Suggested Reasonable Premium Rates for 2022/23

The following table is an extract taken from the report "ACT Workers' Compensation Review of Scheme Performance to 30 June 2021" prepared by Finity Consulting Pty Ltd on behalf of the Chief Minister, Treasury and Economic Development Directorate. This extract should be read in conjunction with the full report and with particular reference to the reliances and limitations set out in this report.

These rates are based on actuarial analysis. Actual rates may vary depending on the actual claims experience and risk profile of an employer.

We have shown both the suggested rate for the upcoming policy year (i.e. 2022/23) and compared with the previous policy year's suggested rate (i.e. 2021/22) by ANZSIC 2006 class level.

Our overall premium rate is unchanged at 2.22% of wages. This includes a 1% loading for workplace COVID-19 infections that is applied uniformly to all ANZSIC classes. Excluding this loading, the overall reasonable premium rate would have been 2.19%, a 1.3% proportionate reduction from the previous review.

		Estimated		Conned			2021/22	2022/23
				Capped Claim Cost	2021/22	2022/23		
			Claim Freq Rel - last 3	Rel - last 5	Selected	Selected	Suggested Premium	Suggested Premium
ANZSIC	Description		years	years	Relativity	Relativity	Rate	Rate
0112	Description Nursery Production (Outdoors)	(\$m) 2.0	90	38	252	214	5.59%	4.85%
0112	Turf Growing	2.0	90 195	36	188	188	5.59% 4.17%	4.65%
0113	Sheep-Beef Cattle Farming	0.6	496	206	279	250	6.20%	4.23%
0144		5.6	490	200	198	190	4.39%	4.31%
0191	Poultry Farming (Eggs) Horse Farming	0.2	1,500	1.926	237	237	4.35%	5.37%
0199	Other Livestock Farming n.e.c.	2.2	1,500	1,920	237	237	5.27%	5.36%
0301	Forestry	0.2	0	0	514	496	11.41%	11.25%
0302	Logging	0.2	0	1.276	667	490	14.82%	14.76%
0510	Forestry Support Services	0.8	330	22	292	219	6.49%	4.96%
0522	Shearing Services	0.0	1,055	449	356	219	7.90%	4.96%
0522		0.7			253	219		4.96%
0529	Other Agriculture and Fishing Support Services Gravel and Sand Quarrying	0.7	0 111	1,337 102	253	219 144	5.63% 2.78%	4.96%
0911 0919		1.2	451	102		144 226	2.78%	
0919 1090	Other Construction Material Mining				226			5.12%
	Other Mining Support Services	0.2	0	0	67	139	1.49%	3.15%
1131 1171	Milk and Cream Processing	7.2	0 328	0 474	205 315	203 328	4.55% 6.99%	4.61% 7.43%
	Bread Manufacturing (Factory based)							
1172 1174	Cake and Pastry Manufacturing (Factory based)	0.2	0	0 76	304 110	300	6.76%	6.80%
	Bakery Product Manufacturing (Non-factory based)		86			113	2.45%	2.56%
1199	Other Food Product Manufacturing n.e.c.	1.4	488	744	300	301	6.66%	6.83%
1211	Soft Drink, Cordial and Syrup Manufacturing	0.1	0	0	242	216	5.37%	4.89%
1212	Beer Manufacturing	0.5	575	89	185	164	4.10%	3.73%
1213	Spirit Manufacturing	0.4	0	0	168	152	3.73%	3.44%
1214	Wine and Other Alcoholic Beverage Manufacturing	1.3	0	0	168	146	3.73%	3.32%
1333	Cut and Sewn Textile Product Manufacturing	1.0	0	0	171	160	3.80%	3.62%
1340	Knitted Product Manufacturing	0.1	0	0	191	190	4.25%	4.30%
1351	Clothing Manufacturing	0.3	0	0	167	168	3.72%	3.80%
1492	Wooden Structural Fitting and Component Manufacturing	38.1	310	337	302	317	6.71%	7.19%
1499	Other Wood Product Manufacturing n.e.c.	0.6	0	0	225	238	4.99%	5.39%
