band range. Range must consist of numerical values on either side of a dash (i.e. “0-1000”). Must be blank if any of policy items 17a to 17d are not blank Must not be blank if all of policy items 17a to 17d are blank For dummy policies, enter this field as zero.

Policy Data	Data Item	Public & Products	Professional Risk	Field type	Validation
17f	Description of “Other”	R	R	50a	<ul style="list-style-type: none"> Brief description of basis of policy item 17e - <i>Other</i> Must be blank if policy item 17e - <i>Other</i> is blank Must not be blank if policy item 17e - <i>Other</i> is not blank For dummy policies, enter this field as “dummy”.
18	State	O	M	3a	<ul style="list-style-type: none"> Required where policy item 2 - <i>Class of Business</i> = “PI” Can be “-“ or blank if unknown if policy item 2 - <i>Class of Business</i> = “PL” Validated against <i>Table 2 - Australian States & Territories</i>
19	Postcode	M	O	4n	<ul style="list-style-type: none"> Numerical only Required if policy item 2 - <i>Class of Business</i> = “PL” Can be “-“ or blank if unknown if policy item 2 - <i>Class of Business</i> = “PI” Validated against list of Australian postcodes. These are available on the Australian Post website
20	Excess/Deductible/Attachment point	M	M	12n	Numerical only - in whole \$, no decimal points
21	Limits of Indemnity	M	M	12n	Numerical only - in whole \$, no decimal points
22	Nature of Insured Organisation/Occupation	M	M	6a or 4n	<ul style="list-style-type: none"> Where policy item 2 - <i>Class of Business</i> = “PL”, validated against <i>Appendix C - ANZSIC Code</i> Where policy item 2 - <i>Class of Business</i> = “PI” and policy item 9 - <i>Product Type</i> = “D&O” or “EPL”, validated against <i>Appendix C - ANZSIC Code</i> Where policy item 2 - <i>Class of Business</i> = “PI” and policy item 9 - <i>Product Type</i> not equal to “D&O” nor “EPL”, validated against <i>Appendix B - APRA Occupation Code for Professional Indemnity</i> (excepting code “OMULTI”, which is for facilities files only).

Policy Data	Data Item	Public & Products	Professional Risk	Field type	Validation
23	Coinsurance proportion	M	M	6n	<ul style="list-style-type: none"> Numerical to two decimal places. Must be greater than 0.00 and less than or equal to 100.00

- ¹ Date must be DDMMYYYY, no delimiter and must be 8 numeric characters e.g. 01052013

.Key - M - mandatory field on all records from 1 July 2004.

O - Optional field

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

R - Mandatory field if field 17e is used.

a - alpha

n - Numeric

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

Notes:

- Where a policy is endorsed during the reporting period, separate records should be submitted for the exposure before and after the endorsement showing the relevant factors. If there are multiple endorsements or an endorsement covering the entire policy term that duplicates the unique record key (as above), then these records must be aggregated to create a single record that contains the latest statistical data relevant to the policy. See Appendix A scenario 3 for example exposure records.
- 7-digit dates are not accepted in any date column. For example, 3rd January 2012 must now be represented by 03012012 not 3012012. This requires care when generating the submission files. When a CSV file is opened in Excel, then the leading zero will be dropped rendering the file erroneous if the file is saved in that state.

2.1.1 Policy Record Data Field Definitions

1. Insurer code

A unique code assigned by APRA to each contributor

2. Class of Business

PL = Public & Product

PI = Professional Risk

3. Record type

P = Policy record

4. Policy Basis

C = Claims Made basis

L = Losses Incurred basis

5. Status

N = New

R =Renewal

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

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

6. Month of End of Reporting Period

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

7. Policy Number

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

8. Risk Number

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



9. Product Type (Table 1)

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

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

For dummy policies, enter this field as 0101YYYY where YYYY = reporting period year.

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

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

For dummy policies, enter this field as 0101YYYY where YYYY = reporting period year.

12. Effective Start Date

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

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

NOTE: If there are transactions (e.g. multiple endorsements with the same effective start and end dates or an endorsement covering the entire policy term) that duplicates the



unique record key, then these records must be aggregated to create a single record that contains the latest statistical data relative to the policy. Where there is an endorsement that covers the entire policy term, the endorsement record should be aggregated with the new business or renewal record to represent the endorsed policy details.

For dummy policies, enter this field as 0101YYYY where YYYY = reporting period year.

13. Term Expiry Date

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

For dummy policies, enter this field as 3112YYYY where YYYY = reporting period year.

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

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

For dummy policies, enter this field as 3112YYYY where YYYY = reporting period year.

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

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

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

15a. Gross Annualised Premium

In this field insert (your co-insured share of) the gross annualised premium in force based on the rating factors represented by this record (in whole \$, no decimal points). Exclude all statutory charges (Stamp Duty, GST, and also exclude Fire Service Levies) but include others costs (such as commissions and instalment charges). If the policy is for a term other than twelve (12) months, pro-rate the premium to a 12-month period.

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

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

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

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

For an endorsement, the incremental change in GAP should be reported. For example, if the original policy was an annualised \$1,000, and an endorsement to the policy increased



the total premium (from inception) by \$100, to \$1,100, then \$100 should be reported as the GAP on the endorsement record.

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

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

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

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

15b. Gross Earned Premium (GEP)

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

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

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

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

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

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

For dummy policies, enter this field as 0 (zero)

16. Gross Written Premium (GWP)

In this field insert (your co-insured share of) the gross written premium for the exposure of this policy (in whole \$, no decimal points). Exclude all statutory charges (Stamp Duty, GST, and also exclude Fire Service Levies) but include others costs (such as commissions and instalment charges).

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

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

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



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

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

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

For dummy policies, enter this field as 0 (zero)

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

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

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

17a. Turnover

Most recently declared annual turnover represented by this risk record.

17b. Total Assets

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

17c. Professional Fees

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

17d. Total number of staff

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

17e. Other

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

For dummy policies, enter this field as 0 (zero)

17f. Other Description

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

For dummy policies, enter this field as "dummy"

18. State [Required for professional risk]

For professional risks, this should be the state (ACT, NSW, NT, QLD, SA, TAS, VIC and WA)



where work is done; if multi-state cover is provided, include the state where the majority of work is done. For EPL and D&O, provide the state where the head office is located. This would be expected to be sourced from data for stamp duty split purpose.

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

19. Postcode [Required for public and products liability]

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

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

20. Excess/Deductible/Attachment Point

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

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

21. Limit of Indemnity

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

22. Nature of Insured Organisation/Occupation

For Public and Products Liability, EPL and D&O risks, use the principal classification of the business from the latest edition of Catalogue Number 1292.0 Australian and New Zealand Standard Industrial Classification (ANZSIC), published by the Australian Bureau of Statistics and available on their web site (refer Appendix C). 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 (excl EPL and D&O), use the codes provided in Attachment B except for code “OMULTI” which is only for use for facility business. Where an appropriate code does not exist for the insured organisation, the first character of the appropriate industry may be used.

23. Coinsurance Proportion

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

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

2.2 Claim Data

Claims Data	Data Item	Public & Products Liability	Professional Risk	Field type	Validation
1*	Insurer code	M	M	6a	Validated against login to secure website
2*	Record type	M	M	1a	Must be C
3	Status at end of Reporting Period	M	M	1a	<ul style="list-style-type: none"> • C = Current • F = Finalised • R = Reopened • S = Structured Settlement • Must be = "F" if claim item 11 - <i>Date Finalised</i> is not blank • Must not be = "F" if claim item 11 - <i>Date Finalised</i> is blank
4*	Month of End of Reporting Period	M	M	8a	<ul style="list-style-type: none"> • DDMMYYYY¹ and Length must be 8 numeric characters • Must be either 3006YYYY or 3112YYYY
5.1*	Class of Business	M	M	2a	Must be PL or PI
5.2*	Product Type	M	M	3a	Validated against claim item 5.1 - <i>Class of Business</i> and <i>Table 1 - Product Type</i>
6*	Policy Number	M	M	30a/n	<ul style="list-style-type: none"> • Freeform alpha/numeric, cannot be blank • If claim item 9 - <i>Date of Loss</i> is greater than 1 January 2004, then validate that there is a policy record with this same Policy Number and Insurer Code
7*	Risk Number	M	M	30a/n	<ul style="list-style-type: none"> • Freeform alpha/numeric, cannot be blank • If claim item 9 - <i>Date of Loss</i> is greater than 1 January 2004, then validate that there is a policy record with this same Risk Number and Insurer Code
8*	Claim Number	M	M	30a/n	Freeform alpha/numeric, cannot be blank

