

# Occupation rating guide

Note:

D = Decline

IC = Individual Consideration

1 = Category 1 (Professional)

2 = Category 2 (White collar)

3 = Category 3 (Light blue collar)

4 = Category 4 (Heavy blue collar (Skilled))

5 = Category 5 (Heavy blue collar (Unskilled))

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Abalone Diver	IC	D	D	D	D	D
Abattoir Worker	5	5	D	5	D	D
Abrasive Manufacture – Other Unskilled	5	5	D	5	5	D
Abrasive Manufacture – Supervisor	4	4	4	4	4	4
Account Executive	2	2	IC	2	2	2
Accountant	1	1	1	1	1	1
Accountant – unqualified	2	2	2	2	2	2
Accounts Clerk	2	2	2	2	2	2
Acrobat	5	D	D	5	D	D
Actor	3	D	D	3	D	D
Actuary	1	1	1	1	1	1
Acupuncturist – Medically Qualified	1	1	1	1	1	1
Acupuncturist – Other	2	2	2	2	2	2
Advertising – Clerical Staff	2	2	2	2	2	2
Advertising – Executive	2	2	IC	2	2	2
Aerial Antenna Erector – Over 10 Metres	4	D	D	D	D	D
Aerial Antenna Erector – Under 10 Metres	4	4	4	4	4	4
Aerial Photographer	IC	IC	IC	IC	IC	IC
Aerialist	IC	D	D	IC	D	D
Aerobics Instructor	4	D	D	4	D	D
Agents – Advertising	2	2	2	2	2	2
Agents – Customs, Clerical Only	2	2	2	2	2	2
Agents – Customs, Other	3	3	3	3	3	3
Agents – Employment	2	2	2	2	2	2
Agents – Insurance, Min 3 Years	1	1	1	1	1	1
Agents – Machinery, Heavy	4	4	4	4	4	4
Agents – Machinery, Light	3	3	3	3	3	3

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Agents – Real Estate, Qualified	2	2	2	2	2	2
Agents – Repossession	5	5	5	5	D	D
Agents – Stock/Station	3	3	3	3	3	3
Agents – Tab	3	3	3	3	3	3
Agricultural Industry – Farm Contractor	5	D	D	5	D	D
Agricultural Industry – Farm Worker	5	D	D	5	D	D
Agricultural Industry – Farmer/Grazier	4	4	3	4	4	4
Agricultural Industry – Market Gardener	4	4	4	4	4	4
Agricultural Industry – Orchardist	5	5	5	5	5	5
Agricultural Industry – Stockman	5	D	D	5	5	5
Agronomist	3	3	3	3	3	3
Air Conditioning – Engineer	3	3	3	3	3	3
Air Conditioning – Installer	4	4	4	4	4	4
Air Conditioning – Technician	4	4	4	4	4	4
Air Traffic Controller	3	D	D	3	D	D
Aircraft Industry – Others	5	D	D	5	D	D
Aircraft Industry – Supervisor	4	4	4	4	4	4
Airline – Flight Attendants (Regular Comm. Flights)	4	D	IC	4	D	D
Airline – Pilots (Regular Comm. Flights)	5	D	IC	5	D	D
Airport – Cleaner	5	5	D	5	5	5
Airport – Maintenance Worker	5	5	5	5	5	5
Airport – Office Workers	2	2	2	2	2	2
Airport – Truck Drivers	5	5	5	5	5	5
Alcohol Manufacture – Chemist/Pharmacist	1	1	1	1	1	1
Alcohol Manufacture – Distiller/Supervisor	4	4	4	4	4	4
Alcohol Manufacture – Others	5	D	D	5	D	D
Ambulance Service – Admin	2	2	2	2	2	2
Ambulance Service – Officer/Driver	4	4	4	4	4	4
Amusement Parlour Centre – Employee	5	D	D	5	5	5
Amusement Parlour Centre – Proprietor	4	D	4	4	4	4
Anaesthetic Technician	3	3	3	3	3	3
Anaesthetist	1	1	1	1	1	1
Analyst/Programmer – Not Qualified	2	2	2	2	2	2
Analyst/Programmer – Qualified	1	1	1	1	1	1
Animal Trainer	5	D	D	5	D	D
Annealer	4	4	4	4	4	4
Antenna Erector – Over 10 Metres	4	D	D	D	D	D
Antenna Erector – Under 10 Metres	4	4	4	4	4	4
Antique Dealer – Deliveries	5	5	5	5	5	5
Antique Dealer – Restoration	4	4	4	4	4	4
Antique Dealer – Sales	3	3	3	3	3	3
Apiarist	3	3	3	3	3	3
Appliance Electrician	3	3	3	3	3	3
Apprentices	5	D	D	5	D	D
Aquarium Shop	4	4	4	4	4	4
Archaeologist	1	1	1	1	1	1