1611	Printing	16.5	153	148	113	130	2.51%	2.95%
1612	Printing Support Services	0.1	0	0	130	150	2.89%	3.39%
1620	Reproduction of Recorded Media	0.1	0	0	119	137	2.65%	3.11%
1709	Other Petroleum and Coal Product Manufacturing	1.5	0	0	181	172	4.03%	3.89%
1811	Industrial Gas Manufacturing	0.1	0	0	181	177	4.02%	4.02%
1812	Basic Organic Chemical Manufacturing	0.3	0	0	188	184	4.18%	4.17%
1841	Human Pharmaceutical and Medicinal Product Manufacturing	1.9	0	5	75	81	1.68%	1.83%
1912	Rigid and Semi-Rigid Polymer Product Manufacturing	0.6	763	110	190	192	4.21%	4.35%
2010	Glass and Glass Product Manufacturing	2.0	538	399	465	469	10.33%	10.63%
2032	Plaster Product Manufacturing	0.3	385	56	233	268	5.17%	6.07%
2033	Ready-Mixed Concrete Manufacturing	1.0	272	99	332	348	7.36%	7.88%
2034	Concrete Product Manufacturing	3.3	521	1,647	338	378	7.51%	8.56%
2090	Other Non-Metallic Mineral Product Manufacturing	5.6	152	72	182	183	4.04%	4.14%
2142	Aluminium Rolling, Drawing, Extruding	0.4	0	0	176	203	3.91%	4.59%
2221	Structural Steel Fabricating	12.9	425	215	326	326	7.25%	7.40%
2222	Prefabricated Metal Building Manufacturing	2.1	92	33	418	418	9.29%	9.48%
2223	Architectural Aluminium Product Manufacturing	13.5	333	293	251	252	5.58%	5.71%
2224	Metal Roof and Guttering Manufacturing (except Aluminium)	0.2	3,031	182	262	265	5.82%	6.02%
2229	Other Structural Metal Product Manufacturing	9.6	674	876	340	340	7.54%	7.70%
2239	Other Metal Container Manufacturing	0.1	1,198	90	252	257	5.59%	5.82%
2240	Sheet Metal Product Manufacturing (except Metal Structural and Container Products)	4.6	300	552	279	297	6.20%	6.73%
2291	Spring and Wire Product Manufacturing	0.1	0	0	391	391	8.68%	8.87%
2293	Metal Coating and Finishing	0.5	301	556	340	343	7.54%	7.77%
2299	Other Fabricated Metal Product Manufacturing n.e.c.	2.2	229	493	340	348	7.54%	7.88%
2312	Motor Vehicle Body and Trailer Manufacturing	0.2	0	0	186	186	4.14%	4.21%
2393	Railway Rolling Stock Manufacturing and Repair Services	2.2	350	509	186	187	4.12%	4.24%
2394	Aircraft Manufacturing and Repair Services	9.2	169	214	189	187	4.19%	4.25%
2411	Photographic, Optical and Ophthalmic Equipment Manufacturing	0.2	0	0	75	78	1.68%	1.76%
2412	Medical and Surgical Equipment Manufacturing	1.6	0	0	70	71	1.55%	1.61%
2419	Other Professional and Scientific Equipment Manufacturing	3.4	78	71	75	77	1.68%	1.74%
2421	Computer and Electronic Office Equipment Manufacturing	3.9	95	277	87	88	1.93%	1.99%
2422	Communications Equipment Manufacturing	12.9	0	0	75	73	1.68%	1.66%
2429	Other Electronic Equipment Manufacturing	0.6	0	0	75	75	1.68%	1.71%
2432	Electric Lighting Equipment Manufacturing	1.1	170	61	134	124	2.98%	2.82%
2449	Other Domestic Appliance Manufacturing	0.8	284	2	186	183	4.13%	4.14%
2452	Fixed Space Heating, Cooling and Ventilation Equipment Manufacturing	1.7	313	340	150	155	3.34%	3.51%
2462	Mining and Construction Machinery Manufacturing	0.3	0	0	131	129	2.91%	2.94%
2463	Machine Tool and Parts Manufacturing	0.1	0	0	138	137	3.07%	3.10%
2469	Other Specialised Machinery and Equipment Manufacturing	0.2	0	18	150	148	3.33%	3.35%
2491	Lifting and Material Handling Equipment Manufacturing	15.6	248	163	214	206	4.75%	4.67%
2499	Other Machinery and Equipment Manufacturing n.e.c.	1.1	206	16	176	171	3.91%	3.88%