Claims Data	Data Item	Public & Products Liability	Professional Risk	Field type	Validation
9	Date of Loss	M	M	8n	<ul style="list-style-type: none"> DDMMYYYY¹ and Length must be 8 numeric characters Must be less than the claim item 11 - <i>Date Finalised</i> This field cannot be greater than claim item 4 - <i>Month of end of Reporting Period</i>
10	Date of Report	M	M	8n	<ul style="list-style-type: none"> DDMMYYYY¹ and Length must be 8 numeric characters Must not be less than claim item 9 - <i>Date of Loss</i> Must be less than the claim item 11 - <i>Date Finalised</i> This field cannot be greater than claim item 4 - <i>Month of end of Reporting Period</i> or 11 - <i>Date Finalised</i>
11	Date Finalised	M1	M1	8n	<ul style="list-style-type: none"> DDMMYYYY¹ and Length must be 8 numeric characters This field must be populated if the claim item 3 - <i>Status at end of Reporting Period</i> = "F", otherwise must be blank This field cannot be greater than claim item 4 - <i>Month of end of Reporting Period</i>
12	Jurisdiction of Claim	M1	M1	3a	<ul style="list-style-type: none"> Validated against <i>Table 2 - Australian States & Territories</i> This is mandatory if claim field 3 - <i>Status at end of Reporting Period</i> = "F"
13	Deductible/Excess	M	M	12n	Numerical only - in whole \$, no decimal points
14	General Nature of Loss	M1	M1	1a	<ul style="list-style-type: none"> Validated against <i>Table 3 - General Nature of Loss</i> This is mandatory if claim field 3 - <i>Status at end of Reporting Period</i> = "F"

Claims Data	Data Item	Public & Products Liability	Professional Risk	Field type	Validation
15	Cause of Loss	M	M	3a	<ul style="list-style-type: none"> Where claim item 5.1 - <i>Class of Business</i> = "PL" validated against <i>Table 4 - Cause of Loss (Public & Product Liability)</i> Where claim item 5.1 - <i>Class of Business</i> = "PI" validated against <i>Table 5 - Cause of Loss - Professional Risk</i>
16	Body Functions or Structures Affected	M2	O	1a	<ul style="list-style-type: none"> This is mandatory only where claim item 14 - <i>General Nature of Loss</i> is any one of "B", "L", "X", or "Z" and claim item 5.1 - <i>Class of Business</i> = "PL" Validated against <i>Table 6 - Body Functions or Structures Affected</i>
17	Severity of Loss	M2	O	1a&1n	<ul style="list-style-type: none"> This is mandatory only where claim item 14 - <i>General Nature of Loss</i> is any one of "B", "L", "X", or "Z" and claim item 2 - <i>Class of Business</i> = "PL" Validated against <i>Table 7 - Severity of Loss</i>
18	Litigation Status	M	M	1a	Validated against <i>Table 8 - Litigation Status</i>
19	Gross Payments in the Reporting Period	M	M	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points Cannot be greater than claim item 20 - <i>Gross Payments to Date</i>
20	Gross Payments to Date	M	M	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points Must equal claim item 20 - <i>Gross Payments to Date</i> for the previous report of this claim plus claim item 19 - <i>Gross Payments in the of Reporting Period</i> for the current period (allow tolerance +/- \$2).

Claims Data	Data Item	Public & Products Liability	Professional Risk	Field type	Validation
					<ul style="list-style-type: none"> For a new claim**, this must equal claim item 19 <i>Gross Payments in the Reporting Period</i>. Must equal the addition of all claim items 25.1 to 25.11 - <i>individual Heads of Damage items</i> if claim item 3 - <i>Status at end of Reporting Period</i> = "F"
21	Gross Case Estimate at Start of Reporting Period	M	M	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points If this claim number exists for the reporting period immediately prior, this claim item must equal the amount provided in claim item 22 - <i>Gross Case Estimate at End of Reporting Period</i> of the reporting period immediately prior. For a new claim**, this must be 0.
22	Gross Case Estimate at End of Reporting Period	M	M	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points Must be zero if claim item 3 - <i>Status at end of Reporting Period</i> = "F"
23	Gross Third Party Recoveries Received	M	O	12n	Numerical only - in whole \$, no decimal points
24	Gross Third Party Recoveries Outstanding	M	O	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points Must be zero if claim item 3 - <i>Status at end of Reporting Period</i> - "F"
25.1	Past economic loss	M1	M1	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points At least one of fields 25.1 to 25.11 must be greater than zero if claim field 3 - <i>Status at end of Reporting Period</i> = "F" The total of items 25.1 to 25.11 must equal item 20 - <i>Gross Payments to Date</i> if claim item 3 - <i>Status at end of Reporting Period</i> = "F"

Claims Data	Data Item	Public & Products Liability	Professional Risk	Field type	Validation
25.2	Future economic loss	M1	M1	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points At least one of fields 25.1 to 25.11 must be greater than zero if claim field 3 - <i>Status at end of Reporting Period</i> = "F" The total of items 25.1 to 25.11 must equal item 20 - <i>Gross Payments to Date</i> if claim item 3 - <i>Status at end of Reporting Period</i> = "F"
25.3	Past medical, hospital, caring and related services	M1	M1	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points At least one of fields 25.1 to 25.11 must be greater than zero if claim field 3 - <i>Status at end of Reporting Period</i> = "F" The total of items 25.1 to 25.11 must equal item 20 - <i>Gross Payments to Date</i> if claim item 3 - <i>Status at end of Reporting Period</i> = "F"
25.4	Future medical, hospital and related services	M1	M1	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points At least one of fields 25.1 to 25.11 must be greater than zero if claim field 3 - <i>Status at end of Reporting Period</i> = "F" The total of items 25.1 to 25.11 must equal item 20 - <i>Gross Payments to Date</i> if claim item 3 - <i>Status at end of Reporting Period</i> = "F"
25.5	Future caring services	M1	M1	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points At least one of fields 25.1 to 25.11 must be greater than zero if claim field 3 - <i>Status at end of Reporting Period</i> = "F"

Claims Data	Data Item	Public & Products Liability	Professional Risk	Field type	Validation
					<ul style="list-style-type: none"> The total of items 25.1 to 25.11 must equal item 20 - <i>Gross Payments to Date</i> if claim item 3 - <i>Status at end of Reporting Period</i> = "F"
25.6	General damages	M1	M1	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points At least one of fields 25.1 to 25.11 must be greater than zero if claim field 3 - <i>Status at end of Reporting Period</i> = "F" The total of items 25.1 to 25.11 must equal item 20 - <i>Gross Payments to Date</i> if claim item 3 - <i>Status at end of Reporting Period</i> = "F"
25.7	Interest	M1	M1	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points At least one of fields 25.1 to 25.11 must be greater than zero if claim field 3 - <i>Status at end of Reporting Period</i> = "F" The total of items 25.1 to 25.11 must equal item 20 - <i>Gross Payments to Date</i> if claim item 3 - <i>Status at end of Reporting Period</i> = "F"
25.8	Plaintiff legal costs	M1	M1	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points At least one of fields 25.1 to 25.11 must be greater than zero if claim field 3 - <i>Status at end of Reporting Period</i> = "F" The total of items 25.1 to 25.11 must equal item 20 - <i>Gross Payments to Date</i> if claim item 3 - <i>Status at end of Reporting Period</i> = "F"

Claims Data	Data Item	Public & Products Liability	Professional Risk	Field type	Validation
25.9	Defendant legal costs	M1	M1	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points At least one of fields 25.1 to 25.11 must be greater than zero if claim field 3 - <i>Status at end of Reporting Period</i> = "F" The total of items 25.1 to 25.11 must equal item 20 - <i>Gross Payments to Date</i> if claim item 3 - <i>Status at end of Reporting Period</i> = "F"
25.10	Investigation costs	M1	M1	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points At least one of fields 25.1 to 25.11 must be greater than zero if claim field 3 - <i>Status at end of Reporting Period</i> = "F" The total of items 25.1 to 25.11 must equal item 20 - <i>Gross Payments to Date</i> if claim item 3 - <i>Status at end of Reporting Period</i> = "F"
25.11	Other	M1	M1	12n	<ul style="list-style-type: none"> Numerical only - in whole \$, no decimal points At least one of fields 25.1 to 25.11 must be greater than zero if claim field 3 - <i>Status at end of Reporting Period</i> = "F" The total of items 25.1 to 25.11 must equal item 20 - <i>Gross Payments to Date</i> if claim item 3 - <i>Status at end of Reporting Period</i> = "F" with any rounding difference included in item 25.11

¹Date - preference for date is DDMMYYYY, no delimiter.

