



Financial Sector (Collection of Data) (reporting standard) determination No. 21 of 2016

Reporting Standard LOLRS 800.3 Facility Business Data: Public and Product Liability and Professional Indemnity Insurance

Financial Sector (Collection of Data) Act 2001

I, Steve Davies, delegate of APRA, under paragraph 13(1)(a) of the *Financial Sector (Collection of Data) Act 2001* (the Act) DETERMINE *Reporting Standard LOLRS 800.3 Facility Business Data: Public and Product Liability and Professional Indemnity Insurance*, in the form set out in the Schedule, which applies to Lloyd's within the meaning of the *Insurance Act 1973*.

Under section 15 of the Act, I DECLARE that the reporting standard shall begin to apply to Lloyd's upon the date of registration of this instrument on the Federal Register of Legislation.

This instrument commences upon registration on the Federal Register of Legislation.

Dated: 6 September 2016

[Signed]

Steve Davies
General Manager
Statistics Division

Interpretation

In this Determination:

APRA means the Australian Prudential Regulation Authority.

Schedule

Reporting Standard LOLRS 800.3 Facility Business Data: Public and Product Liability and Professional Indemnity Insurance comprises the 19 pages commencing on the following page.



Reporting Standard LOLRS 800.3

Facility Business Data: Public and Product Liability and Professional Indemnity Insurance

Objective of this reporting standard

This reporting standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001* (the Collection of Data Act). It requires Lloyd's to provide APRA with certain information in respect of facility business relating to public liability, product liability and professional indemnity insurance in force during a reporting period.

Reporting requirements

1. If, at any time during a reporting period covered by paragraph 2, a Lloyd's underwriter is on risk in respect of reportable facility business, Lloyd's must report on the business, in accordance with the Data Specifications, by the time in paragraph 3.

Note: reportable facility business is defined in paragraph 16.

2. For the purposes of the paragraph 1, the reporting periods are the six month period beginning on 1 January 2016 and ending on 30 June 2016 and each successive 6 month period (ending on 31 December or 30 June) after that.
3. A report required by paragraph 1 must be provided:
 - (a) if the reporting period ends on 30 June – by no later than the 31 October next following the end of the reporting period; or
 - (b) if the reporting period ends on 31 December – by no later than the 30 April next following the end of the reporting period,

or such later time as APRA may determine in writing. APRA may determine a later time in writing in relation to the whole of a report, or in relation to a report to the extent that it relates to a particular class of Lloyd's underwriters, or in relation to a report to the extent that it relates to one or more Lloyd's underwriters named in the determination (to the intent that APRA may permit the late submission of part of the report).

Variation of reporting periods

4. APRA may, by notice in writing, determine that to the extent that reports required under this reporting standard will relate to a Lloyd's underwriter with an accounting financial year that does not end on 30 June, the part of each such report relating to that underwriter may be provided in respect of reporting periods based on the underwriter's own accounting financial year.
5. APRA may, by notice in writing, change the reporting periods for Lloyd's to require it to provide reports under this reporting standard:
 - (a) more frequently (APRA may require this when, having regard to the particular circumstances of the Lloyd's underwriters, APRA considers it necessary or desirable to obtain information more frequently for the purposes of the prudential supervision of the Lloyd's underwriters); or
 - (b) less frequently (APRA may do so when, having regard to the particular circumstances of the Lloyd's underwriters and the extent to which they requires prudential supervision, and other relevant considerations, it is unnecessary to require Lloyd's to provide the information on a 6 monthly basis).
6. If APRA changes a reporting period under paragraph 4 or 5 in relation to a report or part of a report, the report (or, where applicable, the part of the report) required under this reporting standard in respect of the changed period must be provided by no later than the last day of the second month after the end of the changed period or such later time as APRA may determine in writing.

Method of submission

7. Reports required by this reporting standard must be rendered in comma separated values (CSV) format in accordance with the Data Specifications, and must be provided either electronically through the web site www.ncpd.apra.gov.au, by logging on using the relevant customer identification number and password provided by Fujitsu Australia (as agent of APRA), and following the instructions on that web site.
8. Despite paragraph 7, APRA may, in writing, make either or both of the following determinations:
 - (a) a determination that reports required by this reporting standard must be provided in accordance with alternative information technology requirements specified by APRA in the determination; and

- (b) a determination that reports required by this reporting standard must be provided to APRA or an agent of APRA at an alternative address in accordance with requirements specified in the determination.

Authorisation

- 9. Reports provided by Lloyd's in accordance with this reporting standard must be the product of processes and controls developed by Lloyd's for the internal review and authorisation of the information contained in the reports.

