



OCCUPATIONAL RISK RATINGS

Occupation	Risk Rating
Abalone Diver	Individual Consideration
Abattoir - Butcher (qualified)	Level 3
Abattoir - Inspector	Level 2
Abattoir - Slaughterer	Level 3
Abattoir - Supervisor (nil manual)	Level 2
Accountant - other MNIA	Level 1
Accountant - qualified (AASA/ACA)	Level 1
Accounts Clerk	Level 1
Acrobats	Level 3
Actor	Level 3
Actuary	Level 1
Acupuncturist - qualified (Australian Qualification)	Level 1
Advertising - Agent, Account Executive	Level 1
Advertising - Principal, Salary/Net Income > \$120,000 p.a.	Level 1
Aerial Photographer	Individual Consideration
Aerobic /gym Instructor	Level 3
Agents - Insurance - less than 2 years experience	Level 1
Agents - Insurance - over 2 years experience	Level 1
Agents - Real Estate	Level 1
Agents - Real Estate - Principal (less than 5 f/t staff)	Level 1
Agents - Real Estate - Principal (min 5 f/t staff)	Level 1
Agents - Stock/Station	Level 1
Agents - TAB (full time) - Principal	Level 1
Agents - Travel	Level 1
Air-Conditioning - Installer/Repairer	Level 2
Air-Conditioning - Supervisor (min 5 f/t staff & 2 years exp)	Level 1
Air-Conditioning - Technician	Level 2
Airport - Air Traffic Controller	Level 1
Airport - Flight Attendant	Level 1
Airport - Flying Peronnel	Level 2
Airport - Manager/Clerical	Level 1
Alarm Installer/Repairer	Level 2
Ambulance Officer/Driver	Level 2
Amusement Parlour - Employee	Level 3
Amusement Parlour - Proprietor (min 2 years)	Level 3
Amway Sales Person (full time for 2 years)	Level 1
Anaesthetist	Level 1
Animal Breeder/Trainer -small domestic animals	Level 3
Antenna Erector - established 2 years (domestic only up to 20 metres)	Level 2
Antenna Erector - others	Level 3
Antique Dealer - (no restoration)	Level 1
Antique Dealer - Restoration (min 3 years exp)	Level 2
Apiarist/Bee Keeper	Level 2
Archaeologist	Level 1
Architect (including site inspection)	Level 1
Architectural Draughtsperson (qualified)	Level 1
Armed Forces - Permanent	Individual Consideration
Art Gallery Owner - (established for > 2 years)	Level 1
Art Gallery Owner - Working from home	Level 1

Artist - Commercial/Graphic	Level 1
Artist - Commercial/Graphic (working from home)	Level 1
Artist - Freelance	Level 1
Asphalt Layer (Roads)	Level 3
Assembly Line Worker	Level 3
Astronomer	Level 1
Auctioneer - Livestock	Level 1
Auctioneer - Other (Real Estate)	Level 1
Auditor - other	Level 1
Auditor - qualified AASA/ACA	Level 1
Author	Level 1
Auto Electrician (qualified)	Level 2
Aviation - Aeronautical Engineer (Office Only)	Level 1
Aviation - Aeronautical Engineer (Other)	Level 1
Aviation - Crew (recognised airline)	Level 1
Aviation - Designer/Draughtsperson	Level 1
Aviation - Manufacturer (flying duties)	Level 2
Aviation - Mechanic (non-flying)	Level 2
Aviation - Others	Individual Consideration
Avon Sales Person - Full Time (est > 2 years)	Level 1
Backhoe Operator (no tree/bush felling)	Level 3
Bailiff	Level 1
Baker - (qualified)	Level 2
Bank - Manager/Teller/Clerk	Level 1
Barber	Level 2
Barrister	Level 1
Bartender - Full Time	Level 3
Battery & Tyre Repair/Fitting	Level 3
Battery & Tyre Sales Only	Level 1
Beach Inspector (permenant full-time)	Level 3
Beautician - not working from home (min 1 years exp)	Level 2
Beautician - working from home	Level 2
Biochemist - University degree	Level 1
Biologist	Level 1
Biologist - marine - < 10% field work - no diving	Level 1
Biologist - marine - > 10% field work, no diving	Level 1
Blacksmith/Farrier	Level 2
Blind/Awning/Screen - installer	Level 2
Blind/Awning/Screen - quotes/measurements only - no manual (min 2 years exp)	Level 1
Boat - Builder (qualified)	Level 2
Boat - Sales	Level 1
Bobcat Operator (no tree/bush felling)	Level 3
Boilermaker - (qualified)	Level 2
Bookbinder	Level 1
Bookkeeper	Level 1
Bookmaker (gambling)	Level 3
Botanist - (qualified)	Level 1
Bouncer	Uninsurable
Boxer - Professional	Uninsurable
Bread Vendor	Level 2
Brewery Workers	Level 3
Bricklayer/Paver	Level 3
Broker - Finance (Estab'd Min 2 years)	Level 1
Broker - Share	Level 1
Broker - Stock (Registered)	Level 1
Builder - licensed	Level 2
Builder - Qualified (Supervisory only - no manual work. Min 2 yrs in this employment)	Level 1