Key - M - Mandatory field on all records from 1 July 2004

M1 - Mandatory only if field 3 (*Status at end of Reporting Period*) = "F"

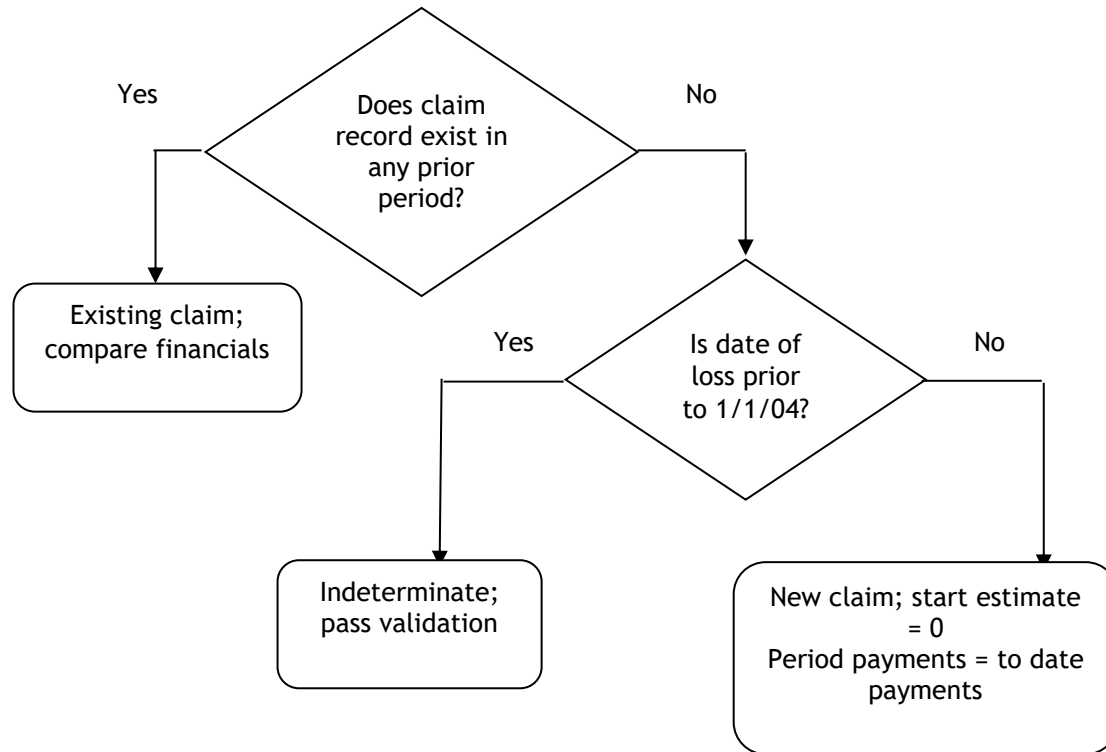
M2 - Mandatory only if field 14 (*General Nature of Loss*) contains a bodily injury component

O - Optional field

a - alpha
n - numeric

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

** A new claim is determined by the following process:



2.2.1 Claims Record Data Field Definitions

1. Insurer code

A unique code assigned by APRA to each contributor

2. Record type

C = Claims Record

3. Status at End of Reporting Period

C = Current

F = Finalised

R = Reopened

S = Structured Settlement

A structured settlement occurs when a claim has been settled and payments are made as annuities over time, rather than in a single payment.

If a claim has been reopened and is closed again in the same period, the status should remain as finalised however there is a need to provide the updated finalised data for such a claim, such as \$ paid etc. If a claim has been advised as finalised in a previous submission, has since been reopened AND is still open at the end of the current reporting period, the claim should be recorded as 'Reopened'.

4. Month of End of Reporting Period

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

5.1. Class of Business

PL = Public & Products Liability

PI = Professional Risk

5.2. Product Type (Table 1)

Class	Public & Products	Professional Risk
Public liability (pure)	PUB	
Products liability (pure) and product recall	PRO	
Mixed public/products cover ('Broadform' liability)	BRD	
Construction liability	CON	
Environmental impairment liability	EIL	
Excess Liability	EXL	
Excess Umbrella	EXU	
Umbrella covers	UMB	
Other	PLO	
Professional indemnity (not medical malpractice) and errors & omissions		PII
Association Liability		ASN
Directors' and Officers' liability		D&O
Defamation Insurance		DFI
Employment Practices		EPL



Financial Institutions Policy		FIP
Information & Communication Technology Insurance		ICT
Medical Indemnity/Malpractice		MAL
Superannuation Trustees		STL
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.

6. Policy Number

A unique policy identifier (which may relate to several separate risk records) by which the exposure and premium information on each individual record can be identified. Used for matching the policy data in force at date of claim to the claim record. 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.

Where individual claims data is being provided but its associated policy data is being provided in aggregate form in the facility data file, the facility number should be used as the policy number for the claim.

7. Risk Number

A unique risk identifier (which may be the same as the policy number if the policy contains a single risk) by which the exposure and premium information on each individual record can be identified. Used for matching the policy data in force at date of claim to the claim record. 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. Claim Number

A unique identifier of a claim. This information is only used for cross-referencing by APRA - it will not be published except in any individual data reports prepared for the insurer concerned.

9. Date of Loss

Enter as DDMMYYYY the date on which the incident giving rise to the claim is believed to have occurred.

For claims made policies where an actual date of loss is not available, code this field as the date that the claim is notified to the insurer. For losses incurred based (or occurrence based) policies, the Date of Loss should be the date of the event that gave rise to the claim, or the best estimate of the date of that event(s).

10. Date of Report

Enter as DDMMYYYY the date on which the claim was reported (not processed) to the agent or insurer.

Where the date of report on a claims made risk is later than the term expiry date but the claim is accepted despite the date of report being outside the cover period, then the date of report should be submitted as the term expiry date in order to ensure that the claim is associated with the correct risk term.

11. Date Finalised

Enter as DDMMYYYY the date on which the finalised. This field should only be completed when all payments to the claimant(s) and any third party suppliers are believed to have

been made and all recoveries expected from third parties (ignoring reinsurers) have been received. Note that a claim may be recorded as finalised even if recoveries from reinsurers have not been received.

Reopened claims that are still open at the end of the reporting period **must not** have a “date finalised”.

12. Jurisdiction of Claim

This is the state (ACT, NSW, NT, QLD, SA, TAS, VIC or WA) where the claim has been decided by a court judgement. If the claim is decided in a federal court, input the state where the claim was heard. However, if the claim is settled out of court, then input the state where the claim was settled, this would usually be the State or Territory in which the claimant resides.

A claim that never reaches the stage of a writ is an out of court claim.

Where an insurer has multiple claimants under the one claim and payments are made to each claimant, but in different jurisdictions, the jurisdiction of the principle claimant should be used.

If the claim was settled overseas, code the jurisdiction as that of the policy holder's principle address.

This field is mandatory for finalised claims only.

13. Deductible/Excess

Total of all deductibles or excesses applied to this claim in whole dollars. This may differ from the amount shown in field 20 on the related exposure record.

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

14. General Nature of Loss (Table 3)

General Nature of Loss	Code
Bodily injury or death	B
Property damage only	P
Financial loss only (no physical damage or bodily injury)	F
Both property damage and bodily injury	L
Both bodily injury and financial loss	X
Both property damage and financial loss	Y
Property damage, bodily injury and financial loss	Z

If a claim is comprised of more than one general nature of loss field type (i.e. P (property damage) and B (bodily injury)), then a claim may only be coded as L, X, Y or Z if the relevant component is greater than 15% of the claim amount.

15. Cause of loss (Tables 4 & 5)

Code one of the causes shown in the following tables (for appropriate class of business). The most significant contributing factor should be identified. Where a suitable cause of loss was not recorded in respect of a claim that occurred before 30 June 2004, report a hyphen (“-”).



APRA Code	Claim Type - Public & Products Liability (Table 4)	Current ISA Code(s) (for information only)
ABM	Abuse/molestation	L12
ANM	Animal bite/attack/impact	L88,L16, L62
ASB	Asbestos/Dust Diseases	L14
CAT	Catastrophy, e.g. Cyclone, earthquake	
CUS	Care/custody/control	L50
COL	Collapse of building/structure/subsidence/landslide/weakening and or removal of supports/rusting/oxidation/discoloration including concrete cancer	L18, L42, L86, L40
DFM	Defamation/slander	L53
DSC	Discrimination/harassment	L54
ELC	Electrocution	L21
ENV	Environmental contamination or pollution/spray/drift/other contamination/exposure to or contact with substance/ Not mould or asbestos	L72, L80, L19, L24
EQB	Equipment breakdown and accidental breakage	L22, L11
EXP	Explosion and/or vibration/exposure to sudden or long-term sound or noise/excavation/drilling damage	L23, L56, L43, L65
NEG	Failed or injurious treatment by practitioner or consultant, or negligent advice	L29, L69
FLL	Fall including from height and slip & fall	L25, L41
FPW	Faulty product/faulty workmanship	L51, L59
FIR	Fire including welding	L27, L87
IMP	Impact or damage by object/vehicle/person, including physical assault/trapped by machinery or equipment	L30, L44, L66, L37, L83
LSL	Lease liabilities	L64
LFT	Lifting, carrying or putting down objects/machinery use/repetitive or overuse injury	L63, L66, L77
MLD	Mould	L89
OTH	Other non financial loss i.e. losses with no tangible value attached such as 'Pain and Suffering'	L48
OFN	Other financial loss i.e. losses that are tangible	L26
WTR	Water	L46
WKR	Worker to worker injury	L47

