



**safe work australia**

# Comparative Performance Monitoring Report



## Supplementary material

Comparison of work health and safety and workers'  
compensation schemes in Australia and New Zealand

**18th Edition**

**Revised July 2017**

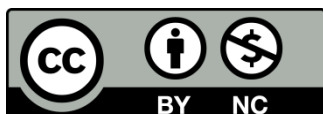
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ISSN 2204-454X (Print)

ISSN 2204-4558 (Online)



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## Important Notice

Safe Work Australia provides the information given in this document to improve public access to information about work health and safety information generally. The vision of Safe Work Australia is Australian workplaces free from injury and disease. Its mission is to lead and coordinate national efforts to prevent workplace death, injury and disease in Australia.

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## Foreword

### Note

This Supplementary material was revised and reissued on 28 July 2017. Changes include:

- Serious claim incidence and frequency rates by jurisdiction and industry for 2014–15 have been revised. The 2014–15 injury Denominator Data that was supplied to Safe Work Australia included an incomplete population which has now been corrected (Indicators 22a to 22s)
- Average premium rates for Australian Capital Territory private by industry and the Australian average have been updated to fix a minor error identified and revised industry premium rate data has subsequently been provided by New Zealand for 2014-15 (Indicators 23a to 23q).

Any copies of this Supplementary material that were downloaded or printed on or before 27 July 2017 are now out-of-date and should be replaced with this revised version.

A strategic review (the Review) of the Comparative Performance Monitoring (CPM) report commenced in July 2015 and the final report of the Review was submitted in January 2016. This Review became warranted following the substantial changes to the workers' compensation and work health and safety arrangements in Australia over recent years plus the endorsement of the Australian Work Health and Safety Strategy 2012–22 (Australian Strategy) including new targets.

The Review report made 19 recommendations, all of which will be implemented over a three year period, starting from this report. Recommendation 3 of the Review report was to publish existing disaggregated work health and safety and workers' compensation data by jurisdiction, specifically to include jurisdictional breakdowns in the CPM report of:

- serious claims by mechanism of incident
- industry-level incidence rates of serious claims, and
- industry-level standardised premium rates.

This supplementary material to the CPM 18 report implements this recommendation.

### Data

The data used in this supplementary section of the CPM 18 report were supplied by jurisdictions for the 2014–15 financial year plus updates back to 2009–10. Readers should be aware that the data presented here may differ from jurisdictional annual reports due to the use of different definitions and the application of adjustment factors to aid in the comparability of data. It should also be noted that the data for small industries tend to be volatile particularly if the labour force denominators fluctuate.

The data presented in the supplementary material for 2014–15 for serious claims by mechanism of incident and industry are preliminary and therefore subject to change. Accordingly changes in the data noted in the text refer only to the change up to 2013–14.

Explanatory commentary on the data items is contained in Appendix 1 – Explanatory Notes, at the end of the main report publication.

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# Section 1 – Proportion of serious claims by mechanism of incident and jurisdiction

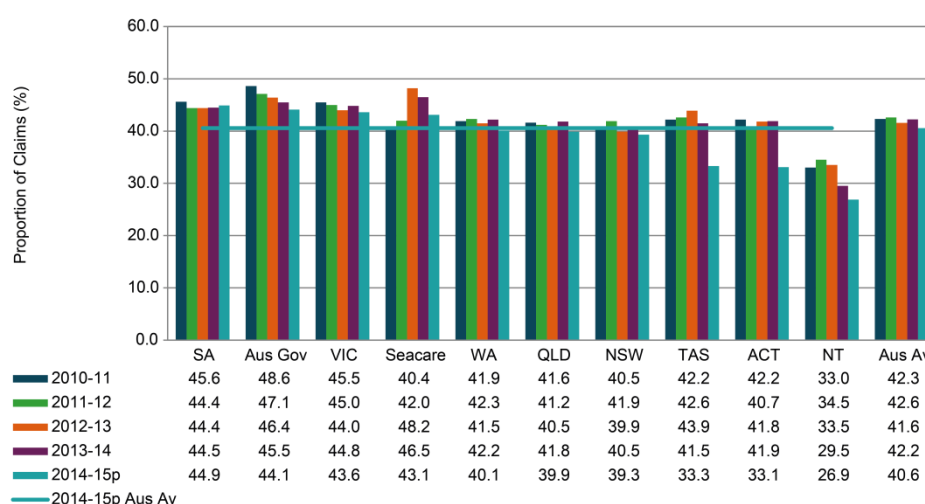
## Claims by mechanism of incident

This section contains supplementary information to Indicator 9 in Chapter 1 – Work health and safety performance of the CPM 18 report. Presented below is a comparison of the proportion of claims across the Australian jurisdictions for the eight different groups of mechanisms of incident. Due to the differences in the total number of serious claims across jurisdictions, proportions are a better measure for direct comparison between jurisdictions. Hence, the data reported here are comparisons of claims for each mechanism of incident across different jurisdictions.

### Body stressing

Body stressing was the leading mechanism of incident for serious claims between 2010–11 and 2013–14 accounting for 42.2 per cent of the 113 965 serious claims in 2013–14.

#### Indicator 9a – Proportion of serious claims involving Body stressing by jurisdiction

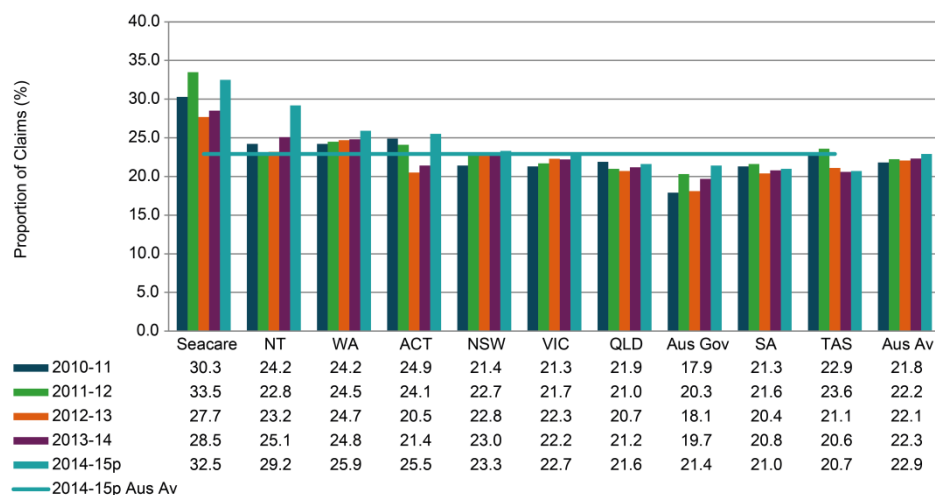


Indicator 9a shows that in 2013–14 Seacare had the highest proportion of claims (46.5 per cent) involving Body stressing, followed by the Australian Government (45.5 per cent), Victoria (44.8 per cent) and South Australia (44.5 per cent), all of which were greater than the Australian average (42.2 per cent of claims). The Northern Territory had the lowest proportion of claims (29.5 per cent) involving Body stressing in 2013–14.

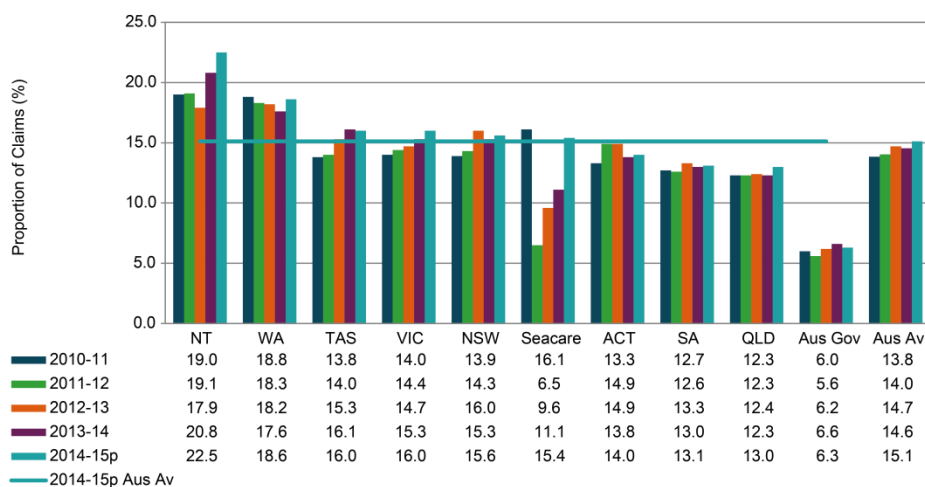
### Falls, trips and slips of a person

Falls, trips and slips of a person accounted for 22.3 per cent of claims in 2013–14.

Indicator 9b shows the proportion of claims involving Falls, trips and slips of a person across the jurisdictions. This mechanism of incident was the second leading cause for serious claims among employees across jurisdictions. Seacare recorded the highest proportion of claims (28.5 per cent) in 2013–14, while the Australian Government recorded the lowest proportion of claims (19.7 per cent) during the same year, followed by Tasmania (20.6 per cent) and South Australia (20.8 per cent).

**Indicator 9b – Proportion of serious claims involving Falls, trips and slips of a person by jurisdiction****Being hit by moving objects**

The Northern Territory had the highest proportion of serious claims (20.8 per cent) in 2013–14 arising from Being hit by moving objects followed by Western Australia (17.6 per cent) and Tasmania (16.1 per cent). The Australian Government had the lowest proportion of serious claims involving this mechanism of incident (6.6 per cent) during the same financial year.

**Indicator 9c – Proportion of serious claims involving Being hit by moving objects by jurisdiction**

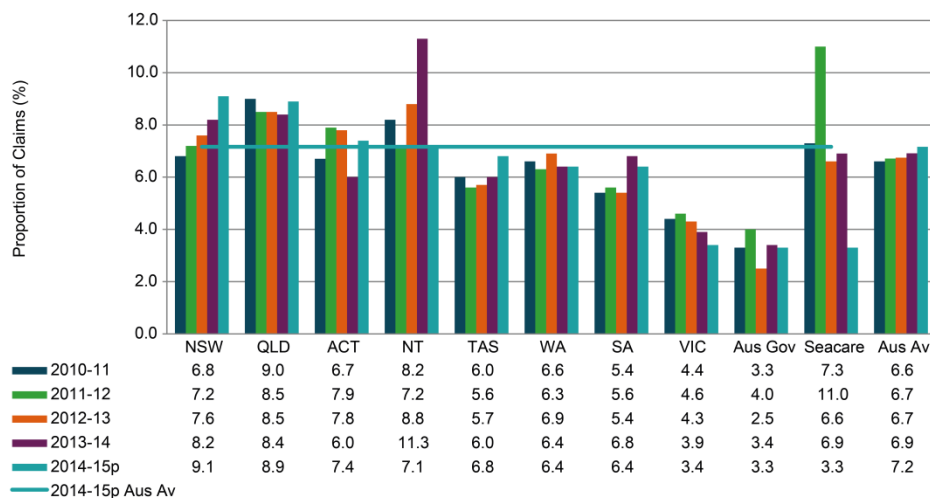
The Australian average for the proportion of claims involving Being hit by moving objects has been trending up between 2010–11 and 2013–14, up by 6 per cent over the period.

**Hitting objects with a part of the body**

Indicator 9d shows that the Northern Territory recorded the highest proportion of serious claims (11.3 per cent) in 2013–14, a 38 per cent increase than what was recorded in 2010–11 (8.2 per cent of claims). The Australian Government recorded the lowest proportion of claims (3.4 per cent) followed by Victoria (3.9 per cent) in 2013–14. The Australian average has been increasing steadily since 2011–12, with 6.9 per cent of claims recorded in 2013–14.