Builders Labourer	Level 3
Bulldozer Operator (no tree/bush felling)	Level 3
Bus/Coach Driver - interstate	Level 3
Bus/Coach Driver - local	Level 2
Business Analyst	Level 1
Business Manager - others (Refer to specific trade/industry)	Level 1
Business Manager (managing/supervising office staff only) - Salary <\$120,000 pa OR less than 5 f/t staff	Level 1
Business Manager (managing/supervising office staff only) - Salary >\$120,000 pa + min 5 f/t staff	Level 1
Butcher - Retail	Level 2
Butler (2 years exp)	Level 2
Buyer - Retail Store Office	Level 1
Cabinet Maker - (qualified)	Level 2
Cablemaker/Wiremaker	Level 2
Café/Coffee Lounge - Employee (Full Time)	Level 2
Café/Coffee Lounge - Proprietor (min. 2 years)	Level 2
Cameraman - aerial	Individual Consideration
Cameraman - on location	Individual Consideration
Cameraman - studio	Level 1
Canvas Goods/Manufacturer	Level 2
Car Detailer	Level 3
Car Manufacture - Assembly	Level 3
Car Manufacture - Supervisor (min 2 years)	Level 2
Car Salesperson - New	Level 1
Car Salesperson - Used (min 2 years exp)	Level 1
Car Wrecker - Owner	Level 3
Caravan Park Proprietor	Level 3
Caretaker	Level 3
Carpenter - Qualified	Level 2
Carpenter - Unqualified (min. 5 years)	Level 2
Carpet - Cleaner	Level 3
Carpet - Layer	Level 3
Cartographer	Level 1
Cashier - Financial Institution	Level 1
Cashier - Service Station/Supermarket	Level 1
Casino (govt & lic'd) - cashier	Level 1
Casino (govt & lic'd) - croupier/inspector	Level 2
Casino (govt & lic'd) - managerial/clerical (office only)	Level 1
Casino (govt & lic'd) - security	Level 3
Casino (govt & lic'd) - waiter/bar staff	Level 3
Caterer - not working from home (min 2 years exp)	Level 1
Caterer - working from home	Level 1
Ceiling Fixers	Level 2
Chauffeur (min 2 years exp)	Level 2
Chef/Cook - Others (min 2 years exp)	Level 2
Chef/Cook - Qualified	Level 2
Chemist - Analytical/Research (qualified)	Level 1
Chemist - Laboratory Technician	Level 1
Chief Executive Officer (office duties only) salary > \$150,000	Level 1
Child Care Worker (qualified & registered) - not working from home	Level 2
Child Care Worker (qualified & registered) - working from home (2 years exp)	Level 3
Chiropodist - (University qualified)	Level 1
Chiropractor -(University qualified)	Level 1
Choreographer/Dancer	Level 1
Circus Performers/Staff	Individual Consideration
Cleaner - Brick	Level 3

Cleaner - Carpet	Level 3
Cleaner - General	Level 3
Cleaner - Hospital	Level 3
Cleaner - House	Level 3
Cleaner - Office/Factory/School	Level 3
Cleaner - Window (up to 20 metres)	Level 3
Clergy/Minister of Religion - no o'seas/missionary work	Level 1
Clerk	Level 1
Clothing Designer - not working from home (2 years exp)	Level 1
Club (Reg'd) - Bar Staff	Level 3
Club (Reg'd) - Bouncer/Security Staff	Uninsurable
Club (Reg'd) - Cashier	Level 1
Club (Reg'd) - Chef/Cook Qualified	Level 2
Club (Reg'd) - Chef/Cook Unqualified (2 years exp.)	Level 2
Club (Reg'd) - Manager (Bar Work)	Level 2
Club (Reg'd) - Manager/Admin (No Bar Work)	Level 1
Club (Reg'd) - Receptionist/Clerical only	Level 1
Club (Reg'd) - Waiter/Waitress	Level 3
Coach (full time) - football	Level 3
Coach (full time) - golf (min 2 years exp)	Level 2
Coach (full time) - swimming (min 2 years exp)	Level 2
Coach (full time) - tennis (min 2 years exp)	Level 2
Company Secretary - Qualified (> \$100,000 p.a)	Level 1
Composer - music	Level 1
Compositor/Proof Reader	Level 1
Computer - Analyst/Consultant/Programmer (university qualified -member of Aust Computer Society - Salary/Net Income >\$80K)	Level 1
Computer - Analyst/Consultant/Programmer (unqualified OR Salary/Net income < \$80 K)	Level 1
Computer - Sales	Level 1
Computer - Systems Operator	Level 1
Computer - Technician	Level 1
Concreter (min. 2 years exp)	Level 3
Coroner	Level 1
Courier - car only	Level 2
Courier - cyclist	Level 3
Courier - motorcycle	Level 3
Courier - van/truck (local only)	Level 3
Crane/Derrick/Hoist Operator	Level 3
Curator - Art Gallery, Library, Museum	Level 1
Customs - Agent/Clerical	Level 1
Customs - Officer	Level 1
Dance Instuctor (Not Home Based min. 2 years exp)	Level 2
Debt Collector - any site work	Level 3
Debt Collector - office only	Level 1
Demolition Worker	Individual Consideration
Dental Hygientist	Level 1
Dental Nurse	Level 1
Dental Prothesistist (Reg'd)	Level 1
Dental Technician	Level 1
Dentist	Level 1
Department Store - Manager/Clerical	Level 1
Department Store - Manual or Deliveries	Level 3
Department Store - Sales	Level 1
Diamond Cutter/Polisher/Setter	Level 1
Diemaker/Caster	Level 2
Dietitian (tertiary qualifications)	Level 1
Director/Producer (entertainment)	Level 1