APRA Code	Claim Type - Professional Risk (Table 5)
	Non performance or improper, inappropriate, inadequate, incorrect, incomplete, inaccurate, untimely provision of :
AA	Advice
AB	Assault /abuse / mistreatment
AE	Anaesthetic
BC	Breach of confidentiality
BL	Blood Products
BT	Breach of trust / fiduciary duties
CI	Conflict of interest



APRA Code	Claim Type - Professional Risk (Table 5)
CO	Consent (incl. no valid consent, failure to warn, acting against patient's wishes)
DA	Documentation/ administration
DE	Defamation
DI	Diagnosis
DS	Design / specification
EQ	Faulty and/or inadequate / inappropriate / inaccurate / contaminated equipment and/or premises
FR	Fraud & dishonesty. Fidelity
HA	Harassment / discrimination
IC	Infection control / prevention
IN	Insolvency
IP	Breach of intellectual property rights
IT	Improper trading / collusive practices / unconscionable conduct
LD	Loss of documents
LE	Legal expense coverage (disciplinary enquiries, investigations, inquests and the like)
ME	Medication
MI	Misleading and/or deceptive advice/conduct (specifically section(s) of federal Trade Practices Act, state Fair Trading Acts and the like)
OR	Other
PM	Project management
PR	Procedural
SE	Services other than specified above
SH	Sexual harassment
SI	Supervision / inspection
TE	Testing
TR	Treatment
UD	Unfair dismissal

16. Body Functions or Structures Affected (Table 6)

Code the most significant body function or structure affecting the claimant as known at the end of the reporting period, for all claims involving bodily injury where claim item 14 (General Nature of Loss) contains a bodily injury component i.e. B, L, X or Z.

APRA Code	Body Functions or Structures Affected
C	Cardiovascular, Haematological, Immunological and Respiratory
D	Death
E	Digestive, Metabolic and Endocrine Systems
G	Genitourinary and Reproductive
M	Mental or Nervous System
N	Neuro-musculoskeletal and Movement-Related
P	Sensory, Pain, Eye, Ear and Related Structures



s	Skin and Related Structures
v	Voice and Speech

17. Severity of loss (Table 7)

Code the severity of the loss underlying the claim for all claims involving bodily injury where claim item 14 (General Nature of Loss) contains a bodily injury component i.e. B, L, X or Z.

APRA code	Severity of loss
L1	Minor or mild injury to soft tissue; minor lacerations; bruising; minor psychological harm
L2	Minor or simple fractures; larger lacerations
M1	Moderate injury usually involving nerve or tissue damage; major psychological harm
M2	Serious injury involving loss of tissue, internal bleeding, ruptured tissue or organs; serious and permanent psychological damage
S1	Major injury involving brain injury likely to lead to permanent impairment
S2	Major injury involving spinal cord injury likely to lead to permanent impairment
S3	Quadriplegia
S4	Paraplegia
S5	Other major injury leading to a disability that is likely to permanently reduce the earning capacity or activity in the community of the claimant
S6	Death

18. Litigation Status (Table 8)

Extent to which case has proceeded through the legal system

APRA Code	Litigation Status
O	Claim is not litigated
N	Plaintiff does not have legal representation
U	Plaintiff has legal representation but the claim has not been resolved.
L	Plaintiff has obtained legal advice but settlement was reached by negotiation (whether court proceedings were commenced or subsequent to a judgement but before an appeal court determination)
V	Case was settled by court judgement (whether lower court or appeal court) and defendant paid judgement amount (i.e. either case was not appealed or appeal was not upheld)
W	Plaintiff has legal representation and elects to withdraw the claim.
X	Plaintiff has legal representation, but the case is not awarded in plaintiff's favour

19. Gross Payments in the Reporting Period

The amount of payments made 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.

NOTES:

- 1) Data should be provided based on your share only.
- 2) Income Tax Credits are excluded.
- 3) The values reported should represent the cost to the insurer however the standard assumes that GST paid out on a claim will be recovered by the insurer. If no recovery is available, then the full value should be reported including GST.

20. Gross Payments to Date

The amount of payments made on this claim since the claim was first reported, 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.

21. Gross Case Estimate at Start of Reporting Period

Total of all payments expected to be made in future to the claimant(s) and third party providers at the start of the reporting period, net of GST in whole dollars, no decimal point. Equals field 22 on the corresponding claim record that was submitted for the previous reporting period. Will be zero if this claim was first reported in the current reporting period.

NOTES:

- 1) Data should be provided based on your share only.
- 2) Income Tax Credits are excluded.
- 3) The values reported should represent the cost to the insurer however the standard assumes that GST paid out on a claim will be recovered by the insurer. If no recovery is available, then the full value should be reported including GST.

22. Gross Case Estimate at End of Reporting Period

Total of all payments expected to be made in future to the claimant(s) and third party providers at the end of the reporting period, net of GST in whole dollars, no decimal point. Will be zero if the claim is finalised.

NOTES:

- 1) Data should be provided based on your share only.
- 2) Income Tax Credits are excluded.
- 3) The values reported should represent the cost to the insurer however the standard assumes that GST paid out on a claim will be recovered by the insurer. If no recovery is available, then the full value should be reported including GST.

23. Gross Third Party Recoveries Received

Total of all amounts that have been received to date from third parties in respect of the claim, net of GST in whole dollars, no decimal point. Excludes any amounts that have been received under reinsurance contracts.

Salvage should be reported as a third party recovery.



NOTE: Data should be provided based on your share only.

24. Gross Third Party Recoveries Outstanding

Total of all amounts that are expected to be received after the end of the reporting period from third parties in respect of the claim, net of GST in whole dollars, no decimal point. Excludes any amounts expected to be received under reinsurance contracts. Will be zero if the claim is finalised.

Salvage should be reported as a third party recovery.

NOTE: Data should be provided based on your share only.

25. Gross Claim Payments by Head of Damage before Third Party Recoveries (*This field is not used*)

A breakdown of the total settlement amount into the following heads of damage is required for finalised claims only. The total of items 25.1 to 25.11 must equal item 20 - Gross Payments to Date, with any rounding difference included in item 25.11 (Other).

NOTES:

- 1) Data should be provided based on your share only.
- 2) Income Tax Credits are excluded.
- 3) The values reported should represent the cost to the insurer however the standard assumes that GST paid out on a claim will be recovered by the insurer. If no recovery is available, then the full value should be reported including GST.

A finalised claim is one where field 11 (date finalised) has been recorded and field 22 (gross case estimate at end of reporting period) is zero.

Where a claim is settled out of court, contributors should provide a reasonable estimate as to how the total claim is distributed between the Heads of Damages categories.

- 25.1 Past economic loss
- 25.2 Future economic loss
- 25.3 Past medical, hospital, caring and related services
- 25.4 Future medical, hospital and related services
- 25.5 Future caring services
- 25.6 General damages
- 25.7 Interest
- 25.8 Plaintiff legal costs
- 25.9 Defendant legal costs
- 25.10 Investigation costs
- 25.11 Other

2.3 Facility Business Data

Claims Data	Data Item	Facility Business	Field Type	Validation
1*	Insurer Code	M	6a	Validated against login to secure website
2*	Month of end of Reporting periods	M	8n	<ul style="list-style-type: none"> Format: DDMMYYYYY ¹ Must be either 3006YYYYY or 3112YYYYY
3*	Facility Identifier	M	30a/n	Freeform alpha/numeric, must not be blank
4	Industry/Occupation Code	M	6a or 4n	<ul style="list-style-type: none"> Where facility data item 5 - <i>Class of Business</i> = "PI", validated against <i>Appendix B - APRA Occupation Code for Professional Indemnity</i> Where facility data item 5 - <i>Class of Business</i> = "PL", validated against and <i>Appendix C - ANZSIC Code</i>
5*	Class of Business	M	2a	Must be PL or PI
6*	Runoff Indicator	M	1a	Y - Yes N - No
7	Insurer's Percentage of Facility	M	6n	Numerical to two decimal places. Must be greater than 0.00 and less than or equal to 100.00
8	Number of Policies	O	6n	Numerical Only
9	Premium Received for Reporting periods	M	12n	Numerical Only
10	Number of Claims	O	6n	Numerical Only
11	Gross Payments Made for Reporting periods	M	12n	Numerical Only

¹Date - preference for date is DDMMYYYY, no delimiter

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

2.3.1 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 (refer Appendix C). 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 ANZSIC 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: Example Treatment of Exposure Records

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

Note: Start date = Term Inception Date (field 11)

Date exp from = Effective Start Date (field 12)

End date = Term Expiry Date (field 13)

Date exp to = Effective End Date (field 14)

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

GEP = Earned Premium (field 15b).