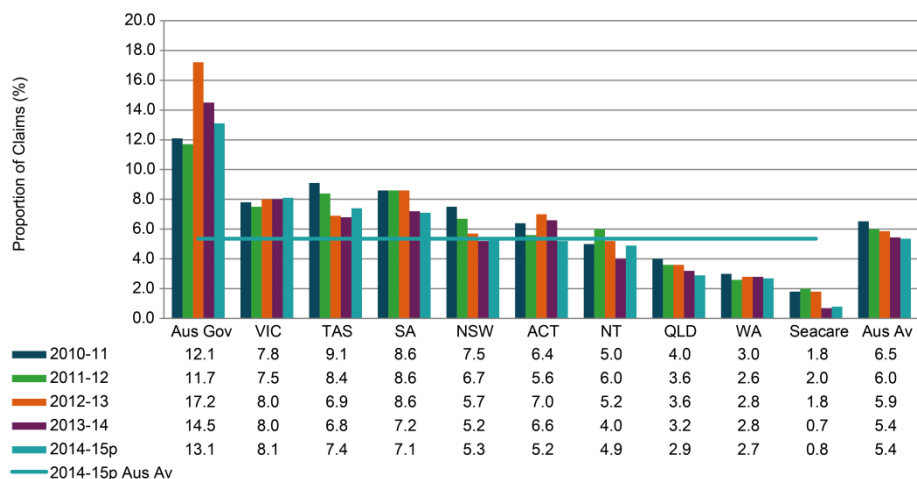
### Indicator 9d – Proportion of serious claims involving Hitting objects with a part of the body by jurisdiction



### Mental stress

The proportion of serious claims due to Mental stress in Australia decreased (down 17 per cent) between 2010–11 and 2013–14 from 6.5 per cent to 5.4 per cent of serious claims. The Australian Government had the highest proportion of Mental stress claims during 2013–14 (14.5 per cent), which is more than twice the Australian average. Seacare showed the lowest proportion of Mental stress claims during the same year (0.7 per cent of claims), which has dropped substantially (down 61 per cent) since 2010–11.

### Indicator 9e – Proportion of serious claims involving Mental stress by jurisdiction



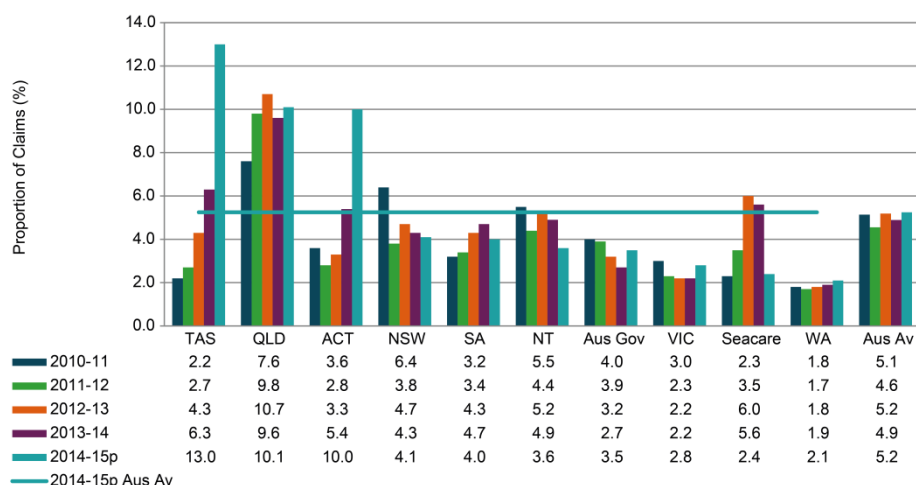
### Other mechanisms

Indicator 9f shows the proportions of serious claims involving Other mechanisms of incident. This category includes Biological factors, Chemicals and other substances, Sound and pressure, Other multiple mechanisms of incidents, Roll over, slide or cave-in and Unspecified mechanisms of incidents.

Queensland (9.6 per cent) had the highest proportion of claims for this mechanism group during 2013–14, followed by Tasmania (6.3 per cent), Seacare (5.6 per cent) and the Australian Capital Territory (5.4 per cent). Western Australia recorded 1.9 per cent of serious claims due to this

mechanism, which is the lowest proportion of all the jurisdictions in 2013–14. The Australian average was 4.9 per cent of claims in 2013–14.

#### Indicator 9f – Proportion of serious claims involving Other mechanisms by jurisdiction



### Vehicle incidents

In 2013–14, 2.3 per cent of all serious claims across Australian jurisdictions were due to Vehicle incidents as shown in Indicator 9g.

The Australian Government showed the highest proportion of serious claims due to this mechanism (7.3 per cent) during 2013–14, which was three times the Australian average (2.3 per cent). Tasmania had the lowest proportion of claims (1.5 per cent), followed by New South Wales and South Australia (1.8 per cent each) and Queensland (2.1 per cent), all of which were below the Australian average. Seacare has not reported any Vehicle incident related claims since 2010–11.

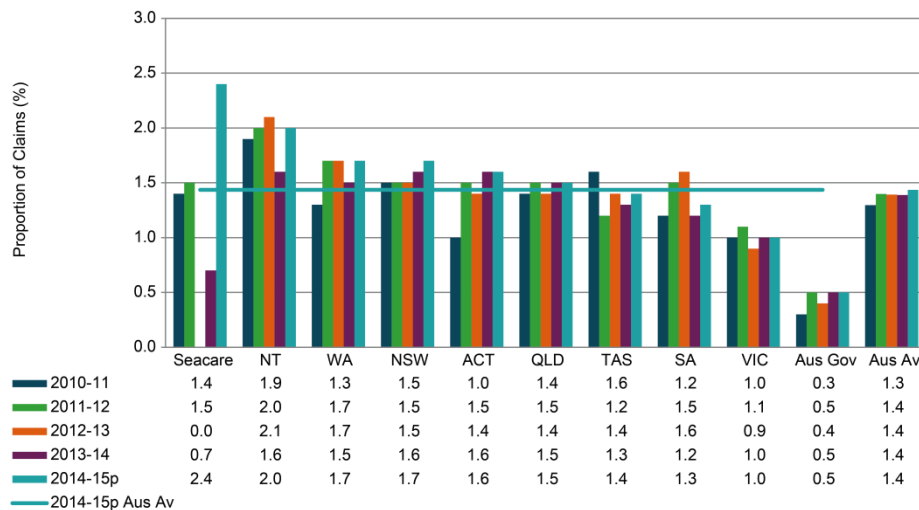
#### Indicator 9g – Proportion of serious claims involving Vehicle incidents by jurisdiction



## Heat, electricity and other environmental factors

Of all the mechanisms of incident reported above, claims associated with Heat, electricity and other environmental factors formed the lowest proportion (1.4 per cent) of total serious claims in 2013–14. Indicator 9h shows that the proportion of claims has remained stable since 2011–12 at 1.4 per cent of claims.

### Indicator 9h – Proportion of serious claims involving Heat, electricity and other environmental factors by jurisdiction



The Northern Territory, New South Wales and the Australian Capital Territory had the highest proportion of claims due to this mechanism of incident (1.6 per cent each), followed by Western Australia and Queensland (1.5 per cent each). The lowest proportions of claims were reported by the Australian Government (0.5 per cent) and Seacare (0.7 per cent).



## Section 2 – Incidence rates of serious claims by industry and jurisdiction

This section contains supplementary information to Indicator 22 in Chapter 5 – Industry information of the CPM 18 report. Presented below is a comparison of the incidence rates of serious claims across the Australian jurisdictions for the 19 industry divisions. The industry classification used in this section is based on the Australian and New Zealand Standard Industrial Classification 2006 system (ANZSIC 2006).

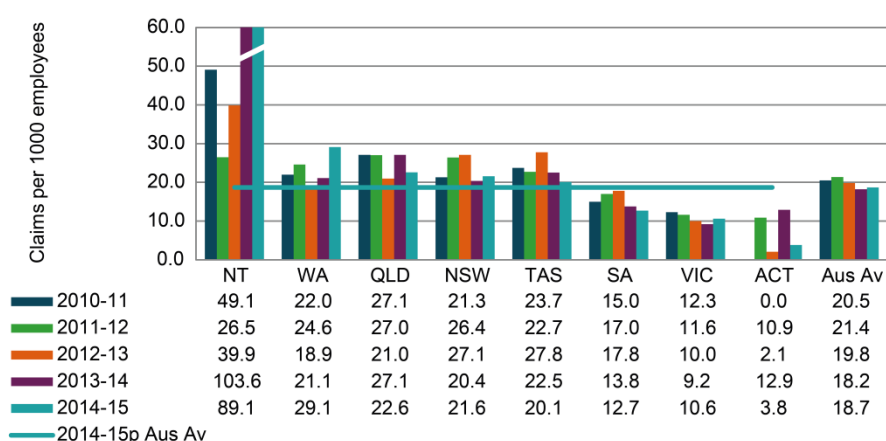
It should be noted that the data for some industries at the jurisdictional level should be treated with caution. Incidence rates of serious claims are sensitive to the number of employees in each industry and therefore are liable to show volatility in those industries which employ the fewest workers in a jurisdiction.

### Agriculture, forestry and fishing

Indicator 22a shows the incidence rates of serious claims for the Agriculture, forestry and fishing industry, which had the highest Australian average (18.2 claims per 1000 employees) of all industries during 2013–14.

The incidence rates for the Australian Capital Territory and the Northern Territory should be interpreted with caution due to the high variability of the data. Of the other jurisdictions, Queensland recorded the highest incidence rate of serious claims in the Agriculture, forestry and fishing industry (27.1 claims per 1000 employees) in 2013–14, followed by Tasmania (22.5). The lowest incidence rate was recorded in Victoria (9.2 claims per 1000 employees).

#### Indicator 22a – Incidence rates of serious claims for Agriculture, forestry and fishing by jurisdiction

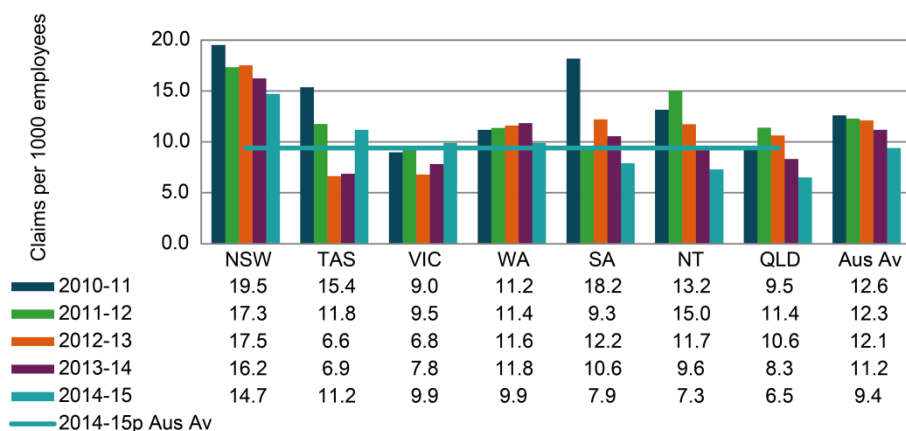


### Mining

In 2013–14 the Australian average incidence rate of serious claims in the Mining industry was 11.2 claims per 1000 employees. With the exception of Western Australia (up 5 per cent), all jurisdictions recorded a decrease in their incidence rates between 2010–11 and 2013–14. Tasmania recorded the largest decrease in incidence rate (down 55 per cent), followed by South Australia (down 42 per cent), and the Northern Territory (down 27 per cent). The incidence rates of the

Australian Capital Territory were not reported due to a higher variability (greater than 50 per cent) in the relative standard error (RSE) values of the number of employees.