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

- 10. Fujitsu Australia (as agent of APRA) will provide Lloyd's with a customer identification number. If Lloyd's proposes to submit reports required by this reporting standard using the method in paragraph 7 (i.e. via the website), Lloyd's must apply for a password by viewing the web page referred to in paragraph 7, quoting Lloyd's customer identification number and following the instructions for applying for a password on that page. Fujitsu Australia will advise Lloyd's General Representative in Australia of the password for Lloyd's. When a report is provided using the method in paragraph 7, Lloyd's will be required to quote its customer identification number and password. Upon successful validation of the customer identification and password a secure session will be created and the report will be encrypted before transmission.
- 11. Despite paragraph 10, or where APRA has made a determination under subparagraph 8(a) or (b) specifying an alternate method of submission, APRA may also determine in writing that:
 - (a) a specified person (who need not be Lloyd's General Representative in Australia or agent); or
 - (b) a person holding a specified position (who need not be Lloyd's General Representative in Australia or agent); or
 - (c) a person authorised by Lloyd's to use Lloyd's customer identification number and password,

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

Minor alterations to forms and instructions

- 12. APRA may:
 - (a) make minor variations to the Data Specifications (either generally, or in relation to a class of Lloyd's underwriters, or in relation to one or more named Lloyd's underwriters) to correct technical, programming or logical errors, inconsistencies or anomalies;

- (b) vary, omit or substitute (either generally, or in relation to a class of Lloyd's underwriters, or in relation to one or more named Lloyd's underwriters) an occupation code or description in Appendix C to the Data Specifications, if APRA forms the view that the existing code or description is inappropriate having regard to the circumstances or business of Lloyd's and any other relevant considerations; or
 - (c) vary, omit or substitute (either generally, or in relation to a class of Lloyd's underwriters, or in relation to a one or more named Lloyd's underwriters) a specification in a Table in the Data Specifications, if APRA forms the view that the specification is inappropriate having regard to the circumstances or business of Lloyd's underwriters and any other relevant considerations.
13. If APRA makes such a variation it must notify Lloyd's in writing.

Past reporting periods

14. Lloyd's must provide APRA with reports in respect of a past reporting period under the old reporting standard, notwithstanding that it was repealed on 8 August 2013. For these purposes:

old reporting standard means the reporting standard *Reporting standard LOLRS 800.3 (2005)* made by *Financial Sector (Collection of Data) determination No. 35 of 2005*;

past reporting period means a reporting period ending on a date between 1 June 2013 and 1 June 2016.

15. Lloyd's must provide reports to APRA under paragraph 14 of this reporting standard by 1 September 2016. For the avoidance of doubt, where a general insurer has provided a report to APRA prior to 1 September 2016 in relation to a past reporting period, the general insurer has complied with paragraph 14.

Interpretation

16. In this reporting standard:

agent of APRA means a person appointed under s 47 of the *Australian Prudential Regulation Authority Act 1998* to receive data on behalf of APRA.

APRA means the Australian Prudential Regulation Authority established under the *Australian Prudential Regulation Authority Act 1998*.

Data Specifications means the Data Specifications in the Schedule.

facility business means business that is closed by bordereau and for which the relevant Lloyd's underwriter does not receive individual policy or claims data from the facility manager, and includes business undertaken through an underwriting pool or joint venture arrangement.

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

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

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

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

product liability insurance includes policies that provide for compensation for loss and or injury caused by, or as a result of, the use of goods.

professional indemnity insurance includes:

- (a) insurance that provides cover for a professional for actions taken against that professional in tort, contract or under statute law in respect of advice or services provided as part of their professional practice, including cover in respect of damages and legal expenses;
- (b) directors' and officers' liability insurance and legal expense insurance; and
- (c) medical indemnity insurance.

public liability insurance includes:

- (a) insurance covering legal liability to the public in respect of bodily injury or property damage arising out of the operation of the insured's business; and
- (b) insurance in respect of environmental clean-up costs resulting from pollution where not covered by Fire and Industrial Special Risk policies.

reportable facility business means facility business underwritten by a Lloyd's underwriter on or after 1 January 2003 under which the risk, or a risk, assumed by the Lloyd's underwriter relates to product liability, professional indemnity or public liability insurance, not being a risk that relates to:

- (a) reinsurance or retrocession cover;
- (b) marine insurance; or
- (c) domestic householder's or owner's insurance, or tenant's liability insurance, sold in conjunction with a building or contents policy; or
- (d) an event that could neither occur in Australia nor in relation to an insured resident of Australia.

17. For the purposes of paragraphs 3 and 6, where a report must be provided no later than a particular date, Lloyd's is required to ensure that the report is received by the person to whom it must be provided (whether APRA or an agent of APRA) no later than that date.