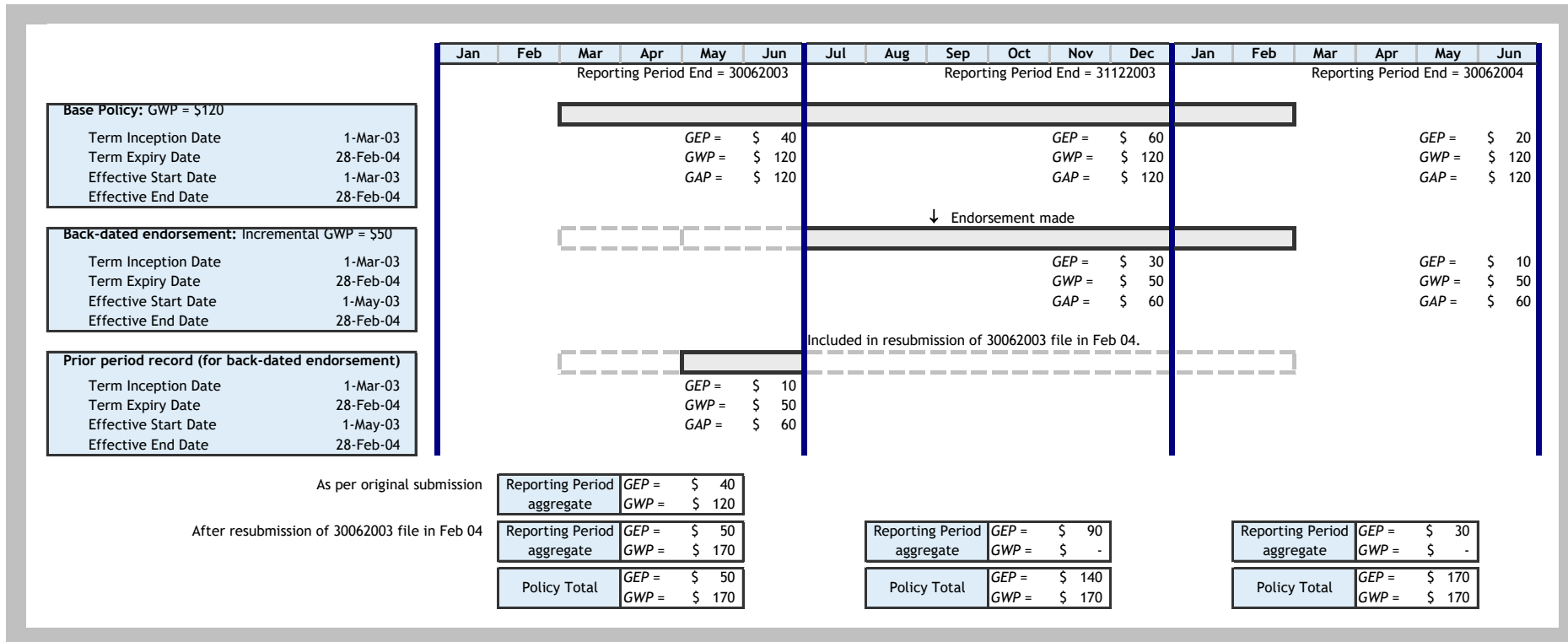
Renewal Example

Reporting Period End = 30062003						Reporting Period End = 31122003						Reporting Period End = 30062004																																							
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun																																		
<table border="1"> <tr><td colspan="2">Base Policy: GWP = \$120</td></tr> <tr><td>Term Inception Date</td><td>1-Mar-03</td></tr> <tr><td>Term Expiry Date</td><td>28-Feb-04</td></tr> <tr><td>Effective Start Date</td><td>1-Mar-03</td></tr> <tr><td>Effective End Date</td><td>28-Feb-04</td></tr> </table>						Base Policy: GWP = \$120		Term Inception Date	1-Mar-03	Term Expiry Date	28-Feb-04	Effective Start Date	1-Mar-03	Effective End Date	28-Feb-04	<table border="1"> <tr><td>GEP =</td><td>\$ 40</td></tr> <tr><td>GWP =</td><td>\$ 120</td></tr> <tr><td>GAP =</td><td>\$ 120</td></tr> </table>						GEP =	\$ 40	GWP =	\$ 120	GAP =	\$ 120	<table border="1"> <tr><td>GEP =</td><td>\$ 60</td></tr> <tr><td>GWP =</td><td>\$ 120</td></tr> <tr><td>GAP =</td><td>\$ 120</td></tr> </table>						GEP =	\$ 60	GWP =	\$ 120	GAP =	\$ 120	<table border="1"> <tr><td>GEP =</td><td>\$ 20</td></tr> <tr><td>GWP =</td><td>\$ 120</td></tr> <tr><td>GAP =</td><td>\$ 120</td></tr> </table>						GEP =	\$ 20	GWP =	\$ 120	GAP =	\$ 120
Base Policy: GWP = \$120																																																			
Term Inception Date	1-Mar-03																																																		
Term Expiry Date	28-Feb-04																																																		
Effective Start Date	1-Mar-03																																																		
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GEP =	\$ 40																																																		
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GEP =	\$ 60																																																		
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GEP =	\$ 20																																																		
GWP =	\$ 120																																																		
GAP =	\$ 120																																																		
<table border="1"> <tr><td colspan="2">Renewal: GWP = \$160</td></tr> <tr><td>Term Inception Date</td><td>1-Mar-04</td></tr> <tr><td>Term Expiry Date</td><td>28-Feb-05</td></tr> <tr><td>Effective Start Date</td><td>1-Mar-04</td></tr> <tr><td>Effective End Date</td><td>28-Feb-05</td></tr> </table>						Renewal: GWP = \$160		Term Inception Date	1-Mar-04	Term Expiry Date	28-Feb-05	Effective Start Date	1-Mar-04	Effective End Date	28-Feb-05							<table border="1"> <tr><td>GEP =</td><td>\$ 53</td></tr> <tr><td>GWP =</td><td>\$ 160</td></tr> <tr><td>GAP =</td><td>\$ 160</td></tr> </table>						GEP =	\$ 53	GWP =	\$ 160	GAP =	\$ 160																		
Renewal: GWP = \$160																																																			
Term Inception Date	1-Mar-04																																																		
Term Expiry Date	28-Feb-05																																																		
Effective Start Date	1-Mar-04																																																		
Effective End Date	28-Feb-05																																																		
GEP =	\$ 53																																																		
GWP =	\$ 160																																																		
GAP =	\$ 160																																																		
Reporting Period aggregate		GEP = \$ 40		GWP = \$ 120		Reporting Period aggregate		GEP = \$ 60		GWP = \$ -		Reporting Period aggregate		GEP = \$ 73		GWP = \$ 160																																			
Policy Total		GEP = \$ 40		GWP = \$ 120		Policy Total		GEP = \$ 100		GWP = \$ 120		Policy Total		GEP = \$ 120		GWP = \$ 120																																			
Renewal total		GEP = \$ 53		GWP = \$ 160								Renewal total		GEP = \$ 53		GWP = \$ 160																																			