2511	Wooden Furniture and Upholstered Seat Manufacturing	10.2	340	180	252	252	5.59%	5.72%
2512	Metal Furniture Manufacturing	1.3	428	134	302	293	6.71%	6.65%
2513	Mattress Manufacturing	1.1	110	845	176	183	3.91%	4.14%
2519	Other Furniture Manufacturing	0.1	151	192	176	184	3.91%	4.17%
2591	Jewellery and Silverware Manufacturing	0.1	0	0	75	84	1.68%	4.17%
2592	Toy, Sporting and Recreational Product Manufacturing	0.9	0	0	155	152	3.45%	3.43%
2592	Other Manufacturing n.e.c.	2.6	60	9	161	152	3.45%	3.46%
2599 2619	Other Electricity Generation	2.0	395	9 1.075	164	153	3.63%	3.46%
2013	Electricity Distribution	81.4	395 92	1,075	164	160	3.58%	3.67%
2630								
		60.0	104				1 0 2 0 /	2 260/
2630 2811 2812	Water Supply Sewerage and Drainage Services	63.8 6.6	121 393	129 222	87 100	100 115	1.93% 2.22%	2.26% 2.60%

		Estimated		Capped			2021/22	2022/23
			Claim Freq Rel - last 3		2021/22 Selected	2022/23 Selected	Suggested Premium	Suggested Premium
ANZSIC 2911	Description Solid Waste Collection Services	(\$m) 20.3	years 305	years 502	Relativity 503	Relativity 504	Rate 11.18%	Rate 11.42%
2911	Other Waste Collection Services	20.3	305	142	503	499	11.16%	11.42%
2921	Waste Treatment and Disposal Services	3.7	528	617	372	379	8.26%	8.59%
2922 3011	Waste Remediation and Materials Recovery Services House Construction	10.7 103.8	207 235	262 238	340 214	349 214	7.54% 4.75%	7.91% 4.85%
3019	Other Residential Building Construction	57.9	172	193	214	214	4.75%	4.85%
3020 3101	Non-Residential Building Construction Road and Bridge Construction	183.5 19.9	186 347	144 249	159 363	159 361	3.52% 8.05%	3.59% 8.17%
3109	Other Heavy and Civil Engineering Construction	36.4	333	249 307	197	201	4.37%	4.56%
3211	Land Development and Subdivision	3.8	0	267	58	67	1.29%	1.51%
3212 3221	Site Preparation Services Concreting Services	55.8 44.8	231 199	459 384	340 443	340 442	7.54% 9.85%	7.71% 10.01%
3222	Bricklaying Services	12.5	258	484	629	624	13.97%	14.13%
3223	Roofing Services	13.9	275	500	629	630	13.97%	14.28%
3224 3231	Structural Steel Erection Services Plumbing Services	16.1 105.6	308 206	597 164	534 202	533 199	11.87% 4.48%	12.08% 4.51%
3231	Electrical Services	227.2	176	104	164	164	3.63%	3.71%
3233	Air Conditioning and Heating Services	84.0	165	251	206	204	4.58%	4.62%
3234 3239	Fire and Security Alarm Installation Services Other Building Installation Services	68.3 47.6	90 248	77 210	87 130	85 134	1.94% 2.89%	1.94% 3.04%
3239	Plastering and Ceiling Services	21.5	248	483	337	338	7.49%	7.67%
3242	Carpentry Services	72.7	344	446	365	365	8.10%	8.27%
3243 3244	Tiling and Carpeting Services	22.6 29.0	148 192	216 281	270 270	269 269	5.99% 5.99%	6.09% 6.09%
3244 3245	Painting and Decorating Services Glazing Services	29.0	347	201	358	269	5.99%	8.12%
3291	Landscape Construction Services	30.8	317	220	365	359	8.10%	8.14%
3292	Hire of Construction Machinery with Operator	7.4	177	366	340	338	7.54%	7.65%
3299 3319	Other Construction Services n.e.c. Other Agricultural Product Wholesaling	72.4	190 0	432 0	296 145	297 145	6.57% 3.21%	6.74% 3.29%
3321	Petroleum Product Wholesaling	2.8	101	114	145	143	2.48%	2.57%
3322	Metal and Mineral Wholesaling	9.9	239	269	201	213	4.47%	4.83%