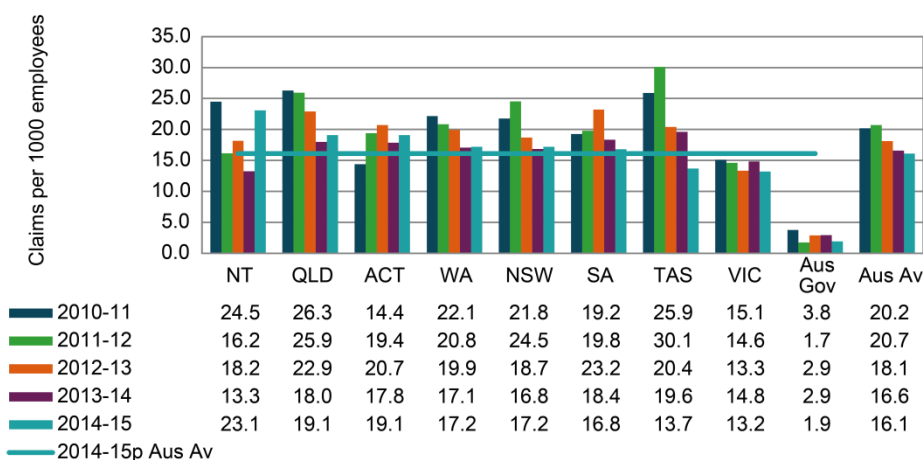
#### Indicator 22b – Incidence rates of serious claims for Mining by jurisdiction



## Manufacturing

Indicator 22c shows that all jurisdictions except the Australian Capital Territory recorded a decrease in incidence rates in the Manufacturing industry between 2010–11 and 2013–14. The Australian average incidence rate decreased by 18 per cent during this period to 16.6 claims per 1000 employees.

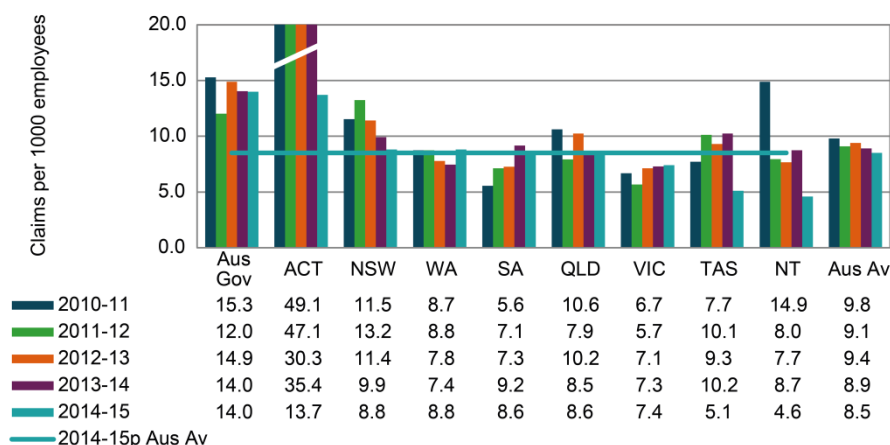
#### Indicator 22c – Incidence rates of serious claims for Manufacturing by jurisdiction



## Electricity, gas, water and waste services

Six out of the nine jurisdictions recorded decreases in the incidence rate in the Electricity, gas, water and waste services industry between 2010–11 and 2013–14, with increases in South Australia, Victoria and Tasmania.

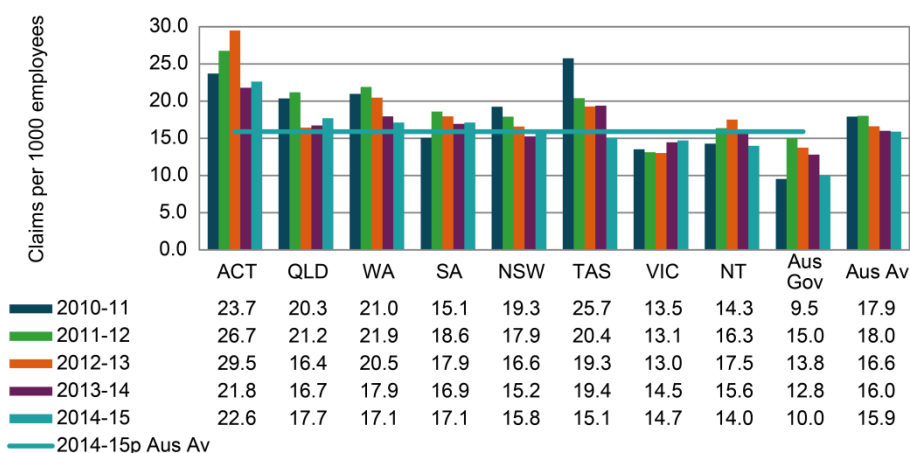
### Indicator 22d – Incidence rates of serious claims for Electricity, gas, water and waste services by jurisdiction



## Construction

Indicator 22e shows that the Australian average incidence rate for the Construction industry decreased by 11 per cent between 2010–11 and 2013–14. With the exception of Tasmania (down 25 per cent), New South Wales (down 21 per cent), Queensland (down 18 per cent), Western Australia (down 15 per cent) and the Australian Capital Territory (down 8 per cent), all other jurisdictions showed increases in incidence rates in 2013–14 compared to 2010–11. The Australian Government, the Northern Territory, Victoria and New South Wales all recorded incidence rates less than the national rate (16.0 serious claims per 1000 employees) in 2013–14.

### Indicator 22e – Incidence rates of serious claims for Construction by jurisdiction

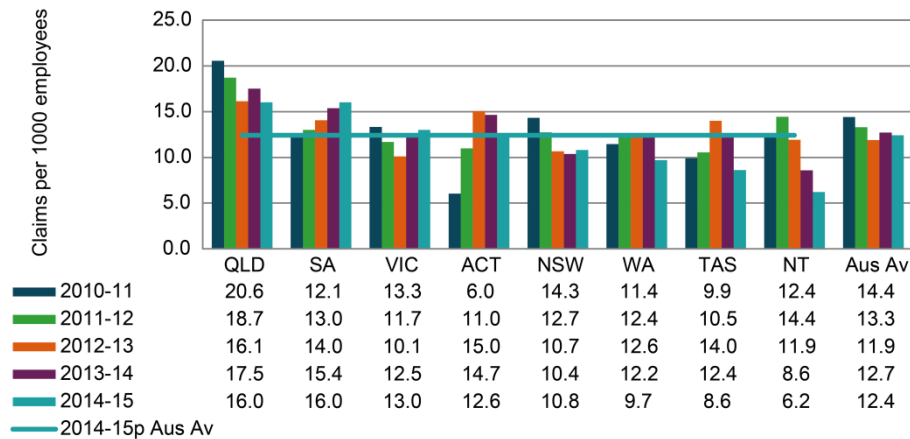


## Wholesale trade

Between 2010–11 and 2013–14 the Australian average incidence rate for the Wholesale trade industry fell by 12 per cent from 14.4 claims per 1000 employees to 12.7. Preliminary data for 2014–15 show the rate has decreased to 12.4 claims per 1000 employees. The Northern Territory showed the largest decrease in serious claims (down 31 per cent) between 2010–11 and 2013–14, followed closely by New South Wales (down 27 per cent).

Queensland had the highest incidence rate of claims in 2013–14 (17.5 claims per 1000 employees) followed by South Australia (15.4 claims per 1000 employees). The lowest incidence rate was recorded by the Northern Territory (8.6 claims per 1000 employees).

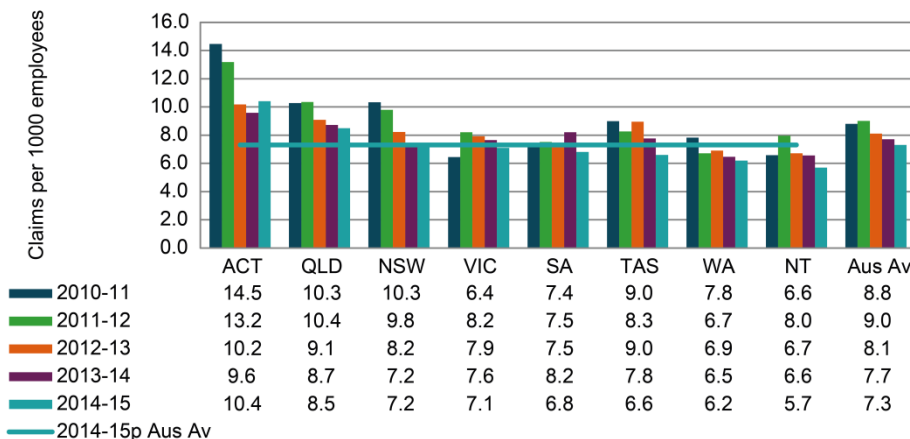
#### Indicator 22f – Incidence rates of serious claims for Wholesale trade by jurisdiction



### Retail trade

Indicator 22g shows that the Australian average incidence rate of serious claims in the Retail trade industry decreased by 13 per cent between 2010–11 and 2013–14. With the exception of Victoria, South Australia and the Northern Territory, all other jurisdictions recorded decreases in their incidence rates over the same period. The Australian Capital Territory recorded a substantial decrease (down 34 per cent), followed by New South Wales (down 30 per cent) and Western Australia (down 17 per cent) between 2010–11 and 2013–14.

#### Indicator 22g – Incidence rates of serious claims for Retail trade by jurisdiction

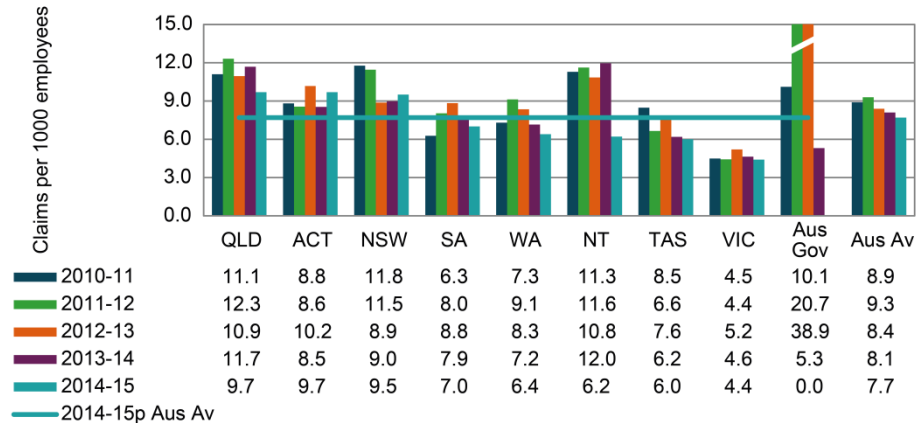


### Accommodation and food services

Indicator 22h shows that the Australian average incidence rate for the Accommodation and food services industry was 8.1 serious claims per 1000 employees in 2013–14, down 9 per cent since 2010–11. With the exception of Queensland, South Australia, Victoria and the Northern Territory all other jurisdictions reported a decrease in their incidence rates between 2010–11 and 2013–14.