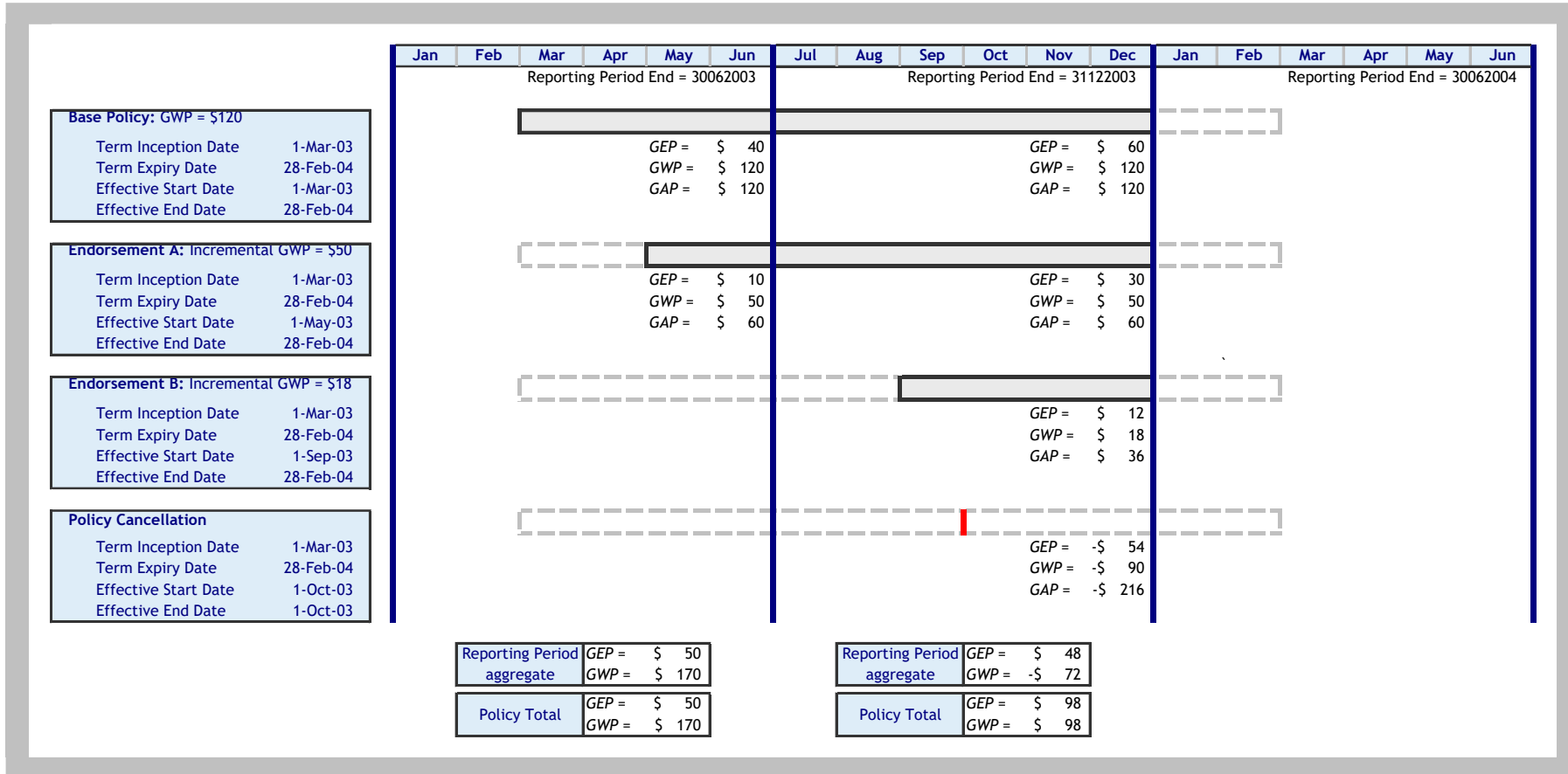
Endorsement Example

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
	Reporting Period End = 30062003						Reporting Period End = 31122003						Reporting Period End = 30062004					
Base Policy: GWP = \$120	[Bar chart showing GWP coverage from Mar-03 to Feb-04]																	
Term Inception Date	1-Mar-03						1-Mar-03						1-Mar-03					
Term Expiry Date	28-Feb-04						28-Feb-04						28-Feb-04					
Effective Start Date	1-Mar-03						1-Mar-03						1-Mar-03					
Effective End Date	28-Feb-04						28-Feb-04						28-Feb-04					
	GEP = \$ 40						GEP = \$ 60						GEP = \$ 20					
	GWP = \$ 120						GWP = \$ 120						GWP = \$ 120					
	GAP = \$ 120						GAP = \$ 120						GAP = \$ 120					
Endorsement A: Incremental GWP = \$50	[Bar chart showing incremental GWP coverage from May-03 to Feb-04]																	
Term Inception Date	1-Mar-03						1-May-03						1-Mar-03					
Term Expiry Date	28-Feb-04						28-Feb-04						28-Feb-04					
Effective Start Date	1-Mar-03						1-May-03						1-Mar-03					
Effective End Date	28-Feb-04						28-Feb-04						28-Feb-04					
	GEP = \$ 10						GEP = \$ 30						GEP = \$ 10					
	GWP = \$ 50						GWP = \$ 50						GWP = \$ 50					
	GAP = \$ 60						GAP = \$ 60						GAP = \$ 60					
Endorsement B: Incremental GWP = \$18	[Bar chart showing incremental GWP coverage from Sep-03 to Feb-04]																	
Term Inception Date	1-Mar-03						1-Sep-03						1-Mar-03					
Term Expiry Date	28-Feb-04						28-Feb-04						28-Feb-04					
Effective Start Date	1-Mar-03						1-Sep-03						1-Mar-03					
Effective End Date	28-Feb-04						28-Feb-04						28-Feb-04					
	GEP = \$ 12						GEP = \$ 12						GEP = \$ 6					
	GWP = \$ 18						GWP = \$ 18						GWP = \$ 18					
	GAP = \$ 36						GAP = \$ 36						GAP = \$ 36					
Reporting Period aggregate	GEP = \$ 50						GEP = \$ 102						GEP = \$ 36					
	GWP = \$ 170						GWP = \$ 18						GWP = \$ -					
Policy Total	GEP = \$ 50						GEP = \$ 152						GEP = \$ 188					
	GWP = \$ 170						GWP = \$ 188						GWP = \$ 188					

Back-dated Endorsement Example



Cancellation Example



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
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
ATSTCO	Trustee & Executor Company



CODE	Occupation Description
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
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



CODE	Occupation Description
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
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
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
COBSTO	Obstetrics only



CODE	Occupation Description
COCTHE	Occupational medicine
COHSCO	OHS Practitioner
COPTHA	Ophthalmology
COPTOM	Optometrist
CORALM	Oral surgery—medical
CORTSU	Orthopaedic surgery
COSTEO	Osteopathy
COTHER	Other hospital-based medical practitioner
CPAEDM	Paediatric medicine
CPAEDS	Paediatric surgery
CAMBOF	Paramedical and ambulance staff
CPATHO	Pathology
CPCHEM	Pharmacy
CPHOSP	Hospital
CPHYSI	Physiotherapy
CPLAST	Plastic surgery
CPNHOM	Nursing Home
CPODTS	Podiatry
CPSYCH	Psychiatry
CPSYCO	Psychology
CPHPRM	Public health/preventive medicine
CREHSV	Rehabilitation medicine
CRENAL	Renal medicine
CRESPC	Respite Care Services
CRESPM	Respiratory medicine
CRETIR	Retirement Village
CRHEUM	Rheumatology
CSONOG	Sonographer
CSPEEC	Speech Pathologists
CSPTHE	Speech therapist
CSPINE	Spinal surgery
CSPORT	Sports medicine
CTHMAS	Therapeutic Masseur
CRADTH	Therapeutic radiology
CTHORA	Thoracic medicine
CUROLO	Urology
CVASCU	Vascular surgery
D	Legal & Para Legal - Miscellaneous occupations
DBARIS	Barristers
DCONSV	Conveyancing Services
DJPEAC	Justice of the Peace
DLGLCS	Legal Costing Services
DLNDBR	Land Broking
DMARCE	Marriage Celebrant
DPATNT	Patent Attorneys
DPRSER	Process Servers
DPTTMA	Patent & Trade Mark Attorney
DSHARR	Share Registry
DSOLIC	Solicitors
DTITLE	Title Searching
DTMCON	Trademark Development &/or Investment



CODE	Occupation Description
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
EREAHT	Real Estate Agency- Commercial
EREAGT	Real Estate Agency- Domestic
EREAIT	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
H	Insurance - miscellaneous occupations



CODE	Occupation Description
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
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



CODE	Occupation Description
JTECHW	Technical Writers
JTELAN	Telephone Answering / telemarketing
JTRAUN	Trade Union
JWEASS	Association - Welfare
JWTCON	Writers Consultant &/or Service
K	Architects Miscellaneous occupations
KACHTS	Architects
KARCDR	Architectural Draughtspersons
KINTDE	Interior Designers & Fit out Consultant
KLACHS	Landscape Architecture
KLACTP	Town Planning
KPLUMB	Plumbing Consultants
L	Engineering - miscellaneous occupations
LACENG	Engineer - acoustic
LAEENG	Engineer - aeronautical
LAGENG	Engineer - agricultural
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
LNDCAST	Non Destructive Testing Consul
LPCCST	Petrochem, Chemical, Natural Gas, Env Con
LPEENG	Power & Energy Engineering



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

* Only available for facility business.



Appendix C: ANZSIC Occupation Codes for Public Liability

ANZSIC Code	ANZSIC Code Sub Sector
0111	Plant Nurseries
0112	Cut Flower and Flower Seed Growing
0113	Vegetable Growing
0114	Grape Growing
0115	Apple and Pear Growing
0116	Stone Fruit Growing
0117	Kiwi Fruit Growing
0119	Fruit Growing n.e.c.
0121	Grain Growing
0122	Grain-Sheep and Grain-Beef Cattle Farming
0123	Sheep-Beef Cattle Farming
0124	Sheep Farming
0125	Beef Cattle Farming
0130	Dairy Cattle Farming
0141	Poultry Farming (Meat)
0142	Poultry Farming (Eggs)
0151	Pig Farming
0152	Horse Farming
0153	Deer Farming
0159	Livestock Farming n.e.c.
0161	Sugar Cane Growing
0162	Cotton Growing
0169	Crop and Plant Growing n.e.c.
0211	Cotton Ginning
0212	Shearing Services
0213	Aerial Agricultural Services
0219	Services to Agriculture n.e.c.
0220	Hunting and Trapping
0301	Forestry
0302	Logging
0303	Services to Forestry
0411	Rock Lobster Fishing
0412	Prawn Fishing
0413	Finfish Trawling
0414	Squid Jigging
0415	Line Fishing
0419	Marine Fishing n.e.c.
0420	Aquaculture
1101	Black Coal Mining
1102	Brown Coal Mining
1200	Oil and Gas Extraction