Disc Jockey	Level 1
Diver	Uninsurable
Dockyard - stevedore/labourer	Level 3
Dockyard - terminal operator (admin only)	Level 1
Doctor - General Practitioner	Level 1
Doctor - Specialist	Level 1
Doctor - Surgeon	Level 1
Dog Breeder/Groomer	Level 3
Dogman/Steeplejack	Uninsurable
Draper	Level 2
Draughtsperson - Qualified	Level 1
Dressmaker - not working from home	Level 2
Dressmaker - working from home	Level 2
Driller - Waterwell and Mineral Sample	Level 3
Driver - Ambulance	Level 2
Driver - Armoured Car	Level 2
Driver - Bus (interstate)	Level 3
Driver - Bus (local)	Level 2
Driver - Cement Truck	Level 3
Driver - Chauffer (min. 2 years exp)	Level 2
Driver - Courier - car only	Level 2
Driver - Crane/Derrick/Hoist Operator	Level 3
Driver - Earthmoving/Construction	Level 3
Driver - Explosives	Uninsurable
Driver - Forklift	Level 3
Driver - Hire Car Owner Driver	Level 2
Driver - Instructor	Level 2
Driver - Removalist - max of 2 year benefit period	Level 3
Driver - Tanker Driver (petrol etc) - metro only	Level 3
Driver - Taxi (fulltime - driver min 2 years)	Level 3
Driver - Taxi (fulltime - owner/driver)	Level 2
Driver - Tow Truck	Level 3
Driver - Truck - interstate	Level 3
Driver - Truck - local (max 500 kms daily)	Level 3
Dry Cleaning - Worker	Level 2
Economist	Level 1
Editor - Films/Television (office)	Level 1
Editor - Films/Television (site)	Level 2
Editor - Newspaper/Magazines	Level 1
Electrician - Domestic/Business	Level 2
Electroplater	Level 2
Embalmer	Level 2
Employment Agent	Level 1
Engineer - others (no manual duties)	Level 1
Engineer - University degree - involves underground work	Individual Consideration
Engineer - University degree, consulting (< 10% field work) excluding underground	Level 1
Engraver/Etcher	Level 1
Entomologist	Level 1
Excavation Contractor	Level 3
Explosives/Fireworks - Manufacturer or Setter	Uninsurable
Export/Import - Clerical Only	Level 1
Factory Worker	Level 3
Farm - Cane	Level 3
Farm - manager (less than 5 f/t staff)	Level 2
Farm - manager (min 5 f/t staff)	Level 2
Farm - Owner (less than 5 f/t staff)	Level 2
Farm - Owner (min 5 f/t staff)	Level 2

Farm - Worker	Level 3
Farmer/Grazier (owner) - less than 5 f/t staff.	Level 2
Farmer/Grazier (owner) - min. 5 f/t staff.	Level 2
Fashion Designer (Not Home Based)	Level 1
Fencing Contractor - Agriculture	Level 3
Fencing Contractor - Suburban	Level 3
Fibreglass Moulder	Level 2
Film/TV (Aust Only) - Distributor	Level 1
Film/TV (Aust Only) - Makeup (+ 2 years)	Level 2
Film/TV (Aust Only) - Sound Engineer	Level 1
Film/TV (Aust Only) - Technicians, Engineers (Studio)	Level 1
Film/TV (Aust Only) - Wardrobe	Level 2
Financial Planner - see Agent	
Firefighter	Level 3
Fisherman	Individual Consideration
Fishmonger - Employee (Fulltime)	Level 3
Fishmonger - Proprietor	Level 2
Fitter & Turner	Level 2
Floor Coverer/Sander	Level 3
Floor Tiler - Qualified	Level 2
Florist - Sales Only	Level 1
Food Technologist - Qualified	Level 1
Foreman - Building (no manual work - min 2 years + 10 f/t staff)	Level 1
Forester - supervisory only	Level 2
Forester - tree felling	Level 3
Forklift Driver (not on docks)	Level 3
Foundry/Smelter Worker	Level 3
French Polisher - Qualified	Level 2
Fruit Picker	Level 3
Funeral Director - embalming	Level 2
Funeral Director - no embalming	Level 1
Funeral Pallbearer/Driver	Level 2
Furniture - Polisher (qualified)	Level 2
Furniture - Removalist - Local	Level 3
Furniture - Restorer (min 3 yrs exp)	Level 2
Furniture - Retailer - Deliveries	Level 3
Furniture - Retailer - Sales Only	Level 1
Garage - Cashier/Console Operator	Level 1
Garage - Proprietor (no manual work - less than 5 f/t staff)	Level 2
Garage - Proprietor (no manual work - min. 5 f/t staff)	Level 1
Garbage - Collector/Driver	Level 3
Garbage - Incineration Operator	Level 3
Gardener - min 2 years exp (qualified)	Level 3
Gas Fitter	Level 2
Geologist - field work (no explosives/no underground)	Level 1
Geologist - office only	Level 1
Geologist - underground or uses explosives	Individual Consideration
Glass Blower	Level 3
Glazier	Level 2
Goldsmith	Level 1
Golf Professional - Shop & Tuition Only	Level 2
Graphic Designer (not working from home)	Level 1
Grave Digger	Level 3
Greenkeeper	Level 2
Groundsman (TAFE qualified)	Level 3
Guillotine Operator	Level 3
Gunsmith	Level 2