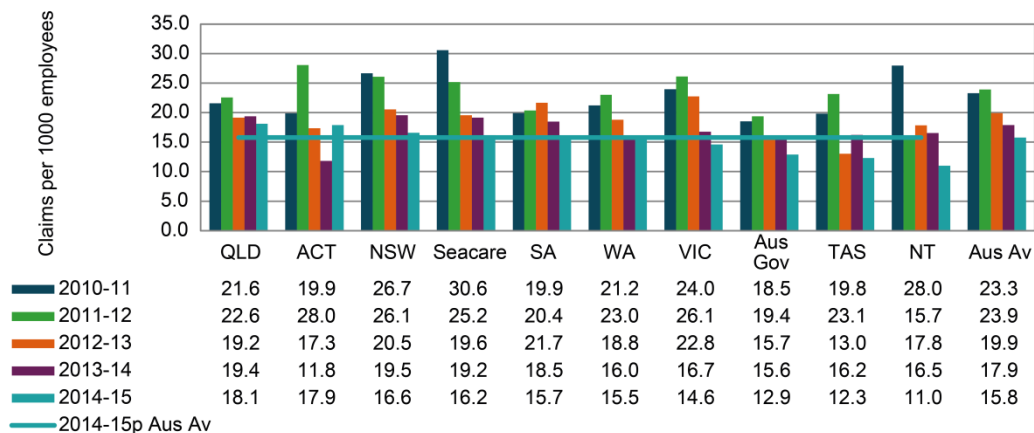
### Indicator 22h – Incidence rates of serious claims for Accommodation and food services by jurisdiction



### Transport, postal and warehousing

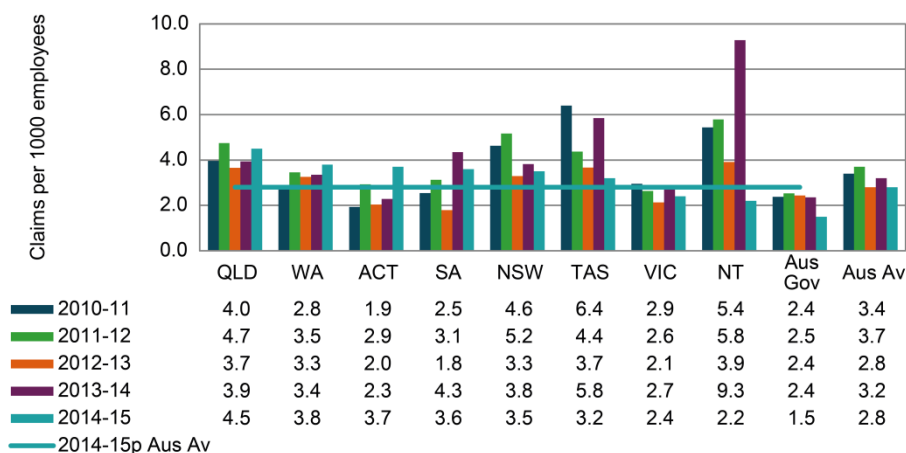
Indicator 22i shows that the Australian average incidence rate for this industry was 17.9 serious claims per 1000 employees in 2013–14, down by 23 per cent since 2010–11. All jurisdictions have recorded a decrease in their incidence rates during this period, ranging between 7 per cent in South Australia to 41 per cent in the Northern Territory and the Australian Capital Territory.

### Indicator 22i – Incidence rates of serious claims for Transport, postal and warehousing by jurisdiction



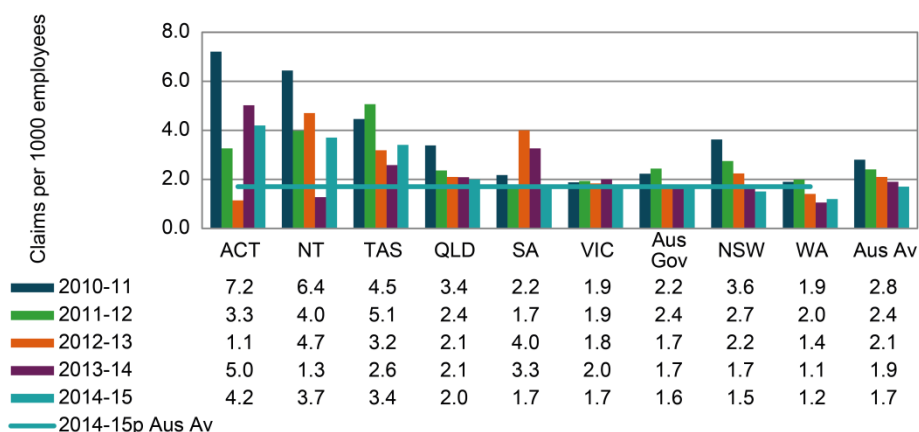
### Information, media and telecommunications

Indicator 22j shows the incidence rates of serious claims for Information, media and telecommunications industry. The Australian average rate for 2013–14 was 3.2 claims per 1000 employees, down by 6 per cent since 2010–11. South Australia and the Northern Territory recorded the largest increase in incidence rates among all jurisdictions over the period (up 72 per cent each), followed by Western Australia and the Australian Capital Territory (up 21 per cent each). New South Wales recorded the largest decrease (down by 17 per cent), followed by Tasmania (down 9 per cent) and Victoria (down 7 per cent).

**Indicator 22j – Incidence rates of serious claims for Information, media and telecommunications by jurisdiction****Financial and insurance services**

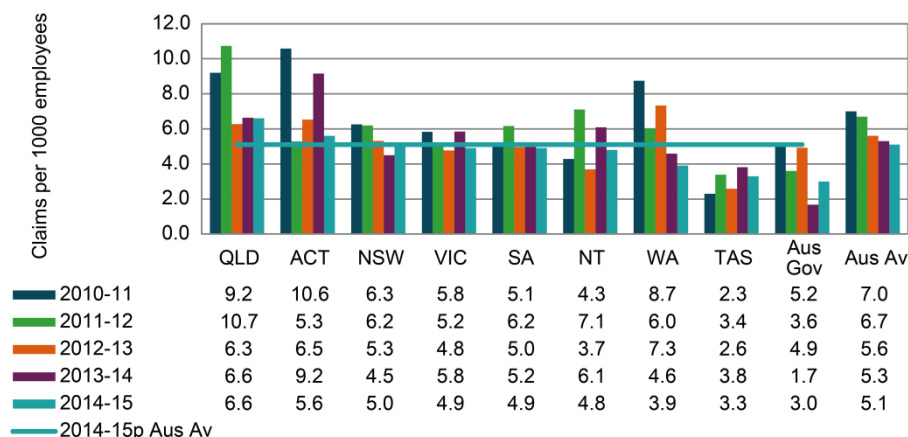
The Australian average incidence rate for the Financial and insurance services industry in 2013–14 was 1.9 claims per 1000 employees, the lowest average incidence rate of serious claims among all industries and down from 2.8 claims per 1000 employees in 2010–11. Indicator 22k shows a substantial decrease in the incidence rate of the Northern Territory (down 80 per cent) in 2013–14 compared to 2010–11, while South Australia recorded a substantial increase (up 50 per cent).

The incidence rates for the Australian Capital Territory should be interpreted with caution as the RSE values of the number of employees between 2012–13 and 2014–15 show an increased variability (between 25 and 50 per cent).

**Indicator 22k – Incidence rates of serious claims for Financial and insurance services by jurisdiction****Rental, hiring and real estate services**

Indicator 22l shows that the Australian average incidence rate for the Rental, hiring and real estate services industry was 5.3 claims per 1000 employees in 2013–14. With the exception of South Australia, Tasmania and the Northern Territory, all other jurisdictions recorded decreases in their incidence rates between 2010–11 and 2013–14.

### Indicator 22l – Incidence rates of serious claims for Rental, hiring and real estate services by jurisdiction

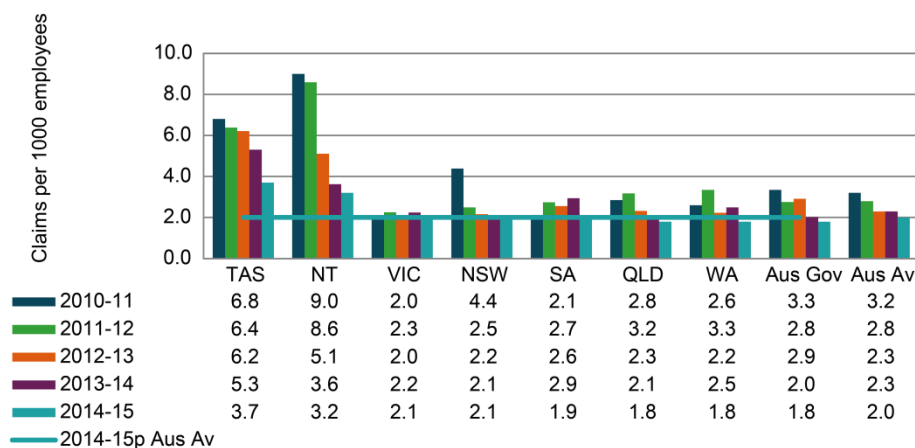


### Professional, scientific and technical services

All jurisdictions except South Australia and Victoria recorded decreases in their incidence rates for the Professional, scientific and technical services industry between 2010–11 and 2013–14. Professional, scientific and technical services had the second lowest Australian average in 2013–14 (2.3 claims per 1000 employees) when compared to all other industries.

The RSE values for employee numbers in the Australian Capital Territory were greater than 50 per cent, hence the incidence rates for this industry are not reported here.

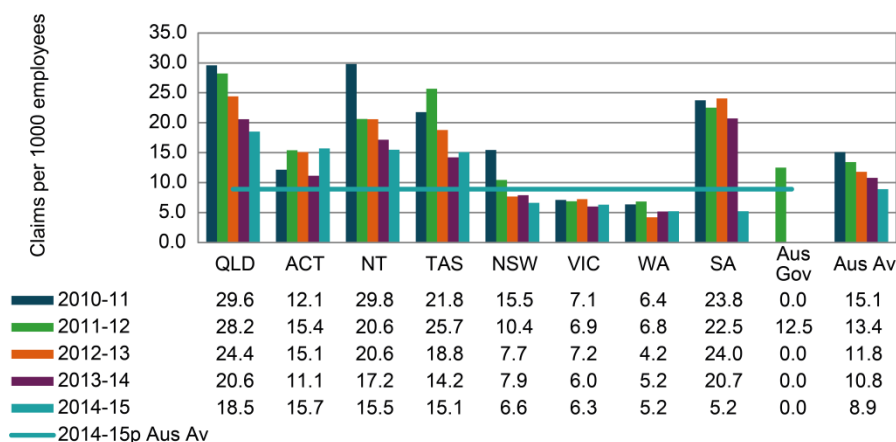
### Indicator 22m – Incidence rates of serious claims for Professional, scientific and technical services by jurisdiction



### Administrative and support services

The Australian average incidence rate in the Administrative and support services industry was 10.8 serious claims per 1000 employees in 2013–14. Western Australia (5.2 claims per 1000 employees) had the lowest incidence rate in 2013–14, while New South Wales recorded the largest decrease (down 49 per cent) in the incidence rate between 2010–11 and 2013–14. The Australian Government has not reported any claims for this industry since 2011–12.