3323 3331	Industrial and Agricultural Chemical Product Wholesaling Timber Wholesaling	3.2 2.7	43 219	39 421	96 232	103 250	2.14% 5.16%	2.34% 5.66%
3332	Plumbing Goods Wholesaling	13.3	219	275	232	250	5.16%	5.00%
3339	Other Hardware Goods Wholesaling	23.4	157	229	195	198	4.34%	4.49%
3411 3419	Agricultural and Construction Machinery Wholesaling Other Specialised Industrial Machinery and Equipment Wholesaling	2.2	0 170	0 33	106 128	101 122	2.35% 2.85%	2.29% 2.77%
3491	Professional and Scientific Goods Wholesaling	11.5	108	90	65	65	1.43%	1.47%
3492	Computer and Computer Peripheral Wholesaling	38.6	58	9	22	22	0.48%	0.49%
3493	Telecommunication Goods Wholesaling	3.2	58	125	75	75	1.68%	1.71%
3494 3499	Other Electrical and Electronic Good Wholesaling Other Machinery and Equipment Wholesaling n.e.c.	61.4 10.7	76 43	76 11	70 104	69 104	1.55% 2.31%	1.57% 2.36%
3501	Car Wholesaling	0.5	0	0	129	136	2.87%	3.09%
3504	Motor Vehicle New Parts Wholesaling	7.7	158	45	126	129	2.79%	2.92%
3505 3601	Motor Vehicle Dismantling and Used Parts Wholesaling General Line Grocery Wholesaling	2.6 31.3	0 281	0 382	107 315	107 316	2.37% 6.99%	2.42% 7.16%
3602	Meat, Poultry and Smallgoods Wholesaling	2.4	425	482	232	234	5.16%	5.31%
3605	Fruit and Vegetable Wholesaling	4.2	45	277	232	234	5.16%	5.30%
3606 3609	Liquor and Tobacco Product Wholesaling Other Grocery Wholesaling	8.1 14.2	105 85	125 101	170 126	169 127	3.77% 2.79%	3.84% 2.89%
3711	Textile Product Wholesaling	0.2	0	0	120	102	2.75%	2.32%
3712	Clothing and Footwear Wholesaling	3.9	37	4	91	87	2.01%	1.98%
3720 3731	Pharmaceutical and Toiletry Goods Wholesaling Furniture and Floor Covering Wholesaling	12.6 5.8	81 165	92 110	170 170	168 168	3.77%	3.80% 3.81%
3733	Kitchen and Diningware Wholesaling	5.8	604	36	195	180	3.77% 4.34%	4.08%
3734	Toy and Sporting Goods Wholesaling	0.3	0	0	195	180	4.34%	4.08%
3735	Book and Magazine Wholesaling	0.3	0	107	174	174	3.85%	3.93%
3736 3739	Paper Product Wholesaling Other Goods Wholesaling n.e.c.	1.6 0.6	0 127	1 893	201 201	180 180	4.47% 4.47%	4.08% 4.08%
3800	Commission-Based Wholesaling	8.2	66	27	61	61	1.35%	1.39%
3911	Car Retailing	117.2	162	83	139	137	3.10%	3.10%
3912 3913	Motor Cycle Retailing Trailer and Other Motor Vehicle Retailing	4.9 0.8	140 0	149 0	119 119	117 116	2.64% 2.63%	2.66% 2.64%
3921	Motor Vehicle Parts Retailing	11.1	262	120	226	221	5.03%	5.00%
3922	Tyre Retailing	9.2	232	377	217	221	4.82%	5.01%
4000 4110	Fuel Retailing Supermarket and Grocery Stores	16.9 193.2	77 208	55 200	121 247	113 246	2.69% 5.48%	2.57% 5.57%
4121	Fresh Meat, Fish and Poultry Retailing	11.1	261	395	189	195	4.19%	4.41%
4122	Fruit and Vegetable Retailing	7.0	76	108	126	125	2.79%	2.84%
4123 4129	Liquor Retailing Other Specialised Food Retailing	5.3 12.0	110 101	9 113	126 126	127 130	2.79% 2.79%	2.88% 2.96%
4211	Furniture Retailing	36.0	325	250	226	234	5.03%	5.29%
4212	Floor Coverings Retailing	9.7	165	492	226	226	5.03%	5.11%
4213 4214	Houseware Retailing Manchester and Other Textile Goods Retailing	47.2 5.6	141 95	182 132	193 186	191 186	4.28% 4.13%	4.32% 4.22%
1214	Electrical, Electronic and Gas Appliance Retailing	5.0	103	78	60	60	4.13%	4.22%
222	Computer and Computer Peripheral Retailing	9.9	0	0	56	55	1.24%	1.25%