Haberdasher (refer shopkeeper)	Level 1
Hairdresser/Barber	Level 2
Handyman	Level 3
Harbour Pilot	Level 2
Hardware Stores - (Admin/light manual only)	Level 2
Hardware Stores - Yard Worker	Level 3
Harvester	Level 3
Headmaster - Primary School	Level 1
Headmaster - Secondary School	Level 1
Hire Car Owner/Driver (min 2 years exp)	Level 2
Homeopath	Level 1
Horses - Breeder	Level 3
Horses - Jockey (flat racing)	Level 3
Horses - Jockey (steeplechase)	Uninsurable
Horses - Riding Instructor	Level 3
Horses - Strapper	Level 3
Horses - Trainer	Level 3
Horses - Trotting Driver	Level 3
Horticulturist - consulting only (qualified)	Level 1
Hospital - Wardsperson	Level 3
Hotel/Motel - Bartender (fulltime)	Level 3
Hotel/Motel - Concierge (5 star hotel)	Level 1
Hotel/Motel - Housekeeper/Chambermaid	Level 2
Hotel/Motel - Kitchenhand	Level 3
Hotel/Motel - Maitre'D (5 star hotel)	Level 1
Hotel/Motel - Manager (Bar Work)	Level 2
Hotel/Motel - Manager/supervisory only (no bar work)	Level 1
Hotel/Motel - Porter	Level 3
Hotel/Motel - Publican - (left than 5 f/t staff)	Level 2
Hotel/Motel - Publican - (min. 5 f/t staff)	Level 1
Hotel/Motel - Receptionist	Level 1
Houseperson (maximum cover applies for Term and TPD)	Level 1
Human Resources Consultant	Level 1
Hypnotherapist - Qualified (not working from home)	Level 1
Ice Cream Van Driver	Level 3
Inspector - Building	Level 1
Inspector - Health	Level 1
Instrument Manufacturer	Level 2
Insulation Installer	Level 3
Insurance - Adjuster	Level 1
Insurance - Investigator	Level 2
Insurance - Sales	Level 1
Interior Decorator (qualified)	Level 1
Interpreter	Level 1
Ironing Contractor	Level 2
Jackeroo	Level 3
Jeweller - Merchant (refer shopkeeper)	Level 1
Jillaroo	Level 3
Joiner	Level 2
Journalist/ Reporter - employee (no overseas work)	Level 1
Journalist/ Reporter - employee (on air studio min 2 yrs exp)	Level 1
Journalist/ Reporter - employee (overseas work)	Individual Consideration
Journalist/ Reporter - freelance (no overseas work)	Level 1
Judge	Level 1
Juice Vendor	Level 2
Kennel Operator	Level 2
Laboratory Technician	Level 1