### Indicator 22n – Incidence rates of serious claims for Administrative and support services by jurisdiction

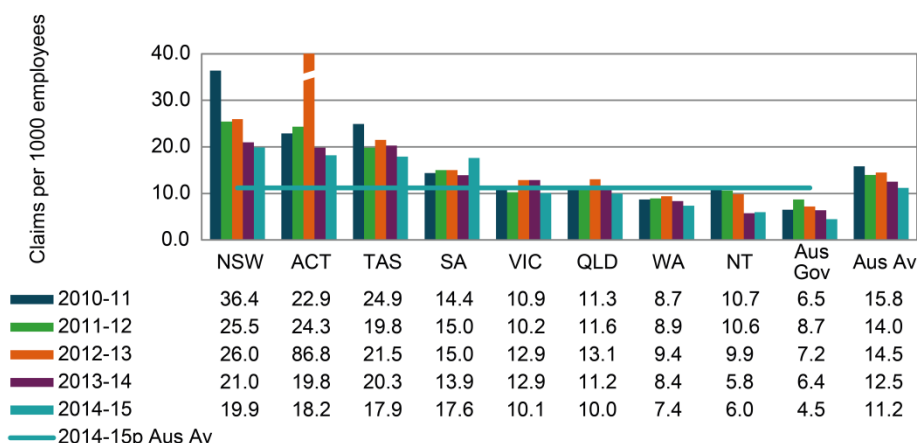


### Public administration and safety

Indicator 22o shows that the Australian average incidence rate of serious claims in the Public administration and safety industry was 12.5 claims per 1000 employees in 2013–14, down from 15.8 claims per 1000 employees in 2010–11. All jurisdictions except Victoria showed a decrease in the incidence rate of claims between 2010–11 and 2013–14. Northern Territory recorded the largest decrease in incidence rate between 2010–11 and 2013–14 (down 46 per cent), while Queensland recorded the smallest decrease (down 1 per cent). Victoria was the only jurisdiction to record an increase (up 18 per cent).

The incidence rates for the Australian Capital Territory should be interpreted with caution as the RSE values of the number of employees in 2012–13 and 2014–15 show an increased variability (between 25 and 50 per cent).

### Indicator 22o – Incidence rates of serious claims for Public administration and safety by jurisdiction

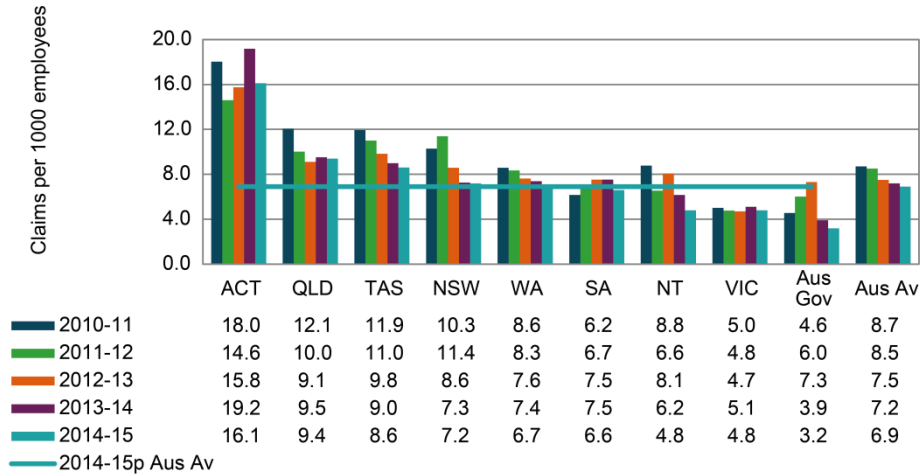


### Education and training

Indicator 22p shows that the Australian average incidence rate for the Education and training industry was 7.2 serious claims per 1000 employees in 2013–14; a 17 per cent decrease since 2010–11. With the exception of three, all jurisdictions recorded a decrease in their incidence rates between 2010–11 and 2013–14. The Northern Territory recorded the largest decrease (down 30 per cent), followed by

New South Wales (down 29 per cent) and Queensland (down 21 per cent). South Australia, the Australian Capital Territory and Victoria recorded increases in their incidence rates (up 21 per cent, 7 per cent, and 2 per cent respectively) during the same period.

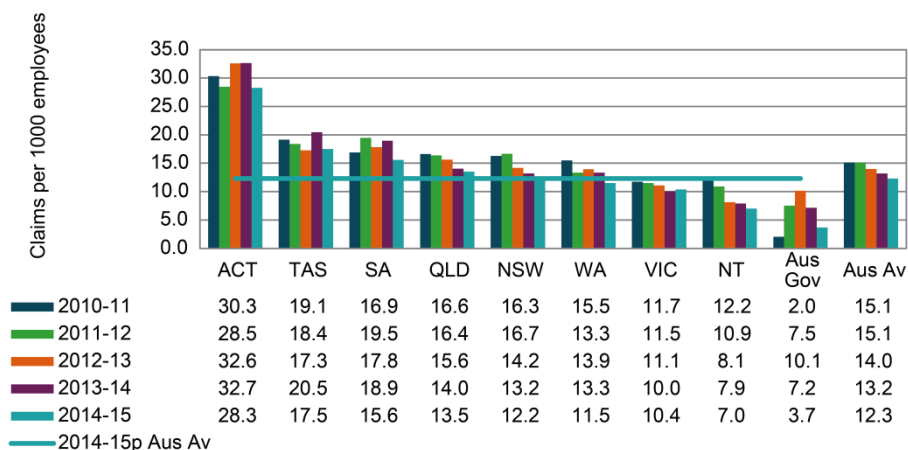
#### Indicator 22p – Incidence rates of serious claims for Education and training by jurisdiction



### Healthcare and social assistance

The Australian average incidence rate of serious claims in the Healthcare and social assistance industry in 2013–14 was 13.2 claims per 1000 employees. Five out of the nine jurisdictions recorded decreases in their incidence rates for the industry between 2010–11 and 2013–14, while the rest of the jurisdictions recorded increases. The Australian Government has showed substantial fluctuation in its incidence rates over the period and therefore the data should be treated with caution.

#### Indicator 22q – Incidence rates of serious claims for Healthcare and social assistance by jurisdiction

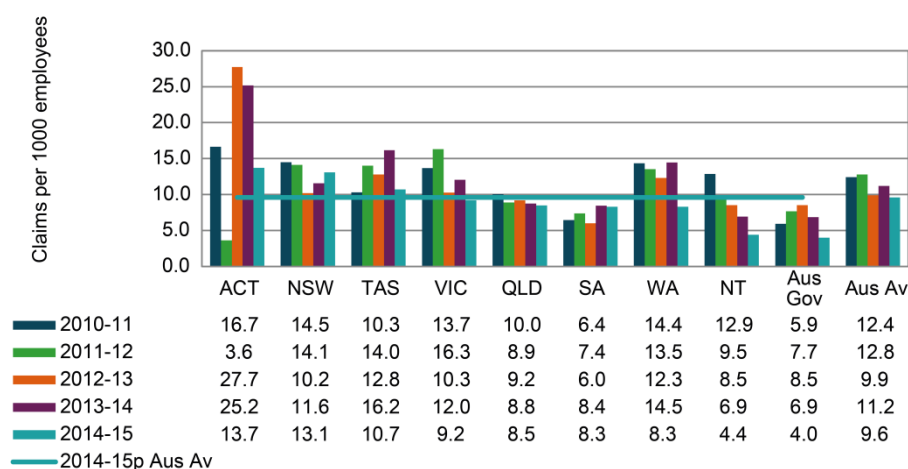


### Arts and recreation services

The Australian average rate for the Arts and recreation services industry fell by 10 per cent from 12.4 claims per 1000 employees in 2010–11 to 11.2 claims per 1000 employees in 2013–14. Five out of the nine jurisdictions recorded increases in their incidence rates, while the rest showed a drop in their rates over the same period. The Northern Territory recorded the largest decrease (down 47 per cent), followed by New South Wales (down 20 per cent). In contrast Tasmania and the

Australian Capital Territory recorded substantial increases over the same period (up 57 per cent and 51 per cent respectively).

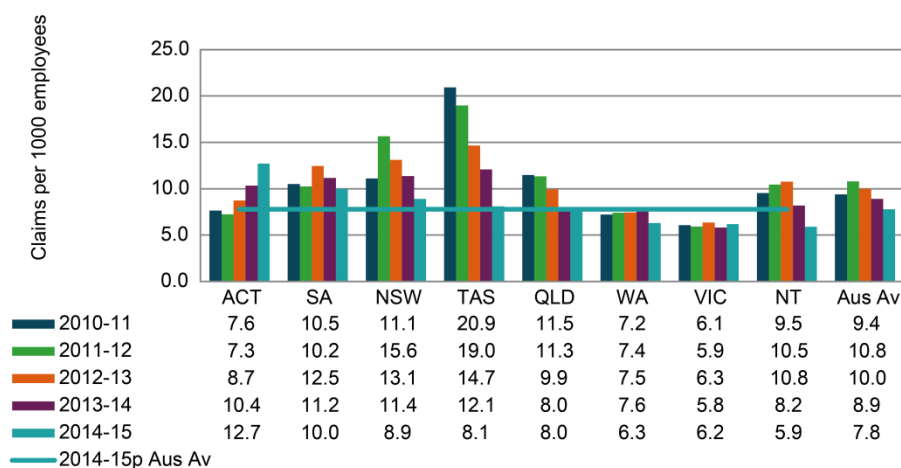
#### Indicator 22r – Incidence rates of serious claims for Arts and recreation services by jurisdiction



#### Other services

Indicator 22s shows that the Australian average incidence rate of serious claims in the Other services industry decreased by 5 per cent between 2010–11 and 2013–14. Four out of the nine jurisdictions recorded a decrease in their incidence rates over the same period, while the rest showed increases. Tasmania recorded the largest decrease (down 42 per cent), followed by Queensland (down 30 per cent) and the Northern Territory (down 14 per cent). In contrast the Australian Capital Territory recorded a 37 per cent increase. The Australian Government data are not reported here due to the high RSE (greater than 50 per cent) in the employee numbers, rendering the data unreliable.

#### Indicator 22s – Incidence rates of serious claims for Other services by jurisdiction



## Section 3 – Workers' compensation premiums by industry and jurisdiction

### Standardised average premium rates

This section contains supplementary information to Indicator 23 in Chapter 5 – Industry information of the CPM 18 report. Presented below is a comparison of standardised average premium rates across the Australian jurisdictions for the seventeen different industries. Premium rates data are still shown using the 1993 version of the Industry Classification System as most jurisdictions are unable to supply data based on the ANZSIC 2006.

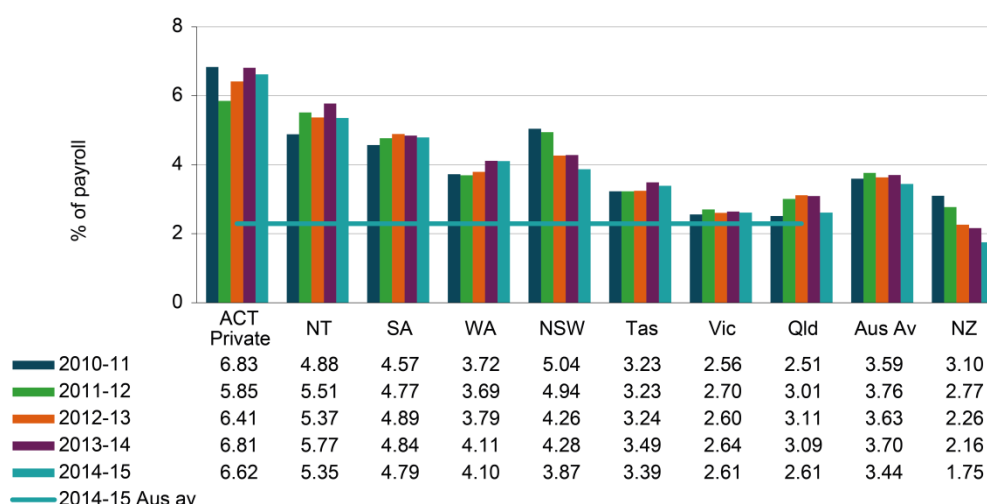
The rates in this chapter are for policies that provided coverage during the reference financial years. The premium rates reported are 'earned premium'. Earned premium is defined as the amount allocated for cover in a financial year from premiums collected during the previous and current financial years, while written premium is defined as the amount of premium recorded for a policy at the time it is issued. The premiums reported are allocated for defined periods of risk, irrespective of when they were actually paid, enabling rates to be compared for each financial year. Goods and Services Tax charged on premiums is not included in the reported rates as most Australian employers recoup part or all of this tax through input tax credits.