229	Other Electrical and Electronic Goods Retailing Hardware and Building Supplies Retailing	4.8	57	84	75	77	1.68%	1.74%
1231 1232	Hardware and Building Supplies Retailing Garden Supplies Retailing	17.4 8.4	212 103	225 285	252 215	252 211	5.59% 4.78%	5.72% 4.79%
241	Sport and Camping Equipment Retailing	32.7	77	74	87	87	1.93%	1.97%
242	Entertainment Media Retailing	1.4	0	0	73	72	1.63%	1.64%
243 244	Toy and Game Retailing Newspaper and Book Retailing	5.1 10.9	109 33	49 80	75 75	75 75	1.68% 1.68%	1.71% 1.71%
251	Clothing Retailing	54.2	176	156	139	140	3.09%	3.16%
252	Footwear Retailing	11.9	80	273	121	121	2.68%	2.74%
253 259	Watch and Jewellery Retailing Other Personal Accessory Retailing	11.4 4.8	80 398	82 335	75 252	79 257	1.68% 5.59%	1.78% 5.83%
259	Department Stores	4.8	398 251	335	252 164	257	5.59%	5.83%
271	Pharmaceutical, Cosmetic and Toiletry Goods Retailing	64.1	88	67	75	77	1.68%	1.75%
272	Stationery Goods Retailing	1.3	0	0	75	78	1.68%	1.76%
273	Antique and Used Goods Retailing	7.6	357 151	178 303	90 198	90 193	2.00% 4.41%	2.04% 4.36%
						193	4.41%	4.36%
274	Flower Retailing Other Store-Based Retailing n.e.c.	31.3	120	76	186			
1274 1279 1310	Other Store-Based Retailing n.e.c. Non-Store Retailing	19.7	145	242	75	87	1.68%	1.97%
4274 4279 4310 4320	Other Store-Based Retailing n.e.c. Non-Store Retailing Retail Commission-Based Buying and/or Selling	19.7 0.7	145 242	242 8	75 97	87 99	1.68% 2.16%	1.97% 2.23%
4274 4279 4310 4320 4400	Other Store-Based Retailing n.e.c. Non-Store Retailing Retail Commission-Based Buying and/or Selling Accommodation	19.7	145	242	75	87	1.68% 2.16% 3.10%	1.97% 2.23% 3.15%
4274 4279 4310 4320	Other Store-Based Retailing n.e.c. Non-Store Retailing Retail Commission-Based Buying and/or Selling	19.7 0.7 114.3	145 242 231	242 8 144	75 97 139	87 99 139	1.68% 2.16%	1.97% 2.23%

		Estimated		Capped			2021/22	2022/23
			Claim Freq Rel - last 3		2021/22 Selected	2022/23 Selected	Suggested Premium	Suggested Premium
ANZSIC 4520	Description Pubs, Taverns and Bars	(\$m) 28.5	years 114	years 61	Relativity 121	Relativity 118	Rate 2.68%	Rate 2.68%
4520 4530	Clubs (Hospitality)	28.5 67.9	227	233	121	186	4.13%	4.22%
4610	Road Freight Transport	37.3	314	520	579	579	12.85%	13.13%
4621 4622	Interurban and Rural Bus Transport Urban Bus Transport (Including Tramway)	6.0 6.9	228 634	506 944	560 286	556 304	12.44% 6.36%	12.59% 6.90%
4623	Taxi and Other Road Transport	0.7	206	525	245	257	5.44%	5.82%
4720 4900	Rail Passenger Transport Air and Space Transport	1.2 20.2	0 176	0 181	184 163	179 164	4.09% 3.62%	4.07% 3.72%
5010	Scenic and Sightseeing Transport	0.2	0	91	176	176	3.90%	3.98%
5021 5029	Pipeline Transport Other Transport n.e.c.	3.3 2.5	0 143	0 234	141 189	133 189	3.13% 4.19%	3.02% 4.28%
5101	Postal Services	10.6	69	64	75	78	1.68%	4.28%
5102	Courier Pick-up and Delivery Services	5.4	72	52	353	300	7.83%	6.80%
5220 5292	Airport Operations and Other Air Transport Support Services Freight Forwarding Services	9.1 4.0	150 144	110 39	172 206	168 210	3.82% 4.57%	3.80% 4.76%
5299	Other Transport Support Services n.e.c.	4.6	490	456	264	268	5.87%	6.07%
5309 5411	Other Warehousing and Storage Services	7.1 18.1	83	78	121 60	118 54	2.69% 1.34%	2.67% 1.23%
5411 5412	Newspaper Publishing Magazine and Other Periodical Publishing	2.2	42 0	18 0	60	54 54	1.34%	1.23%