Labourer (manual unskilled worker)	Level 3
Landscape Gardener - Other	Level 3
Landscape Gardener - Qualified (manual work involved)	Level 2
Laundry/Laundromate Staff	Level 3
Lawnmowing Contractor (min 2 years exp)	Level 3
Lawyer	Level 1
Lecturer (university)	Level 1
Librarian - qualified	Level 1
Line Marker - max of 2 year benefit period	Level 3
Linespersons - over 20 metres	Level 3
Linespersons - up to 20 metres	Level 3
Lithographer	Level 2
Livestock Broker/Buyer (stockyard)	Level 2
Locksmith	Level 1
Logging driver - no felling	Level 3
Machinist - Clothing	Level 3
Machinist - Metal/Wood (qualified)	Level 2
Machinist - Sail Making	Level 3
Mail Contractor - car only	Level 2
Mail Contractor - cyclist	Level 3
Mail Contractor - motorcycle	Level 3
Mail Contractor - van/truck (local only)	Level 3
Manicurist - not working from home (min 1 year exp)	Level 2
Manicurist - working from home	Level 2
Marina Owner	Level 2
Marine Surveyor/Engineer	Level 1
Market Gardener	Level 3
Market Stall Holder	Level 3
Marketing Manager (qualified)	Level 1
Masseur (qualified)	Level 2
Mechanic - Motor Car	Level 2
Mechanic - Refrigeration	Level 2
Merchant Banker - (Salary/Net Income < \$120K)	Level 1
Merchant Banker - (Salary/Net Income > \$120K)	Level 1
Merchant Personnel	Individual Consideration
Metallurgist - field work	Level 1
Metallurgist - office only	Level 1
Meteorologist	Level 1
Meter Reader	Level 1
Microbiologist	Level 1
Milk Vendor	Level 2
Mining Above Ground (No Explosives) - Driver	Level 3
Mining Above Ground (No Explosives) - Electrician	Level 2
Mining Above Ground (No Explosives) - Mechanic	Level 2
Mining Above Ground with Explosives - All Occupations	Uninsurable
Mining Underground - All Occupations	Uninsurable
Model/Mannequin	Level 1
Museum Attendant	Level 1
Music Teacher - At Home	Level 1
Music Teacher - Fulltime - School, College, Uni	Level 1
Musical Instrument Sales (See Shopkeeper)	Level 1
Musician - Orchestra (min. 2 years exp)	Level 1
Musician - Other	Level 1
Naturopath qualified - not working from home	Level 1
Nurse - Aide	Level 3
Nurse - Clinical Nurse Specialist	Level 1
Nurse - Midwife	Level 1

Nurse - Nursing Unit Manager	Level 1
Nurse - Psychiatric	Level 2
Nurse - Registered Nurse	Level 2
Nurse - Theatre (no general nursing duties)	Level 1
Obstetrician	Level 1
Occupational Therapist	Level 1
Oil & Gas (off-shore) - All Occupations	Individual Consideration
Oil & Gas (on-shore) - Engineer/Geologist	Level 1
Oil & Gas (on-shore) - Laboratory Technician	Level 1
Oil & Gas (on-shore) - Other	Individual Consideration
Oil & Gas Refinery Worker	Level 3
Optician	Level 1
Optometrist	Level 1
Orchardist - Manager /owner - min 5 f/t staff	Level 2
Orthodontist	Level 1
Osteopath	Level 1
Oyster Farmer	Level 2
Painter - > 20 metres	Level 3
Painter - Spray Painter - (qualified)	Level 2
Painter - up to 20 metres (min. 2 years exp)	Level 2
Panel Beater - (qualified)	Level 2
Park Ranger	Level 2
Parking Station Attendant	Level 3
Parking Warden/Officer	Level 2
Pastry Cook (qualified)	Level 2
Pathologist	Level 1
Paver	Level 3
Personal Trainer	Level 3
Pest Exterminator/Fumigator	Level 2
Pharmacist - (qualified)	Level 1
Photographer - aerial	Uninsurable
Photographer - any location work	Individual Consideration
Photographer - studio work only	Level 1
Physicist - consulting/laboratory duties only	Level 1
Physicist - other	Level 1
Physiotherapist	Level 1
Piano Tuner	Level 1
Picture Framer - Manufacturer/Repairer	Level 2
Pipelayer	Level 3
Plant Operator	Level 3
Plasterer (min. 2 years exp)	Level 2
Plumber - (qualified)	Level 2
Plumber - Roof (min 2 years exp) up to 20 metres	Level 3
Podiatrist - University degree	Level 1
Police - Air Wing	Level 3
Police - Bomb Disposal & SWAT	Uninsurable
Police - Dog Squad	Level 3
Police - Motorcyclist	Level 3
Police - Officer	Level 3
Postal - Agent/Clerical	Level 1
Postal - Delivery	Level 2
Postal - Sorter	Level 2
Printer	Level 2
Prison - Governor/Admin Staff	Level 1
Prison - Maintenance Staff	Level 3
Prison - Parole Officer	Level 1
Prison - Warden/Guard	Level 3