### Agriculture, forestry and fishing

Indicator 23a shows that in 2014–15 the standardised Australian average premium rate for Agriculture, forestry and fishing was 3.44 per cent of payroll, a 7 per cent decrease from the previous financial year (3.70 per cent of payroll). This rate was also the highest Australian average premium rate across all industries. All jurisdictions showed a decrease in premium rates in 2014–15 compared to the previous financial year, with the largest decrease observed in the Queensland scheme (down 16 per cent). Victoria and Queensland shared the lowest premium rate for the industry in 2014–15 (2.61 per cent of payroll), followed by Tasmania (3.39 per cent) and New South Wales (3.87 per cent).

The New Zealand premium rate was much lower than the rate recorded for Australia (1.75 per cent of payroll), less than half the Australian average premium rate observed in 2014–15.

#### Indicator 23a – Standardised premium rates for Agriculture, forestry and fishing by jurisdiction

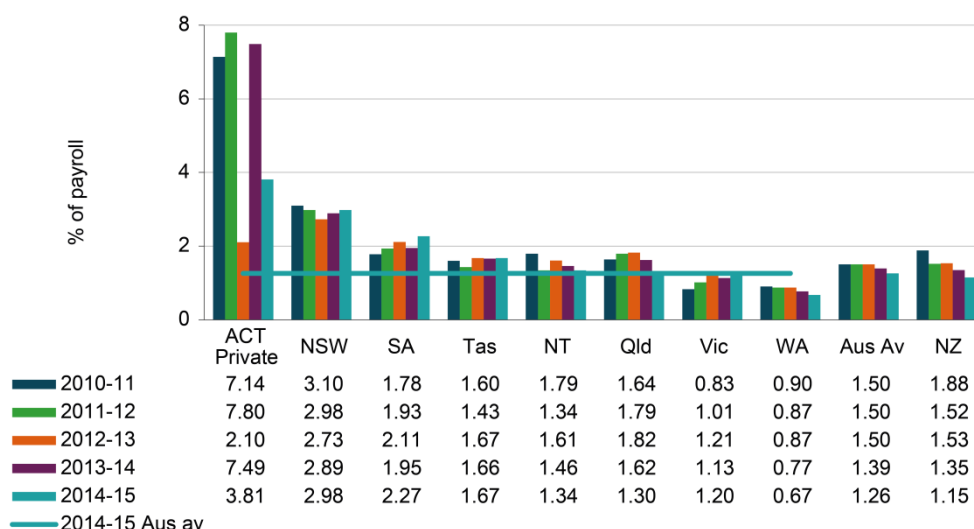


## Mining

Standardised average premium rates across jurisdictions for the Mining industry are shown in Indicator 23b. South Australia showed the largest increase in the premium rate (up 16 per cent) in 2014–15 compared to the previous year, followed by the Victorian scheme (up 6 per cent). The largest decrease in premium rates in 2014–15 was observed in the Australian Capital Territory (down 49 per cent).

Western Australia had the lowest premium rate (0.67 per cent of payroll) for this industry in 2014–15, while the New Zealand premium rate was 1.15 per cent of payroll.

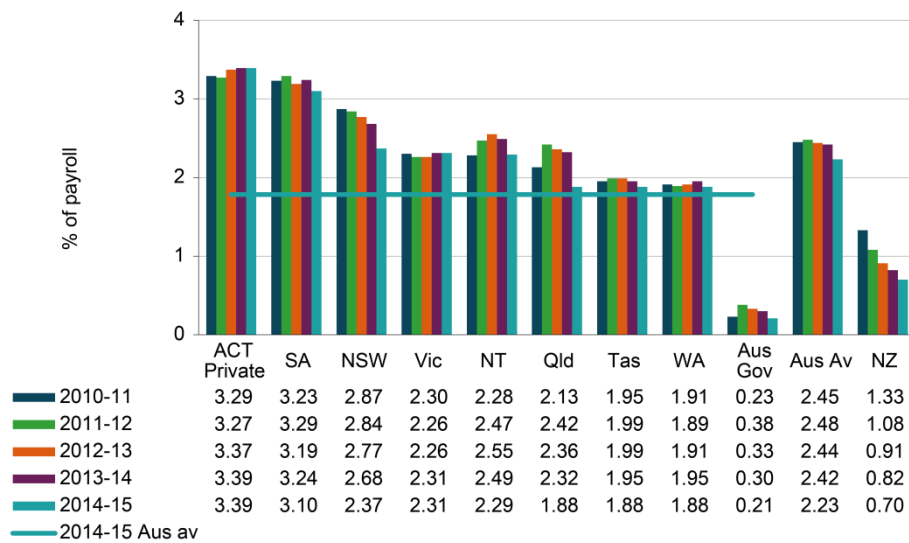
**Indicator 23b – Standardised premium rates for Mining by jurisdiction**



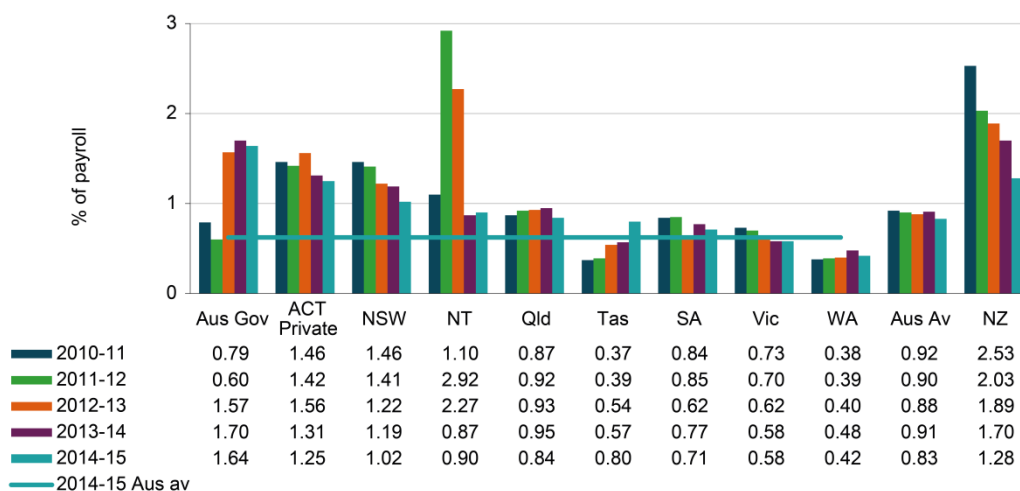
## Manufacturing

As shown in Indicator 23c, with the exception of Victoria and the Australian Capital Territory, all jurisdictions showed a decrease in their premium rate in 2014–15 compared to the previous year. The Australian Government had the largest reduction in its premium rate (down 30 per cent) in 2014–15 compared to 2013–14, followed by Queensland (down 19 per cent), and New South Wales (down 12 per cent). The Australian Government recorded the lowest premium rate (0.21 per cent of payroll) of all Australian jurisdictions. The New Zealand standardised average premium rate was 0.70 per cent of payroll in 2014–15, a 15 per cent decrease from the previous year.



**Indicator 23c – Standardised premium rates for Manufacturing by jurisdiction****Electricity, gas and water supply**

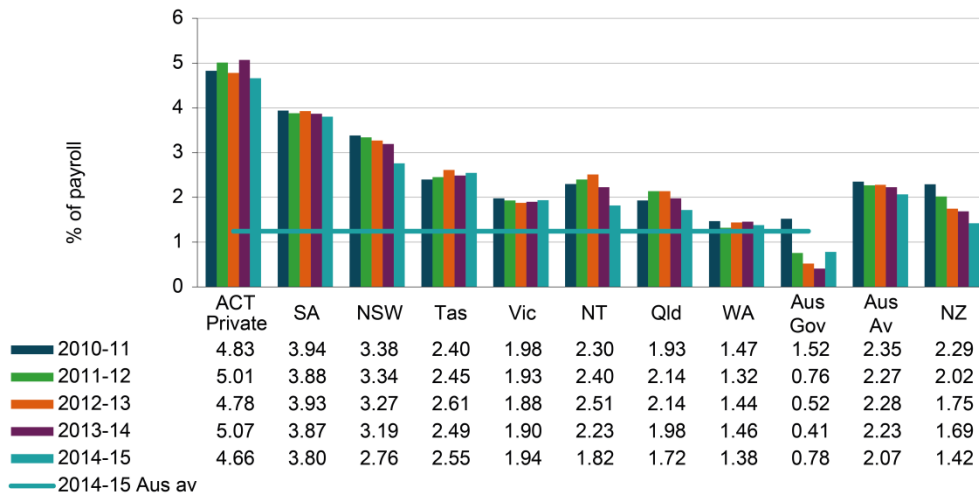
Indicator 23d compares the premium rates across jurisdictions for the Electricity, gas and water supply industry. Tasmania (up 40 per cent) and Northern Territory (up 3 per cent) were the only jurisdictions to show increases in premium rates in 2014–15 compared to the previous year. All other jurisdictions showed reductions in the premium rates, with New South Wales showing the largest fall (down 14 per cent), followed by Western Australia (down 13 per cent) and Queensland (down 12 per cent). New Zealand had a premium rate of 1.28 per cent of payroll in 2014–15, a decrease of 25 per cent from the previous year.

**Indicator 23d – Standardised premium rates for Electricity, gas, and water supply by jurisdiction****Construction**

Indicator 23e shows that in 2014–15 the Construction industry recorded an Australian average premium rate of 2.07 per cent of payroll, which was a 7 per cent reduction compared to 2013–14. The Northern Territory showed the largest decrease (down 18 per cent) among Australian jurisdictions, followed by New South Wales and Queensland (down 13 per cent each). The Australian Government had the lowest premium rate (0.78 per cent of payroll) of all Australian jurisdictions in 2014–15.

New Zealand recorded a 16 per cent reduction in the premium rate to 1.42 per cent of payroll in 2014–15 compared to the previous year.