5413	Book Publishing	0.6	0	0	60	57	1.34%	1.29%
5419 5420	Other Publishing (except Software, Music and Internet) Software Publishing	1.2 30.5	0	0 15	60 14	55 14	1.34% 0.31%	1.26% 0.32%
5511	Motion Picture and Video Production	11.6	54	14	63	65	1.40%	1.47%
5512	Motion Picture and Video Distribution	0.3	0	0	57	57	1.27%	1.30%
5513 5514	Motion Picture Exhibition Post-production Services and Other Motion Picture and Video Activities	6.3 1.0	88 0	66 0	59 58	60 58	1.30% 1.28%	1.36% 1.30%
5522	Music and Other Sound Recording Activities	2.5	55	2	57	57	1.26%	1.29%
5610	Radio Broadcasting	14.3	27	87	46	47	1.03%	1.06%
5621 5622	Free-to-Air Television Broadcasting Cable and Other Subscription Broadcasting	15.5 0.2	43 0	9 0	53 46	53 46	1.19% 1.02%	1.20% 1.04%
5700	Internet Publishing and Broadcasting	5.0	35	4	50	53	1.12%	1.21%
5801 5802	Wired Telecommunications Network Operation Other Telecommunications Network Operation	0.8 7.8	0 32	319 21	58 32	61 36	1.29% 0.70%	1.38% 0.82%
5802 5809	Other Telecommunications Services	22.5	32 24	93	32 50	50	1.12%	1.14%
5910	Internet Service Providers and Web Search Portals	2.9	0	0	67	60	1.49%	1.36%
5921 5922	Data Processing and Web Hosting Services Electronic Information Storage Services	9.6 7.1	0 78	40 80	56 37	56 37	1.24% 0.83%	1.26% 0.84%
6020	Other Information Services	0.2	0	17	52	55	1.15%	1.25%
6221	Banking	13.9	20	23	50	50	1.12%	1.12%
6222 6223	Building Society Operation Credit Union Operation	2.2	0	1 24	58 126	59 107	1.29% 2.79%	1.35% 2.42%
6229	Other Depository Financial Intermediation	0.5	0	24	58	58	1.29%	1.32%
6240	Financial Asset Investing	9.0	0	0	46	46	1.02%	1.04%
6310 6321	Life Insurance Health Insurance	0.5	0 57	0	50 53	51 54	1.12% 1.17%	1.14% 1.22%
6322	General Insurance	19.8	84	90	118	100	2.63%	2.28%
6330	Superannuation Funds	10.8	38	35	41	41	0.91%	0.93%
6411 6419	Financial Asset Broking Services Other Auxiliary Finance and Investment Services	22.0 79.7	0 26	11 32	22 25	22 25	0.48% 0.55%	0.50% 0.57%
6420	Auxiliary Insurance Services	92.7	14	42	37	37	0.83%	0.83%
6611 6619	Passenger Car Rental and Hiring	3.4 2.0	124	247 1	168 186	167 180	3.74%	3.79% 4.08%
6631	Other Motor Vehicle and Transport Equipment Rental and Hiring Heavy Machinery and Scaffolding Rental and Hiring	2.0	45 266	160	226	226	4.13% 5.02%	4.08%
6639	Other Goods and Equipment Rental and Hiring n.e.c.	6.5	226	260	168	169	3.73%	3.82%
6711 6712	Residential Property Operators Non-Residential Property Operators	9.4 64.2	76 59	191 43	57 50	58 52	1.26% 1.12%	1.31% 1.18%
6720	Real Estate Services	183.2	31	43 30	38	37	0.84%	0.84%
6910	Scientific Research Services	81.3	74	41	37	37	0.83%	0.84%
6921 6922	Architectural Services Surveying and Mapping Services	60.6 20.5	21 81	21 31	12 37	12 38	0.27% 0.83%	0.27% 0.86%
6923	Engineering Design and Engineering Consulting Services	340.8	24	27	22	22	0.83%	0.80%
6924	Other Specialised Design Services	20.4	42	80	62	62	1.38%	1.40%
6925 6931	Scientific Testing and Analysis Services Legal Services	13.4 198.9	69 30	6 27	46 50	46 49	1.03% 1.10%	1.03% 1.10%
6932	Accounting Services	418.5	10	7	14	14	0.31%	0.31%
6940	Advertising Services	12.6	49	51	28	29	0.62%	0.67%