Private Investigator - not insurance	Level 3
Process Production Worker	Level 3
Process Server	Level 2
Professional Sportsperson	Individual Consideration
Professor - University	Level 1
Project Manager	Level 1
Projectionist	Level 1
Property - Developer	Level 1
Property - Investor	Level 1
Property Manager (office / admin only)	Level 1
Psychiatrist	Level 1
Psychologist	Level 1
Publican - (less than 5 f/t staff)	Level 2
Publican - (min. 5 f/t staff)	Level 1
Quantity Surveyor	Level 1
Quarry Worker	Level 3
Radio Announcer	Level 1
Radiographer	Level 1
Radiologist	Level 1
Railway - Guards (no track work)	Level 3
Railway - Inspector (no track work)	Level 2
Railway - Station Assistant (no track work)	Level 2
Railway - Station Master (no track work)	Level 1
Railway - Track Worker	Level 3
Railway - Train Driver	Level 3
Real Estate - Principal (less than 5 f/t staff)	Level 1
Real Estate - Principal (min. 5 f/t staff)	Level 1
Real Estate - Salesperson	Level 1
Receptionist	Level 1
Removalist - max of 2 year benefit period	Level 3
Restaurant - Barperson	Level 3
Restaurant - Chef	Level 2
Restaurant - Maitre'D	Level 1
Restaurant - Owner/Manager (min 5 f/t staff)	Level 1
Restaurant - Owner/Manager (less than 5 f/t staff)	Level 2
Restaurant - Waiter/Waitress	Level 3
Rigger	Uninsurable
Road Construction Worker	Level 3
Roof Tiler/Plumber (min 2 years exp) up to 20 metres	Level 3
Rubbish Collector	Level 3
Sailmaker (qualified)	Level 2
Sales Manager / Person (no deliveries)	Level 1
Sandblaster	Level 3
Saw Doctor	Level 2
Sawmill Worker	Level 3
Scaffolder	Uninsurable
Scrap Metal Dealer (min 2 years)	Level 2
Scriptwriter	Level 1
Seaman	Level 2
Secretary	Level 1
Security Guard (not Bouncer/Crowd Control) - Armed	Level 3
Security Guard (not Bouncer/Crowd Control) - Unarmed	Level 3
Service Personnel	Individual Consideration
Service Station - Cashier/Console Operater	Level 1
Service Station - Proprietor/Manager (no manual work - less than 5 f/t staff)	Level 2
Service Station - Proprietor/Manager (no manual work - min 5 f/t staff)	Level 1
Shearer/Stockperson	Level 3

Sheet Metal Worker - (qualified)	Level 2
Ship/Ocean Going Vessel - Crew	Level 3
Ship/Ocean Going Vessel - Officer	Level 2
Shipwright - qualified	Level 2
Shipyards Worker	Level 3
Shoemaker/Repairer	Level 2
Shop Employees (12 mnths same empler) - Antiques (sales only)	Level 1
Shop Employees (12 mnths same empler) - Aquarium	Level 1
Shop Employees (12 mnths same empler) - Artist Supplies	Level 1
Shop Employees (12 mnths same empler) - Bakery	Level 2
Shop Employees (12 mnths same empler) - Bedding (sales only)	Level 1
Shop Employees (12 mnths same empler) - Bicycle sales/repairs	Level 2
Shop Employees (12 mnths same empler) - Boating Equipment (sales only)	Level 1
Shop Employees (12 mnths same empler) - Books/Stationery	Level 1
Shop Employees (12 mnths same empler) - Butcher	Level 2
Shop Employees (12 mnths same empler) - Cafe	Level 2
Shop Employees (12 mnths same empler) - Carpet/Floor Covering (sales only)	Level 1
Shop Employees (12 mnths same empler) - Chemist (qualified)	Level 1
Shop Employees (12 mnths same empler) - Chemist (unqualified and sales only)	Level 1
Shop Employees (12 mnths same empler) - Clothing	Level 1
Shop Employees (12 mnths same empler) - Coffee Lounge	Level 2
Shop Employees (12 mnths same empler) - Computer	Level 1
Shop Employees (12 mnths same empler) - Confectionery	Level 2
Shop Employees (12 mnths same empler) - Curtains	Level 1
Shop Employees (12 mnths same empler) - Delicatessen	Level 2
Shop Employees (12 mnths same empler) - Disposals	Level 2
Shop Employees (12 mnths same empler) - Dry Cleaners	Level 2
Shop Employees (12 mnths same empler) - Electrical Goods (sales only)	Level 1
Shop Employees (12 mnths same empler) - Fast Food	Level 3
Shop Employees (12 mnths same empler) - Fish & Chip	Level 3
Shop Employees (12 mnths same empler) - Fishmonger	Level 3
Shop Employees (12 mnths same empler) - Florist (sales Only)	Level 1
Shop Employees (12 mnths same empler) - Footwear	Level 1
Shop Employees (12 mnths same empler) - Fruiterer/Greengrocer	Level 3
Shop Employees (12 mnths same empler) - Furniture (sales only)	Level 1
Shop Employees (12 mnths same empler) - General Store/Grocer	Level 3
Shop Employees (12 mnths same empler) - Gift	Level 1
Shop Employees (12 mnths same empler) - Guns & Firearms	Level 2
Shop Employees (12 mnths same empler) - Haberdashery/Draper	Level 1
Shop Employees (12 mnths same empler) - Hardware (admin/light manual only)	Level 2
Shop Employees (12 mnths same empler) - Health Food	Level 1
Shop Employees (12 mnths same empler) - Ice Cream Parlour	Level 3
Shop Employees (12 mnths same empler) - Jeweller (sales only)	Level 1
Shop Employees (12 mnths same empler) - Lawnmower (no repairs)	Level 1
Shop Employees (12 mnths same empler) - Lawnmower (with repairs)	Level 2
Shop Employees (12 mnths same empler) - Liquor Store	Level 2
Shop Employees (12 mnths same empler) - Locksmith	Level 2
Shop Employees (12 mnths same empler) - Milk Bar	Level 3
Shop Employees (12 mnths same empler) - Music & Musical Instruments	Level 1
Shop Employees (12 mnths same empler) - Newsagent (with deliveries)	Level 2
Shop Employees (12 mnths same empler) - Newsagents (sales only)	Level 1
Shop Employees (12 mnths same empler) - Nursery	Level 2
Shop Employees (12 mnths same empler) - Pawnbroker	Level 2
Shop Employees (12 mnths same empler) - Petshop	Level 2
Shop Employees (12 mnths same empler) - Photography	Level 1
Shop Employees (12 mnths same empler) - Spare Parts (Cars)	Level 2
Shop Employees (12 mnths same empler) - Supermarket	Level 2