Schedule

Data specifications for facility business for public and product liability and professional indemnity insurance

Overview

These specifications have been prepared for the purpose of defining the facility business information required to be submitted by Lloyd's in respect of public and product liability and professional indemnity insurance. This information will contribute to a National Claims and Policy Database (NCPD) in respect of these classes of insurance. The intention is to create a database that holds information in respect of claims and policies for public and product liability and professional indemnity on a national basis.

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

Record Layouts and Field Specifications

Facility Business Data Specifications

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

Key:

M – mandatory field on all records from 1 July 2004

O – optional

field a – alpha

n - numeric

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

Facility Business Record Data Field Definitions

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

1. Insurer Code

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

2. Month of end of Reporting periods

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

3. Facility Identifier

A unique identifier for each facility where the insurer has received in excess of \$100,000 in premium or made gross payments in excess of \$100,000, for each respective six month period.

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

Facilities where the insurer has received less than \$100,000 in premium or made gross payments of less than \$100,000 in the six month period are to be included "Other".

4. Industry/Occupation Code

For Public and Products Liability, EPL and D&O risks, use the principal classification of the business from the latest edition of Catalogue Number 1292.0 Australian and New Zealand Standard Industrial Classification (ANZSIC), published by the Australian Bureau of Statistics and available on their web site. Provide data at the 4digit ANZSIC code level. Any reports or publications will be aggregated to the 2 digit level ANZSIC.

Residential strata owners' liability is collected under ANZSIC classification 7711 - Residential Property Operators, whereas for Commercial Property Operators it is either 7712 or the occupation code that is most closely aligned with the tenancy of the strata.

For Professional Risks, use the codes provided in Attachment B.

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

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

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

5. Class of Business

- PL = Public & Product
- PI = Professional Risk

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

6. Runoff Indicator

- Y = Yes
- N = No

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

7. Insurer’s Percentage of Facility

Lloyd’s proportion of the facility, to 2 decimal places (e.g. 66.66 for 66.66%).
Blank on “Other” facilities records.

8. Number of Policies

The total numbers of policies covered by this facility, if available or else provide a “blank”.

9. Premium Received for Reporting periods

Lloyd’s share of the gross premium from this facility during the half year net of GST in whole dollars, no decimal point and converted to A\$ using end of processing month rates of exchange. Exclude all statutory charges (FSL, GST & SD) but include others costs (commissions).

10. Number of Claims

The total numbers of claims covered by this facility for which payments have been reported in item 9 below, if available or else provide a “blank”.

11. Gross Payments Made in Reporting periods

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

Appendix A: Data Validation

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

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

- a) Earned premium submitted in information provided by Lloyd's under Lloyd's Security Trust Fund Determination No 1, less the premium received for all facilities, is expected to reconcile to within 5% of the total of the earned premium shown in field 15b on the individual policy records submitted by insurers or as calculated by APRA from the gross annualised premium (field 15a). APRA will expect Lloyd's to explain the source of any greater discrepancy.
- b) Gross claim payments submitted in information provided by Lloyd's under Lloyd's Security Trust Fund Determination No 1, less the gross payments received for all facilities, is expected to reconcile to within 5% of the gross payments for each accident year calculated from the individual claim records submitted. Discrepancies in the most recent accident years will be compared with the amount of payments made for all facilities.

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

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

Appendix B: APRA Occupation Codes for Professional

Indemnity

CODE	Occupation Description
A	Financial Miscellaneous occupations
AABANK	Bank
AACNT	Accountancy - Other
AACINS	Accountancy - Insolv & Aquis
AACMAN	Accountancy - Management Service
AACTAX	Accountancy - Taxation
AACTUA	Actuarial
AAUDIT	Accountancy - Audit
ABLDSO	Building Society
ABOOKP	Bookkeeping
ABSCON	IT Business Systems
ABUSBR	Business Brokers
ACHCON	Hardware Engineering/Sec/Sales
ACLHOU	Clearing House
ACMBRK	Commodity & Futures Broking
ACMBRK	Futures Broker/Dealer
ACMCON	Computer Consultants
ACOMAU	Computer Systems Auditor
ACOMPR	Computer Programmer
ACOMSB	Computer Service Bureau
ACRMAN	Credit Management Services
ACRUNI	Credit Union
ACTCON	IT Education & training
ACUSTO	Custodian
ACWCON	Web Design
ADBTCL	Debt Collection & Mercantile Agents
AFINCO	Financial Counsellors
AFNADV	Finance Adviser
AFNBRK	Finance Broking
AFNMGR	Financial Risk Management
AFPCON	Financial Planning Consultancy
AFRANC	Franchisor
AFRIEN	Friendly Society
AFUNDM	Fund Manager
AINCON	Investment Consultancy
AINDEA	Licenced Security Dealer
AINSUR	Insurance Company
AMANIN	Managed Investment Scheme