ANZSIC Code	ANZSIC Code Sub Sector
1311	Iron Ore Mining
1312	Bauxite Mining
1313	Copper Ore Mining
1314	Gold Ore Mining
1315	Mineral Sand Mining
1316	Nickel Ore Mining
1317	Silver-Lead-Zinc Ore Mining
1319	Metal Ore Mining n.e.c.
1411	Gravel and Sand Quarrying
1419	Construction Material Mining n.e.c.
1420	Mining n.e.c.
1511	Petroleum Exploration (Own Account)
1512	Petroleum Exploration Services
1513	Mineral Exploration (Own Account)
1514	Mineral Exploration Services
1520	Other Mining Services
2111	Meat Processing
2112	Poultry Processing
2113	Bacon, Ham and Smallgood Manufacturing
2121	Milk and Cream Processing
2122	Ice Cream Manufacturing
2129	Dairy Product Manufacturing n.e.c.
2130	Fruit and Vegetable Processing
2140	Oil and Fat Manufacturing
2151	Flour Mill Product Manufacturing
2152	Cereal Food and Baking Mix Manufacturing
2161	Bread Manufacturing
2162	Cake and Pastry Manufacturing
2163	Biscuit Manufacturing
2171	Sugar Manufacturing
2172	Confectionery Manufacturing
2173	Seafood Processing
2174	Prepared Animal and Bird Feed Manufacturing
2179	Food Manufacturing n.e.c.
2181	Soft Drink, Cordial and Syrup Manufacturing
2182	Beer and Malt Manufacturing
2183	Wine Manufacturing
2184	Spirit Manufacturing
2190	Tobacco Product Manufacturing
2211	Wool Scouring
2212	Synthetic Fibre Textile Manufacturing
2213	Cotton Textile Manufacturing
2214	Wool Textile Manufacturing
2215	Textile Finishing



ANZSIC Code	ANZSIC Code Sub Sector
2221	Made-Up Textile Product Manufacturing
2222	Textile Floor Covering Manufacturing
2223	Rope, Cordage and Twine Manufacturing
2229	Textile Product Manufacturing n.e.c.
2231	Hosiery Manufacturing
2232	Cardigan and Pullover Manufacturing
2239	Knitting Mill Product Manufacturing n.e.c.
2241	Men's and Boys' Wear Manufacturing
2242	Women's and Girls' Wear Manufacturing
2243	Sleepwear, Underwear and Infant Clothing Manufacturing
2249	Clothing Manufacturing n.e.c.
2250	Footwear Manufacturing
2261	Leather Tanning and Fur Dressing
2262	Leather and Leather Substitute Product Manufacturing
2311	Log Sawmilling
2312	Wood Chipping
2313	Timber Resawing and Dressing
2321	Plywood and Veneer Manufacturing
2322	Fabricated Wood Manufacturing
2323	Wooden Structural Component Manufacturing
2329	Wood Product Manufacturing n.e.c.
2331	Pulp, Paper and Paperboard Manufacturing
2332	Solid Paperboard Container Manufacturing
2333	Corrugated Paperboard Container Manufacturing
2334	Paper Bag and Sack Manufacturing
2339	Paper Product Manufacturing n.e.c.
2411	Paper Stationery Manufacturing
2412	Printing
2413	Services to Printing
2421	Newspaper Printing or Publishing
2422	Other Periodical Publishing
2423	Book and Other Publishing
2430	Recorded Media Manufacturing and Publishing
2510	Petroleum Refining
2520	Petroleum and Coal Product Manufacturing n.e.c.
2531	Fertiliser Manufacturing
2532	Industrial Gas Manufacturing
2533	Synthetic Resin Manufacturing
2534	Organic Industrial Chemical Manufacturing n.e.c.
2535	Inorganic Industrial Chemical Manufacturing n.e.c.
2541	Explosive Manufacturing
2542	Paint Manufacturing
2543	Medicinal and Pharmaceutical Product Manufacturing
2544	Pesticide Manufacturing



ANZSIC Code	ANZSIC Code Sub Sector
2545	Soap and Other Detergent Manufacturing
2546	Cosmetic and Toiletry Preparation Manufacturing
2547	Ink Manufacturing
2549	Chemical Product Manufacturing n.e.c.
2551	Rubber Tyre Manufacturing
2559	Rubber Product Manufacturing n.e.c.
2561	Plastic Blow Moulded Product Manufacturing
2562	Plastic Extruded Product Manufacturing
2563	Plastic Bag and Film Manufacturing
2564	Plastic Product, Rigid Fibre Reinforced, Manufacturing
2565	Plastic Foam Product Manufacturing
2566	Plastic Injection Moulded Product Manufacturing
2610	Glass and Glass Product Manufacturing
2621	Clay Brick Manufacturing
2622	Ceramic Product Manufacturing
2623	Ceramic Tile and Pipe Manufacturing
2629	Ceramic Product Manufacturing n.e.c.
2631	Cement and Lime Manufacturing
2632	Plaster Product Manufacturing
2633	Concrete Slurry Manufacturing
2634	Concrete Pipe and Box Culvert Manufacturing
2635	Concrete Product Manufacturing n.e.c.
2640	Non-Metallic Mineral Product Manufacturing n.e.c.
2711	Basic Iron and Steel Manufacturing
2712	Iron and Steel Casting and Forging
2713	Steel Pipe and Tube Manufacturing
2721	Alumina Production
2722	Aluminium Smelting
2723	Copper, Silver, Lead and Zinc Smelting, Refining
2729	Basic Non-Ferrous Metal Manufacturing n.e.c.
2731	Aluminium Rolling, Drawing, Extruding
2732	Non-Ferrous Metal Rolling, Drawing, Extruding n.e.c.
2733	Non-Ferrous Metal Casting
2741	Structural Steel Fabricating
2742	Architectural Aluminium Product Manufacturing
2749	Structural Metal Product Manufacturing n.e.c.
2751	Metal Container Manufacturing
2759	Sheet Metal Product Manufacturing n.e.c.
2761	Hand Tool and General Hardware Manufacturing
2762	Spring and Wire Product Manufacturing
2763	Nut, Bolt, Screw and Rivet Manufacturing
2764	Metal Coating and Finishing
2765	Non-Ferrous Pipe Fitting Manufacturing
2769	Fabricated Metal Product Manufacturing n.e.c.



ANZSIC Code	ANZSIC Code Sub Sector
2811	Motor Vehicle Manufacturing
2812	Motor Vehicle Body Manufacturing
2813	Automotive Electrical and Instrument Manufacturing
2819	Automotive Component Manufacturing n.e.c.
2821	Shipbuilding
2822	Boatbuilding
2823	Railway Equipment Manufacturing
2824	Aircraft Manufacturing
2829	Transport Equipment Manufacturing n.e.c.
2831	Photographic and Optical Good Manufacturing
2832	Medical and Surgical Equipment Manufacturing
2839	Professional and Scientific Equipment Manufacturing n.e.c.
2841	Computer and Business Machine Manufacturing
2842	Telecommunication, Broadcasting and Transceiving Equipment Manufacturing
2849	Electronic Equipment Manufacturing n.e.c.
2851	Household Appliance Manufacturing
2852	Electric Cable and Wire Manufacturing
2853	Battery Manufacturing
2854	Electric Light and Sign Manufacturing
2859	Electrical and Equipment Manufacturing n.e.c.
2861	Agricultural Machinery Manufacturing
2862	Mining and Construction Machinery Manufacturing
2863	Food Processing Machinery Manufacturing
2864	Machine Tool and Part Manufacturing
2865	Lifting and Material Handling Equipment Manufacturing
2866	Pump and Compressor Manufacturing
2867	Commercial Space Heating and Cooling Equipment Manufacturing
2869	Industrial Machinery and Equipment Manufacturing n.e.c.
2911	Prefabricated Metal Building Manufacturing
2919	Prefabricated Building Manufacturing n.e.c.
2921	Wooden Furniture and Upholstered Seat Manufacturing
2922	Sheet Metal Furniture Manufacturing
2923	Mattress Manufacturing (Except Rubber)
2929	Furniture Manufacturing n.e.c.
2941	Jewellery and Silverware Manufacturing
2942	Toy and Sporting Good Manufacturing
2949	Manufacturing n.e.c.
3610	Electricity Supply
3620	Gas Supply
3701	Water Supply
3702	Sewerage and Drainage Services
4111	House Construction
4112	Residential Building Construction n.e.c.
4113	Non-Residential Building Construction