Shop Employees (12 mnths same emplr) - Tobacconist	Level 2
Shop Employees (12 mnths same emplr) - Videos	Level 2
Shop Owners/Proprietors (estd 2 years) - Adult Books or Goods	Level 2
Shop Owners/Proprietors (estd 2 years) - Antiques (sales only)	Level 1
Shop Owners/Proprietors (estd 2 years) - Aquarium	Level 1
Shop Owners/Proprietors (estd 2 years) - Art Shop or Gallery	Level 1
Shop Owners/Proprietors (estd 2 years) - Artist Supplies	Level 1
Shop Owners/Proprietors (estd 2 years) - Bakery	Level 1
Shop Owners/Proprietors (estd 2 years) - Bedding (sales only)	Level 1
Shop Owners/Proprietors (estd 2 years) - Bicycle sales/repairs	Level 1
Shop Owners/Proprietors (estd 2 years) - Boating Equipment (sales only)	Level 1
Shop Owners/Proprietors (estd 2 years) - Books/Stationery	Level 1
Shop Owners/Proprietors (estd 2 years) - Bootmaker	Level 2
Shop Owners/Proprietors (estd 2 years) - Brassware	Level 1
Shop Owners/Proprietors (estd 2 years) - Bread/Cake	Level 1
Shop Owners/Proprietors (estd 2 years) - Butcher	Level 2
Shop Owners/Proprietors (estd 2 years) - Cafe	Level 2
Shop Owners/Proprietors (estd 2 years) - Carpet/Floor Covering (sales only)	Level 1
Shop Owners/Proprietors (estd 2 years) - Chemist (qualified - 2yr ownership rule does not apply)	Level 1
Shop Owners/Proprietors (estd 2 years) - China & Glassware	Level 1
Shop Owners/Proprietors (estd 2 years) - Clothing	Level 1
Shop Owners/Proprietors (estd 2 years) - Coffee Lounge	Level 2
Shop Owners/Proprietors (estd 2 years) - Computer	Level 1
Shop Owners/Proprietors (estd 2 years) - Confectionery	Level 1
Shop Owners/Proprietors (estd 2 years) - Curtains	Level 1
Shop Owners/Proprietors (estd 2 years) - Delicatessen	Level 2
Shop Owners/Proprietors (estd 2 years) - Disposals	Level 1
Shop Owners/Proprietors (estd 2 years) - Dry Cleaners	Level 2
Shop Owners/Proprietors (estd 2 years) - Duty Free	Level 1
Shop Owners/Proprietors (estd 2 years) - Electrical Goods (sales only)	Level 1
Shop Owners/Proprietors (estd 2 years) - Fast Food	Level 2
Shop Owners/Proprietors (estd 2 years) - Fish & Chip	Level 2
Shop Owners/Proprietors (estd 2 years) - Fishmonger	Level 2
Shop Owners/Proprietors (estd 2 years) - Florist (sales Only)	Level 1
Shop Owners/Proprietors (estd 2 years) - Footwear	Level 1
Shop Owners/Proprietors (estd 2 years) - Fruiterer/Greengrocer	Level 2
Shop Owners/Proprietors (estd 2 years) - Furniture (sales only)	Level 1
Shop Owners/Proprietors (estd 2 years) - General Store/Grocer	Level 2
Shop Owners/Proprietors (estd 2 years) - Gift	Level 1
Shop Owners/Proprietors (estd 2 years) - Guns & Firearms	Level 2
Shop Owners/Proprietors (estd 2 years) - Haberdashery/Draper	Level 1
Shop Owners/Proprietors (estd 2 years) - Hardware (admin/light manual only)	Level 2
Shop Owners/Proprietors (estd 2 years) - Health Food	Level 1
Shop Owners/Proprietors (estd 2 years) - Ice Cream Parlour	Level 2
Shop Owners/Proprietors (estd 2 years) - Jeweller (sales only)	Level 1
Shop Owners/Proprietors (estd 2 years) - Lawnmower (no repairs)	Level 1
Shop Owners/Proprietors (estd 2 years) - Lawnmower (with repairs)	Level 2
Shop Owners/Proprietors (estd 2 years) - Liquor Store	Level 1
Shop Owners/Proprietors (estd 2 years) - Locksmith	Level 1
Shop Owners/Proprietors (estd 2 years) - Milk Bar	Level 2
Shop Owners/Proprietors (estd 2 years) - Music & Musical Instruments	Level 1
Shop Owners/Proprietors (estd 2 years) - Newsagent (with deliveries)	Level 2
Shop Owners/Proprietors (estd 2 years) - Newsagents (sales only)	Level 1
Shop Owners/Proprietors (estd 2 years) - Nursery	Level 1
Shop Owners/Proprietors (estd 2 years) - Pawnbroker	Level 1
Shop Owners/Proprietors (estd 2 years) - Petshop	Level 1