6950 6961	Market Research and Statistical Services Corporate Head Office Management Services	12.5 158.3	23 28	20 40	24 40	23 39	0.53% 0.88%	0.51% 0.89%
6962	Management Advice and Related Consulting Services	719.1	17	12	28	28	0.62%	0.63%
6970	Veterinary Services	43.1	554	65	93	93	2.07%	2.11%
6991 6999	Professional Photographic Services Other Professional, Scientific and Technical Services n.e.c.	2.2 13.6	148 27	22 85	94 75	89 73	2.09% 1.68%	2.01% 1.66%
7000	Computer System Design and Related Services	3,150.4	8	10	14	14	0.31%	0.31%
7211	Employment Placement and Recruitment Services	236.5	85	89	66	66	1.46%	1.49%
7212 7220	Labour Supply Services Travel Agency and Tour Arrangement Services	37.7 9.5	187 0	278 1	219 40	225 38	4.87% 0.90%	5.10% 0.86%
7291	Office Administrative Services	133.4	41	68	70	70	1.56%	1.59%
7292	Document Preparation Services	0.9	65	164	74	75	1.65%	1.70%
7293 7294	Credit Reporting and Debt Collection Services Call Centre Operation	0.5	525 28	10 20	56 47	59 47	1.24% 1.05%	1.34% 1.06%
7299	Other Administrative Services n.e.c.	26.1	92	27	52	51	1.15%	1.15%
7311	Building and Other Industrial Cleaning Services Building Pest Control Services	152.4	238	230	227	228	5.05%	5.16%
7312 7313	Building Pest Control Services Gardening Services	7.3 21.1	324 461	191 555	297 325	299 328	6.60% 7.22%	6.78% 7.42%
7320	Packaging Services	0.2	0	31	297	295	6.60%	6.69%
7510	Central Government Administration	28.9	0	0	93	89	2.07%	2.03%
7520 7530	State Government Administration Local Government Administration	4.6 0.7	0	0 7	93 69	98 66	2.07% 1.53%	2.23% 1.50%
7552	Foreign Government Representation	48.3	94	118	119	121	2.65%	2.73%
7600	Defence	3.0	41	5	104	98	2.31%	2.22%
7712	Investigation and Security Services Other Public Order and Safety Services	103.6 6.7	118 221	252 350	195 166	195 166	4.32% 3.70%	4.41% 3.77%
	Regulatory Services	0.2	1,637	97	126	128	2.79%	2.90%
7719 7720		5.9	285	142	125	125	2.78%	2.84%
7720 8010	Preschool Education							
7720 8010 8021	Primary Education	89.5	114	62 56	81 88	78	1.79%	1.76%
7720 8010				62 56 104	81 88 88	78 88 88	1.79% 1.96% 1.96%	1.76% 1.99% 2.00%
7720 8010 8021 8022	Primary Education Secondary Education	89.5 125.9	114 109	56	88	88	1.96%	1.99%

		Estimated		Capped			2021/22	2022/23
			Claim Freq		2021/22	2022/23	Suggested	Suggested
ANZSIC	Description		Rel - last 3		Selected	Selected Relativity	Premium	Premium
ANZSIC B212	Description Arts Education	(\$m) 9.5	years 156	years 71	Relativity 101	Relativity 104	Rate 2.25%	2.36%
3212	Adult. Community and Other Education n.e.c.	9.5	87	89	84	84	2.25%	2.30%
5219 B220	Educational Support Services	32.2	44	71	42	49	0.94%	1.10%
3220 8401	Hospitals (Except Psychiatric Hospitals)	98.5	217	161	126	126	2.79%	2.85%
B511	General Practice Medical Services	91.4	41	26	56	56	1.25%	1.28%
B512	Specialist Medical Services	117.6	36	36	51	51	1.14%	1.15%
8520	Pathology and Diagnostic Imaging Services	57.4	184	197	102	103	2.27%	2.34%
B531	Dental Services	44.8	93	70	72	72	1.61%	1.64%
8532	Optometry and Optical Dispensing	23.5	17	74	25	27	0.56%	0.61%
8533	Physiotherapy Services	41.1	17	33	34	33	0.75%	0.74%
8534	Chiropractic and Osteopathic Services	9.9	15	58	46	47	1.03%	1.07%
8539	Other Allied Health Services	53.8	121	73	115	116	2.56%	2.63%
8591	Ambulance Services	0.1		0	93	94	2.07%	2.14%