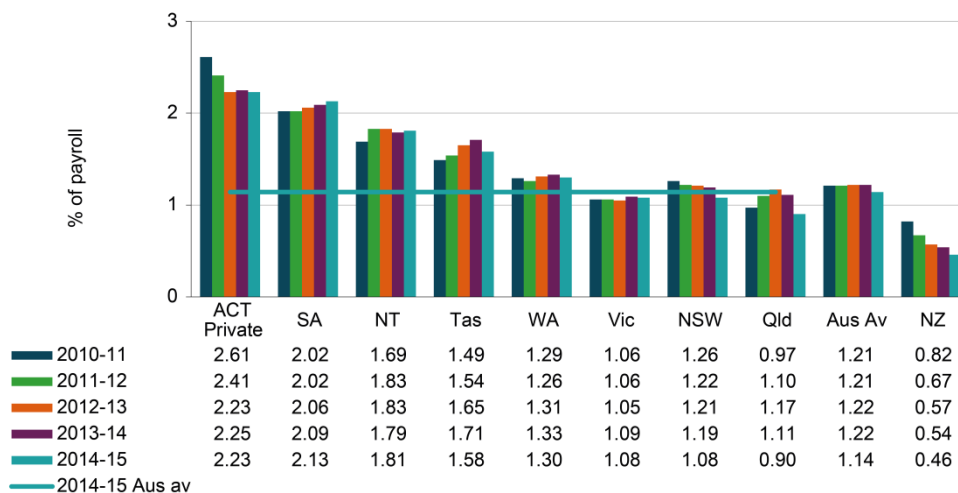
#### Indicator 23e – Standardised premium rates for Construction by jurisdiction



### Wholesale trade

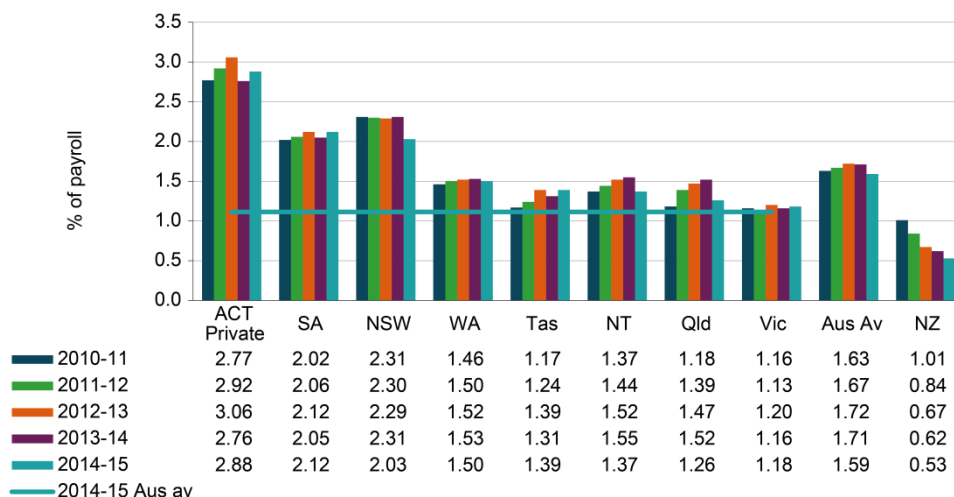
Indicator 23f shows a decrease in the Australian average premium rate in the Wholesale trade industry (down 7 per cent) in 2014–15 compared to the previous year. All except two jurisdictions showed a reduction in their standardised premium rates in 2014–15, with Queensland showing the largest reduction (down 19 per cent). Queensland also had the lowest premium rate of all Australian jurisdictions (0.90 per cent of payroll) in 2014–15. New Zealand also had a reduction in premium rates in 2014–15 (down 15 per cent) compared to the previous year.

#### Indicator 23f – Standardised premium rates for Wholesale trade by jurisdiction

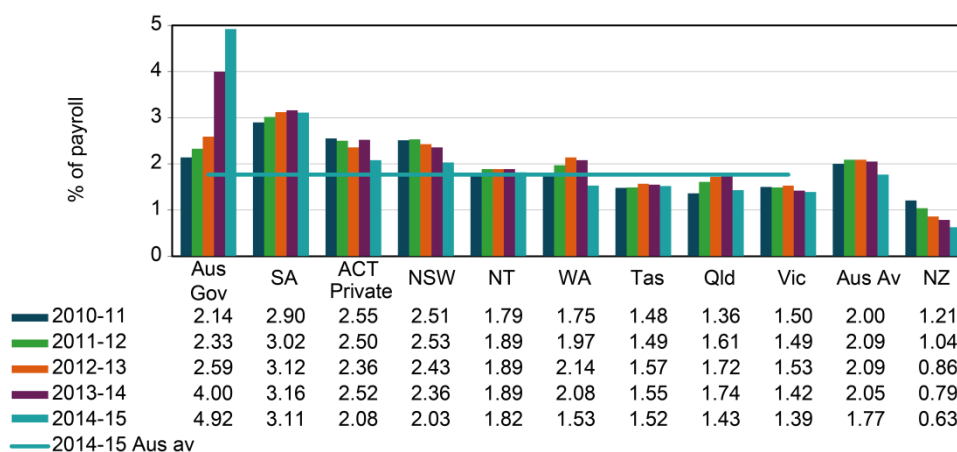


### Retail trade

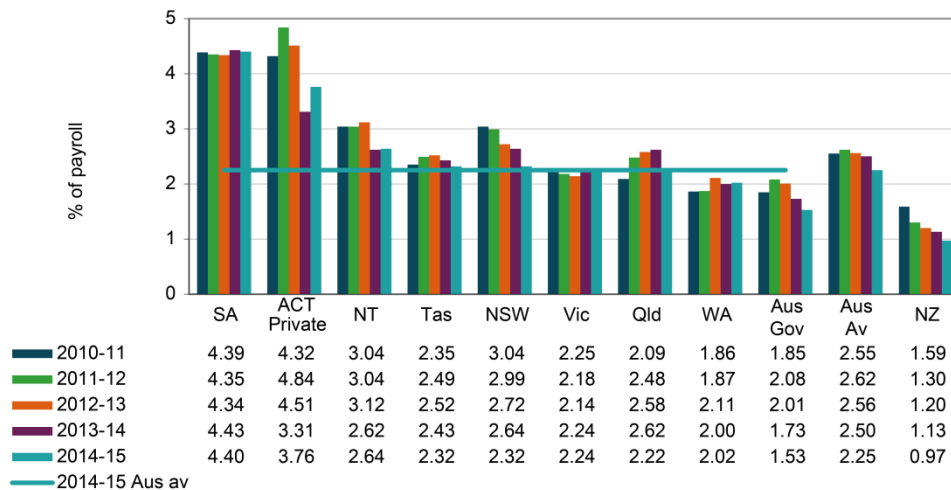
Indicator 23g shows that in 2014–15 Queensland recorded the largest decrease in premium rate (down 17 per cent) in the Retail trade industry compared to the previous year, followed by New South Wales (down 12 per cent) and the Northern Territory (down 12 per cent). In 2014–15, New Zealand had a premium rate of 0.53 per cent of payroll which was a fall of 15 per cent compared to 2013–14.

**Indicator 23g – Standardised premium rates for Retail trade by jurisdiction****Accommodation, cafes and restaurants**

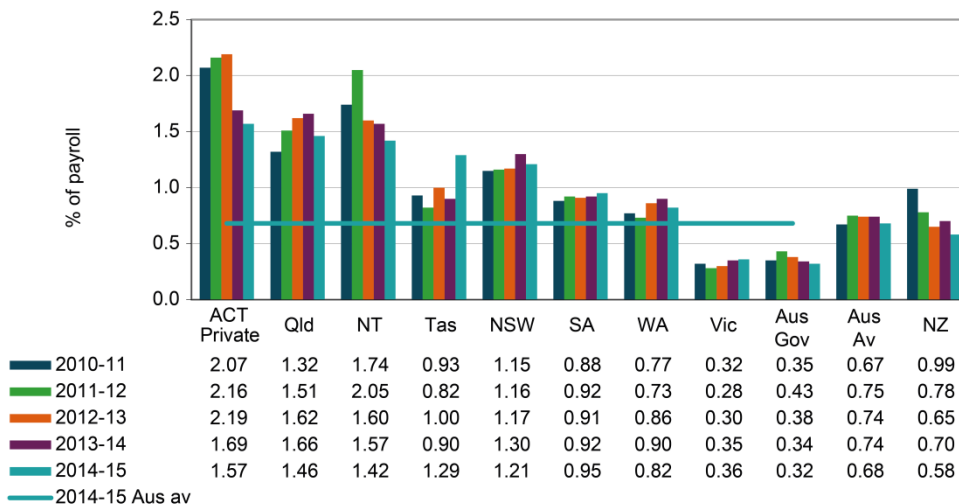
Indicator 23h shows that the Australian average premium rate for Accommodation, cafes and restaurants was 1.77 per cent of payroll in 2014–15, a 14 per cent reduction compared to the previous year. All jurisdictions, except the Australian Government (up 23 per cent), recorded a fall in their premium rates in 2014–15 compared to 2013–14, with Western Australia recording the largest reduction (down 26 per cent). The New Zealand average premium rate was 0.63 per cent of payroll in 2014–15, down by 20 per cent compared to the previous year.

**Indicator 23h – Standardised premium rates for Accommodation, cafes and restaurants by jurisdiction****Transport and storage**

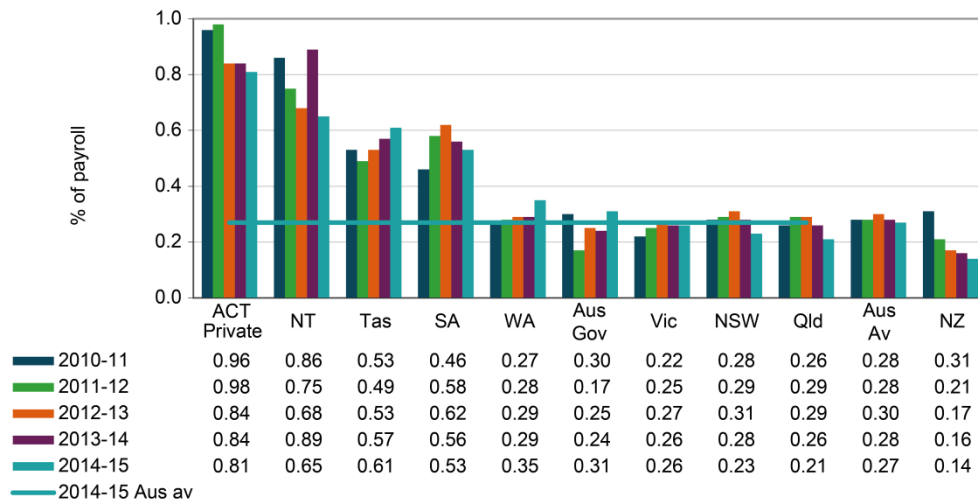
The standardised average premium rates for the Transport and storage industry are shown in Indicator 23i. South Australia had the highest premium rate (4.40 per cent of payroll) of all Australian jurisdictions, while the Australian Government recorded the lowest (1.53 per cent of payroll) in 2014–15. Queensland showed the largest decrease (down 15 per cent) in its premium rate in 2014–15 compared to the previous year, followed by the Australian Government and New South Wales (down 12 per cent each). The New Zealand premium rate (0.97 per cent of payroll) was less than half that of Australia in 2014–15.