Shop Owners/Proprietors (estd 2 years) - Photography	Level 1
Shop Owners/Proprietors (estd 2 years) - Spare Parts (Cars)	Level 1
Shop Owners/Proprietors (estd 2 years) - Supermarket	Level 1
Shop Owners/Proprietors (estd 2 years) - Tobacconist	Level 2
Shop Owners/Proprietors (estd 2 years) - Videos	Level 1
Shopfitter	Level 2
Signwriter - no heights	Level 2
Signwriter - operating over 20m	Level 3
Signwriter - operating to 20m	Level 2
Singer	Level 2
Skylight Fitter	Level 2
Social Worker	Level 1
Solicitor	Level 1
Speech Therapist (qualified)	Level 1
Sportsperson (professional)	Individual Consideration
Spray Painter - (qualified)	Level 2
Statistician (qualified)	Level 1
Steeplejack	Individual Consideration
Stock/Station Agent	Level 1
Stockbroker - (Salary/net Income < \$120K)	Level 1
Stockbroker - (Salary/net Income > \$120K)	Level 1
Stonemason	Level 2
Storeperson	Level 3
Street Cleaner	Level 3
Student - full time	Level 1
Student - part time	Level 1
Stuntperson	Individual Consideration
Surveyor - Marine (University degree)	Individual Consideration
Surveyor - Mine (no underground) - University degree	Level 1
Surveyor - Quantity (University degree)	Level 1
Surveyor - University degree (Field work exceeding 20%)	Level 1
Surveyor - University degree (office duties and max 20% field work)	Level 1
Swimming Pool - Attendant (min. 1 year exp)	Level 3
Swimming Pool - Builder	Level 2
Swimming Pool - Proprietor/Manager	Level 1
TAB - Proprieter/Manager	Level 1
TAB - Staff	Level 1
Tailor - not working from home	Level 2
Tailor - working from home	Level 3
Tanner	Level 3
Taxation Consultant	Level 1
Taxi Driver - Full Time (min. 2 years exp)	Level 3
Taxidermist	Level 2
Teacher - classroom/admin duties only	Level 1
Teacher - manual arts	Level 1
Teacher - music (not working from home)	Level 1
Teacher - physical education	Level 1
Teacher - pre school (qualified)	Level 1
Technician - Computer	Level 1
Technician - Dental	Level 1
Technician - Electronic	Level 1
Technician - Film studio	Level 1
Technician - Laboratory	Level 1
Technician - Optical	Level 1
Technician - Stage/Theatre	Level 2
Technician - Telephone (over 20m)	Individual Consideration
Technician - Telephone (ground level only)	Level 1

Technician - Telephone (up to 20m)	Level 2
Telephonist	Level 1
Television Presenter (studio only)	Individual Consideration
Television Reporter (no overseas work)	Individual Consideration
Tilers - roof (min 2 years exp) up to 20 metres	Level 3
Tilers - wall/floor	Level 2
Timber - Merchant (admin only)	Level 1
Timber - Mill Worker	Level 3
Toolmaker	Level 2
Tour Guide - 1 day tours and no recreational activities - min 2 years exp	Level 1
Tour Guide - others	Individual Consideration
Tour Guide overseas	Individual Consideration
Town Planner	Level 1
Travel Agent (admin only)	Level 1
Tree Fellers	Level 3
Tree Surgeon (qualified)	Level 3
Trench Digger	Level 3
Tugboat Captain - Other	Level 3
Tugboat Captain (harbour only)	Level 2
Tupperware Salesperson (full time for 2 years)	Level 1
Tutor	Level 1
Tyre Fitter	Level 3
Upholsterer	Level 2
Valuer- Livestock	Level 1
Valuer- Property/Others	Level 1
Veterinarian - Domestic Animals	Level 1
Veterinarian - Nurse	Level 1
Veterinarian - Others (horses, cattle etc)	Level 1
Vignerons	Level 1
Vineyard - Employee	Level 2
Vineyard - Owner	Level 2
Watchmaker/Repairer	Level 1
Welder - (qualified)	Level 2
Window Cleaner - over 20 metres	Uninsurable
Window Cleaner - up to 20 metres	Level 3
Window Dresser	Level 1
Windscreen Fitter	Level 2
Wine Merchant - sales/light manual only	Level 1
Zoo Wildlife Attendant	Level 2
Zoologist - no overseas or field work	Level 1
Zoologist - other	Level 1