AMERBA	Merchant Bank
AMORBR	Mortgage Broker
CODE	Occupation Description
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
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
CODE	Occupation Description
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
CALTHE	Alternative health services
CANAGE	Anaesthetics - general
CANAIC	Anaesthetics-intensive care
CAUDIO	Audiologist
CAUDIM	Audiometrist
CCARDI	Cardiology
CCARTH	Cardio-thoracic surgery
CCHIRP	Chiropodists
CCHIRO	Chiropractics
CCLCGN	Clinical genetics
CCLCHA	Clinical haematology
CCLCIM	Clinical immunology
CCLCPH	Clinical pharmacology
CCOLSU	Colorectal surgery
CCOSSU	Cosmetic surgery
CDENTI	Dentistry - oral surgery
CDENTO	Dentistry -other
CDERMI	Dermatology
CRADOL	Diagnostic radiology
CRADOG	Diagnostic radiology - Practitioner
CDIETI	Dietician
CDGALC	Drug and alcohol counselling
CENTHR	Ear, nose and throat (ENT)
CEMERG	Emergency medicine
CENDOC	Endocrinology
CENDOS	Endoscopy
CFAMSU	Facio-Maxillary surgery

CODE	Occupation Description
CGASTR	Gastroenterology
CGENME	General and internal medicine
CGENPN	General practice - no procedure
CGENPY	General Practice - procedural
CGENSU	General Surgery
CGERIA	Geriatrics
CGYNAE	Gynaecology only
CHYGCO	Hygiene consultant
CINFDS	Infectious diseases
CINTCR	Intensive care
CMEDON	Medical oncology
CMIDWI	Midwifery
CNATUR	Naturopaths
CNEONA	Neonatology
CNEURO	Neurology
CNEUSU	Neurosurgery
CNUCLR	Nuclear Medicine
CNURSS	Nursing -general
CNURSE	Nursing—nurse practitioner
CNUTRI	Nutrition
COBSGY	Obstetrics & Gynaecology
COBSTO	Obstetrics only
COCTHE	Occupational medicine
COHSCO	OHS Practitioner
COPHTA	Ophthalmology
COPTOM	Optometrist
CORALM	Oral surgery—medical
CORTSU	Orthopaedic surgery
COSTEO	Osteopathy
COTHER	Other hospital-based medical practitione
CPAEDM	Paediatric medicine
CPAEDS	Paediatric surgery
CAMBOF	Paramedical and ambulance staff
CPATHO	Pathology
CPCHEM	Pharmacy
CPHYSI	Physiotherapy
CPLAST	Plastic surgery
CPODTS	Podiatry
CPSYCH	Psychiatry
CPSYCO	Psychology
CPHPRM	Public health/preventive medicine
CREHSV	Rehabilitation medicine
CRENAL	Renal medicine
D	Legal & Para Legal - Miscellaneous occupations

CRESPM	Respiratory medicine
CRHEUM	Rheumatology
CSNOG	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
DBARIS	Barristers
DCONSV	Conveyancing Services
DJPEAC	Justice of the Peace
DLGLCS	Legal Costing Services
DLNDBR	Land Broking
DMARCE	Marriage Celebrant
DPATNT	Patent Attorneys
DPRSER	Process Servers
DPTTMA	Patent & Trade Mark Attorney
DSHARR	Share Registry
DSOLIC	Solicitors
DTITLE	Title Searching
DTMCON	Trademark Development &/or Investment
E	Real Estate Miscellaneous occupations
EANVAL	Valuer - fine art
EAUCTN	Auctioneering
EBDCOR	Body Corporate Management Services
EHOTBR	Hotel & Motel Broking
ELECON	Electrical Contracting
EMTCON	Motel Management Consultancy
EPTCON	Property Consultants
EPTRPT	Property & Inspection Reports
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

CODE	Occupation Description
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
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
CODE	Occupation Description

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 Counsellor
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
LAENG	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
BLDIN	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
CODE	Occupation Description
LHYENG	Engineer – hydraulic
LMAENG	Engineer – marine

LMCENG	Engineer – Metallurgical
LMEENG	Engineer – Mechanical
LMIENG	Engineer - mining / minerals processing
LNDCST	Non Destructive Testing Consul
LPCST	Petrochem,Chemical,Natural Gas,Env Con
LPEENG	Power & Energy Engineering
LPREIN	Pre-purchase Inspection Services
LPRMGR	Project Managers
LRFENG	Engineer – Refrigeration
LSFENG	Safety Engineering
LSTENG	Engineer – structural
LTELEC	Engineer – telecommunications
LTNPNR	Town Planners
LTRENG	Engineer – Traffic
LWASTE	Waste Management Consultants
LWWENG	Engineer - water treatment / sewage
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*