ANZSIC Code	ANZSIC Code Sub Sector
4121	Road and Bridge Construction
4122	Non-Building Construction n.e.c.
4210	Site Preparation Services
4221	Concreting Services
4222	Bricklaying Services
4223	Roofing Services
4224	Structural Steel Erection Services
4231	Plumbing Services
4232	Electrical Services
4233	Air Conditioning and Heating Services
4234	Fire and Security System Services
4241	Plastering and Ceiling Services
4242	Carpentry Services
4243	Tiling and Carpeting Services
4244	Painting and Decorating Services
4245	Glazing Services
4251	Landscaping Services
4259	Construction Services n.e.c.
4511	Wool Wholesaling
4512	Cereal Grain Wholesaling
4519	Farm Produce and Supplies Wholesaling n.e.c.
4521	Petroleum Product Wholesaling
4522	Metal and Mineral Wholesaling
4523	Chemical Wholesaling
4531	Timber Wholesaling
4539	Building Supplies Wholesaling n.e.c.
4611	Farm and Construction Machinery Wholesaling
4612	Professional Equipment Wholesaling
4613	Computer Wholesaling
4614	Business Machine Wholesaling n.e.c.
4615	Electrical and Electronic Equipment Wholesaling n.e.c.
4619	Machinery and Equipment Wholesaling n.e.c.
4621	Car Wholesaling
4622	Commercial Vehicle Wholesaling
4623	Motor Vehicle New Part Dealing
4624	Motor Vehicle Dismantling and Used Part Dealing
4711	Meat Wholesaling
4712	Poultry and Smallgood Wholesaling
4713	Dairy Produce Wholesaling
4714	Fish Wholesaling
4715	Fruit and Vegetable Wholesaling
4716	Confectionery and Soft Drink Wholesaling
4717	Liquor Wholesaling
4718	Tobacco Product Wholesaling



ANZSIC Code	ANZSIC Code Sub Sector
4719	Grocery Wholesaling n.e.c.
4721	Textile Product Wholesaling
4722	Clothing Wholesaling
4723	Footwear Wholesaling
4731	Household Appliance Wholesaling
4732	Furniture Wholesaling
4733	Floor Covering Wholesaling
4739	Household Good Wholesaling n.e.c.
4791	Photographic Equipment Wholesaling
4792	Jewellery and Watch Wholesaling
4793	Toy and Sporting Good Wholesaling
4794	Book and Magazine Wholesaling
4795	Paper Product Wholesaling
4796	Pharmaceutical and Toiletry Wholesaling
4799	Wholesaling n.e.c.
5110	Supermarket and Grocery Stores
5121	Fresh Meat, Fish and Poultry Retailing
5122	Fruit and Vegetable Retailing
5123	Liquor Retailing
5124	Bread and Cake Retailing
5125	Takeaway Food Retailing
5126	Milk Vending
5129	Specialised Food Retailing n.e.c.
5210	Department Stores
5221	Clothing Retailing
5222	Footwear Retailing
5223	Fabric and Other Soft Good Retailing
5231	Furniture Retailing
5232	Floor Covering Retailing
5233	Domestic Hardware and Houseware Retailing
5234	Domestic Appliance Retailing
5235	Recorded Music Retailing
5241	Sport and Camping Equipment Retailing
5242	Toy and Game Retailing
5243	Newspaper, Book and Stationery Retailing
5244	Photographic Equipment Retailing
5245	Marine Equipment Retailing
5251	Pharmaceutical, Cosmetic and Toiletry Retailing
5252	Antique and Used Good Retailing
5253	Garden Equipment Retailing
5254	Flower Retailing
5255	Watch and Jewellery Retailing
5259	Retailing n.e.c.
5261	Household Equipment Repair Services (Electrical)



ANZSIC Code	ANZSIC Code Sub Sector
5269	Household Equipment Repair Services n.e.c.
5311	Car Retailing
5312	Motor Cycle Dealing
5313	Trailer and Caravan Dealing
5321	Automotive Fuel Retailing
5322	Automotive Electrical Services
5323	Smash Repairing
5324	Tyre Retailing
5329	Automotive Repair and Services n.e.c.
5710	Accommodation
5720	Pubs, Taverns and Bars
5730	Cafes and Restaurants
5740	Clubs (Hospitality)
6110	Road Freight Transport
6121	Long Distance Bus Transport
6122	Short Distance Bus Transport (Including Tramway)
6123	Taxi and Other Road Passenger Transport
6200	Rail Transport
6301	International Sea Transport
6302	Coastal Water Transport
6303	Inland Water Transport
6401	Scheduled International Air Transport
6402	Scheduled Domestic Air Transport
6403	Non-Scheduled Air and Space Transport
6501	Pipeline Transport
6509	Transport n.e.c.
6611	Parking Services
6619	Services to Road Transport n.e.c.
6621	Stevedoring
6622	Water Transport Terminals
6623	Port Operators
6629	Services to Water Transport n.e.c.
6630	Services to Air Transport
6641	Travel Agency Services
6642	Road Freight Forwarding
6643	Freight Forwarding (Except Road)
6644	Customs Agency Services
6649	Services to Transport n.e.c.
6701	Grain Storage
6709	Storage n.e.c.
7111	Postal Services
7112	Courier Services
7120	Telecommunication Services
7310	Central Bank



ANZSIC Code	ANZSIC Code Sub Sector
7321	Banks
7322	Building Societies
7323	Credit Unions
7324	Money Market Dealers
7329	Deposit Taking Financiers n.e.c.
7330	Other Financiers
7340	Financial Asset Investors
7411	Life Insurance
7412	Superannuation Funds
7421	Health Insurance
7422	General Insurance
7511	Financial Asset Broking Services
7519	Services to Finance and Investment n.e.c.
7520	Services to Insurance
7711	Residential Property Operators
7712	Commercial Property Operators and Developers
7720	Real Estate Agents
7730	Non-Financial Asset Investors
7741	Motor Vehicle Hiring
7742	Other Transport Equipment Leasing
7743	Plant Hiring or Leasing
7810	Scientific Research
7821	Architectural Services
7822	Surveying Services
7823	Consulting Engineering Services
7829	Technical Services n.e.c.
7831	Data Processing Services
7832	Information Storage and Retrieval Services
7833	Computer Maintenance Services
7834	Computer Consultancy Services
7841	Legal Services
7842	Accounting Services
7851	Advertising Services
7852	Commercial Art and Display Services
7853	Market Research Services
7854	Business Administrative Services
7855	Business Management Services
7861	Employment Placement Services
7862	Contract Staff Services
7863	Secretarial Services
7864	Security and Investigative Services (Except Police)
7865	Pest Control Services
7866	Cleaning Services
7867	Contract Packing Services n.e.c.



ANZSIC Code	ANZSIC Code Sub Sector
7869	Business Services n.e.c.
8111	Central Government Administration
8112	State Government Administration
8113	Local Government Administration
8120	Justice
8130	Foreign Government Representation
8200	Defence
8410	Preschool Education
8421	Primary Education
8422	Secondary Education
8423	Combined Primary and Secondary Education
8424	Special School Education
8431	Higher Education
8432	Technical and Further Education
8440	Other Education
8611	Hospitals (Except Psychiatric Hospitals)
8612	Psychiatric Hospitals
8613	Nursing Homes
8621	General Practice Medical Services
8622	Specialist Medical Services
8623	Dental Services
8631	Pathology Services
8632	Optometry and Optical Dispensing
8633	Ambulance Services
8634	Community Health Centres
8635	Physiotherapy Services
8636	Chiropractic Services
8639	Health Services n.e.c.
8640	Veterinary Services
8710	Child Care Services
8721	Accommodation for the Aged
8722	Residential Care Services n.e.c.
8729	Non-Residential Care Services n.e.c.
9111	Film and Video Production
9112	Film and Video Distribution
9113	Motion Picture Exhibition
9121	Radio Services
9122	Television Services
9210	Libraries
9220	Museums
9231	Zoological and Botanic Gardens
9239	Recreational Parks and Gardens
9241	Music and Theatre Productions
9242	Creative Arts



ANZSIC Code	ANZSIC Code Sub Sector
9251	Sound Recording Studios
9252	Performing Arts Venues
9259	Services to the Arts n.e.c.
9311	Horse and Dog Racing
9312	Sports Grounds and Facilities n.e.c.
9319	Sports and Services to Sports n.e.c.
9321	Lotteries
9322	Casinos
9329	Gambling Services n.e.c.
9330	Other Recreation Services
9511	Video Hire Outlets
9519	Personal and Household Goods Hiring n.e.c.
9521	Laundries and Dry-Cleaners
9522	Photographic Film Processing
9523	Photographic Studios
9524	Funeral Directors, Crematoria and Cemeteries
9525	Gardening Services
9526	Hairdressing and Beauty Salons
9529	Personal Services n.e.c.
9610	Religious Organisations
9621	Business and Professional Associations
9622	Labour Associations
9629	Interest Groups n.e.c.
9631	Police Services
9632	Corrective Centres
9633	Fire Brigade Services
9634	Waste Disposal Services
9700	Private Households Employing Staff

Appendix D: Data Validation

As well as the unit record validation described in section 2, 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.
- 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.
- Comparison of the various premium fields against each other

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