8599	Other Health Care Services n.e.c.	79.4	117	127	88	89	1.95%	2.02%
8601	Aged Care Residential Services	167.8	251	201	251	247	5.57%	5.60%
8609	Other Residential Care Services	95.4	211	301	223	220	4.96%	5.00%
8710	Child Care Services	225.0	307	202	196	196	4.36%	4.45%
8790	Other Social Assistance Services	226.4	214	191	205	205	4.54%	4.64%
8910	Museum Operation	3.6	0	0	33	38	0.74%	0.87%
8921	Zoological and Botanical Gardens Operation	3.1	206	651	252	258	5.59%	5.85%
8922	Nature Reserves and Conservation Parks Operation	1.8	853	371	252	252	5.59%	5.70%
9001	Performing Arts Operation	2.7	287	73	116	113	2.58%	2.57%
9002	Creative Artists, Musicians, Writers and Performers	2.7	92	81	113	108	2.50%	2.44%
9003	Performing Arts Venue Operation	7.2	92	83	160	154	3.56%	3.48%
9111	Health and Fitness Centres and Gymnasia Operation	29.4	97	176	102	101	2.27%	2.29%
9112	Sports and Physical Recreation Clubs and Sports Professionals	26.3	113	99	46	53	1.03%	1.20%
9113	Sports and Physical Recreation Venues, Grounds and Facilities Operation	21.2	229	85	135	137	3.01%	3.10%
9114	Sports and Physical Recreation Administrative Service	17.5	42	14	46	48	1.03%	1.09%
9129	Other Horse and Dog Racing Activities	2.1	1,688	2,546	749	835	16.63%	18.92%
9131	Amusement Parks and Centres Operation	2.4	106	22	186	185	4.13%	4.19%
9139	Amusement and Other Recreational Activities n.e.c.	2.7	135	490	162	162	3.60%	3.68%
9201	Casino Operation	13.1	117	130	111	105	2.47%	2.39%
9202	Lottery Operation	0.2	0	0	65	69	1.45%	1.57%
9209	Other Gambling Activities	3.2	78	47	112	109	2.49%	2.47%
9411	Automotive Electrical Services	4.2	32	5	119	120	2.63%	2.72%
9412	Automotive Body, Paint and Interior Repair	41.1	111	260	189	189	4.19%	4.28%
9419	Other Automotive Repair and Maintenance	52.1	158	218	189	196	4.19%	4.44%
9421	Domestic Appliance Repair and Maintenance	5.8	133	104	146	157	3.23%	3.56%
9422	Electronic (except Domestic Appliance) and Precision Equipment Repair and Maintenance	15.6	45	125	42	49	0.94%	1.11%
9429	Other Machinery and Equipment Repair and Maintenance	8.3	141	9	158	153	3.51%	3.47%
9491	Clothing and Footwear Repair	2.9	0	3	119	115	2.63%	2.61%
9499	Other Repair and Maintenance n.e.c.	4.2	122	44	77	79	1.72%	1.79%
9511	Hairdressing and Beauty Services	59.8	75	105	113	112	2.51%	2.54%
9512	Diet and Weight Reduction Centre Operation	0.4	0	0	139	137	3.10%	3.10%
9520	Funeral, Crematorium and Cemetery Services	4.4	351	161	130	146	2.89%	3.32%
9531	Laundry and Dry-Cleaning Services	4.3	139	138	289	288	6.43%	6.52%
9532	Photographic Film Processing	0.1	0	0	160	167	3.56%	3.78%
9533	Parking Services	2.7	826	107	164	168	3.63%	3.81%
9534	Brothel Keeping and Prostitution Services	0.4	511	471	189	195	4.19%	4.43%
9539	Other Personal Services n.e.c.	7.2	497	456	189	200	4.19%	4.54%
9540	Religious Services	67.2	92	64	94	93	2.10%	2.11%
9551	Business and Professional Association Services	245.1	39	48	38	39	0.84%	0.88%
9552	Labour Association Services	13.9	82	83	50	57	1.11%	1.30%
9559	Other Interest Group Services n.e.c.	68.2	89	113	121	121	2.68%	2.74%
9601	Private Households Employing Staff	1.2	95	256	147	156	3.26%	3.54%
9603	Undifferentiated Service-Producing Activities of Private Households for Own Use	1.6	0	0	151	158	3.35%	3.57%