**Indicator 23i – Standardised premium rates for Transport and storage by jurisdiction****Communication services**

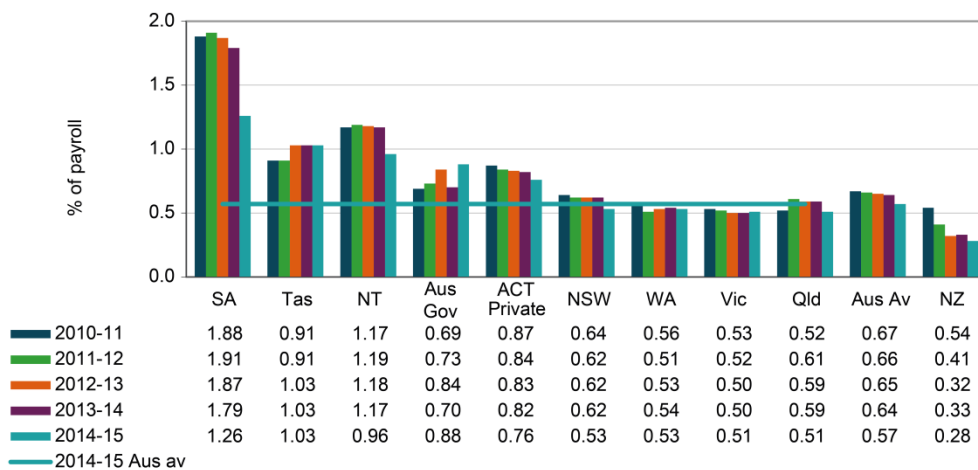
Indicator 23j shows that the Australian average premium rate for the Communication services industry was 0.68 per cent of payroll in 2014–15, an 8 per cent drop from the previous year. Queensland recorded the largest decrease (down 12 per cent) in the premium rate in 2014–15 compared to 2013–14, while Tasmania recorded the largest increase (up 43 per cent). New Zealand's premium rate was 0.58 per cent of payroll in 2014–15, decreasing by 17 per cent since 2013–14.

**Indicator 23j – Standardised premium rates for Communication services by jurisdiction****Finance and insurance**

Indicator 23k shows that in 2014–15, the Finance and insurance industry had an average premium rate of 0.27 per cent of payroll. The Northern Territory, Queensland, New South Wales, South Australia and the Australian Capital Territory all recorded decreases in their premium rates compared to the previous year. New Zealand reported a premium rate of 0.14 per cent of payroll for the industry, half the Australian average.

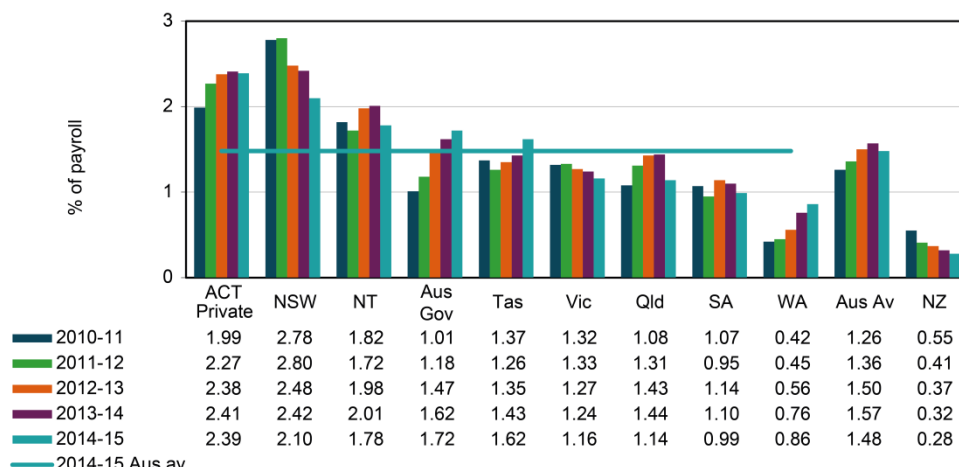
**Indicator 23k – Standardised premium rates for Finance and insurance by jurisdiction****Property and business services**

As shown in Indicator 23l, six out of the nine jurisdictions reported a reduction in their premium rates in 2014–15 when compared to 2013–14. South Australia recorded the highest premium rate (1.26 per cent of payroll), but also the largest reduction in the premium rate (down 30 per cent) compared to 2013–14. Victoria and Queensland shared the lowest premium rate of 0.51 per cent of payroll in 2014–15. New Zealand recorded a 15 per cent reduction in its premium rate to 0.28 per cent of payroll in 2014–15.

**Indicator 23l – Standardised premium rates for Property and business services by jurisdiction****Government administration and defence**

Indicator 23m shows that Western Australia (0.86 per cent of payroll) recorded the lowest premium rate among all jurisdictions in 2014–15 for the Government administration and defence industry, followed by South Australia (0.99 per cent of payroll). Queensland recorded the largest fall (down 21 per cent) in premium rates in 2014–15 compared to 2013–14. The New Zealand average premium rate was 0.28 per cent of payroll in 2014–15.

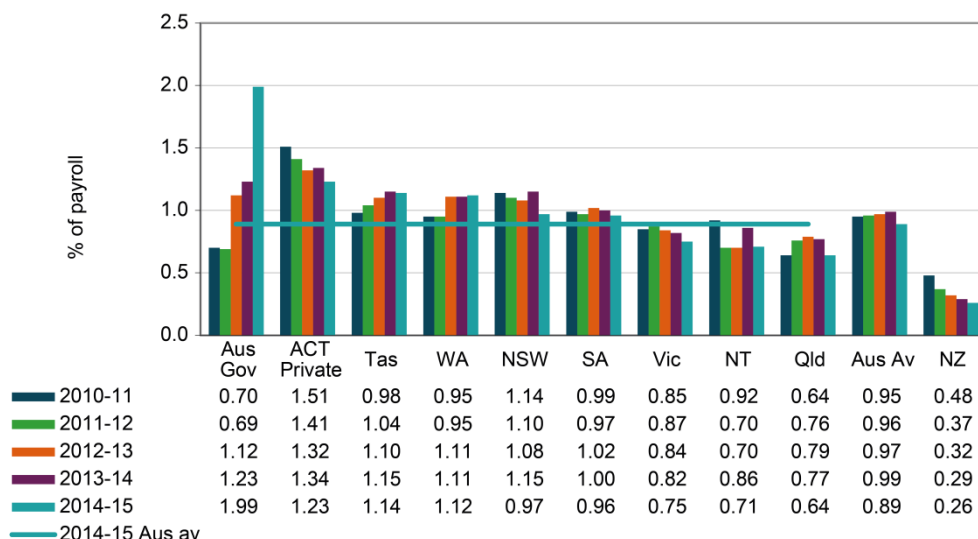
### Indicator 23m – Standardised premium rates for Government administration and defence by jurisdiction



## Education

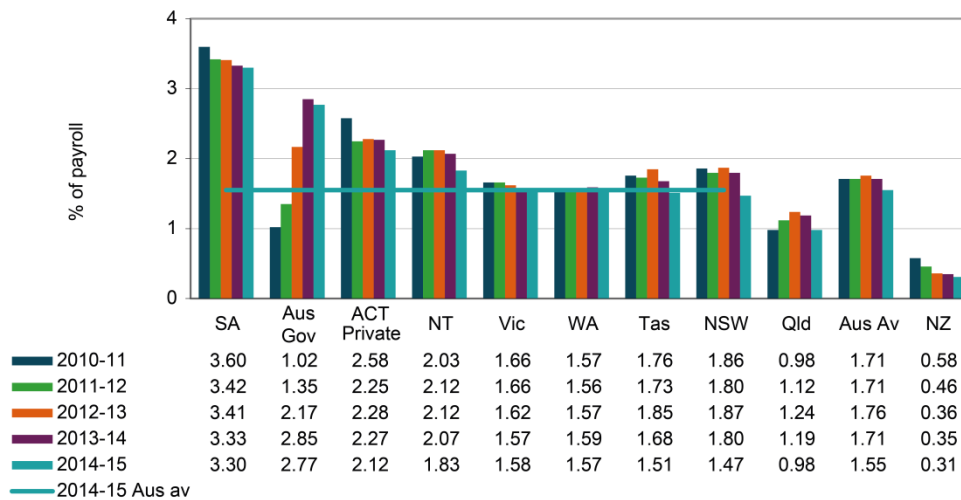
As shown in Indicator 23n, the Australian average premium rate for the Education industry fell by 10 per cent in 2014–15 compared to the previous year. Queensland and the Northern Territory shared the largest decrease (both down 17 per cent) in 2014–15. The premium rate for Queensland was the lowest (0.64 per cent of payroll) for the Education industry among Australian jurisdictions. New Zealand showed a 10 per cent reduction in 2014–15, from 0.29 per cent of payroll in 2013–14 to 0.26 per cent of payroll in 2014–15.

### Indicator 23n – Standardised premium rates for Education by jurisdiction

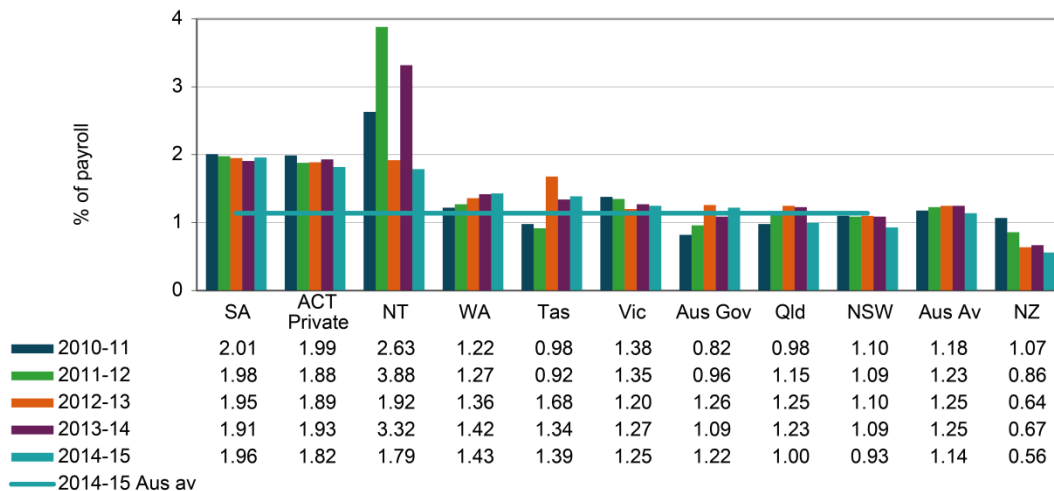


## Health and community services

Indicator 23o shows that the average Australian premium rate for the Health and community services industry has fallen by 9 per cent since 2010–11 to be 1.55 per cent of payroll in 2014–15. The largest reduction in premium rate was seen in New South Wales and Queensland (down 18 per cent, each) in 2014–15 compared to the previous year. Victoria was the only jurisdiction to show an increase in premium rate during the current year (up 1 per cent).

**Indicator 23o – Standardised premium rates for Health and community services by jurisdiction****Cultural and recreational services**

In 2014–15, the Northern Territory, Australian Capital Territory, Queensland, New South Wales and Victoria all recorded a reduction in their premium rates, compared to the previous year. The Australian average premium rate was 1.14 per cent of payroll during the current year, which was a 9 per cent reduction compared to 2013–14. New Zealand showed a decrease in premium rate from 0.67 per cent of payroll in 2013–14 to 0.56 per cent of payroll in 2014–15 (a fall of 16 per cent).

**Indicator 23p – Standardised premium rates for Cultural and recreational services by jurisdiction****Personal and other services**

Indicator 23q shows that there was a 4 per cent fall in the Australian average premium rate in the Personal and other services industry in 2014–15 compared to the previous year. The Australian Government and Victoria were the only jurisdictions that showed increases in premium rates over the same period (up 11 per cent and 3 per cent respectively). All other jurisdictions showed a decrease in their premium rates, with Tasmania and Queensland recording the largest fall (both down 20 per cent). New Zealand recorded 0.74 per cent of payroll in 2014–15.

## Indicator 23q – Standardised premium rates for Personal and other services by jurisdiction