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Architects – Qualified Office Only	1	1	1	1	1	1
Architects – Regular Site Inspection	3	3	3	3	3	3
Architectural Draftsman	2	2	2	2	2	2
Armed Forces – Army, All Ranks, No Special Hazards	4	D	D	D	D	D
Armed Forces – Bomb Disposal	IC	D	D	D	D	D
Armed Forces – Diver	5	D	D	D	D	D
Armed Forces – Navy, Seagoing	4	D	D	D	D	D
Armed Forces – Navy, Shore Duties Only	4	D	D	D	D	D
Armed Forces – Office Duties Only	2	D	D	D	D	D
Armed Forces – RAAF, Office Duties	2	D	D	D	D	D
Armed Forces – RAAF, Regular Flying	IC	D	D	D	D	D
Armed Forces – SAS/Commando	5	D	D	D	D	D
Armed Forces – Submariner	5	D	D	D	D	D
Armed Forces – Volunteer Reserve	5	IC	IC	D	D	D
Armed Security Guard	5	D	D	5	D	D
Armoured Car Driver	5	D	D	5	D	D
Art Dealer, (Shop or Gallery)	2	2	2	2	2	2
Artists – Commercial Employee	2	2	2	2	2	2
Artists – Commercial Freelance	5	D	D	5	D	D
Artists – Other	5	D	D	5	D	D
Asbestos Industry – Others	IC	D	D	D	D	D
Asbestos Industry – Supervisor	5	D	D	5	D	D
Asphalt Layer	5	D	D	5	D	D
Assembly Line Worker	5	D	D	5	D	D
Astrologer	2	2	D	2	D	D
Astronomer	1	1	1	1	1	1
Atomic Energy Industry – Others	5	D	D	5	D	D
Atomic Energy Industry – Supervisor	4	4	4	4	4	4
Auctioneers	2	2	2	2	2	2
Audiometrist	2	2	2	2	2	2
Auditor (Qualified)	1	1	1	1	1	1
Authors	2	D	D	2	D	D
Auto Electrician	3	3	3	3	3	3
Aviation Industry – Commercial Pilot	5	D	IC	5	D	D
Aviation Industry – Crew of Regular Public Transport	4	D	IC	4	IC	IC
Aviation Industry – Flying Instructor	4	D	D	D	D	D
Aviation Industry – Mechanic	4	4	4	4	4	4
Aviation Industry – Non Flying, Air Traffic Controller	3	D	D	3	D	D
Aviation Industry – Non Flying, Clerical	3	3	3	3	3	3
Aviation Industry – Other Manual	5	D	D	5	D	D
Aviation Industry – Supervisor, No Manual	3	3	3	3	3	3
Awning Installer To 10 Metres	4	4	4	4	4	4
Backhoe Operator – Owner Operator	5	5	5	5	5	5
Bacteriologist	1	1	1	1	1	1
Baggage Handler	5	5	5	5	D	D
Bailiff	2	2	2	2	2	2

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Bakery – Baker	3	3	3	3	3	3
Bakery – Delivery	4	4	4	4	4	4
Bakery – Supervisor	3	3	3	3	3	3
Banana Grower	4	4	4	4	4	4
Banking – Building Society, Credit Union – Clerks and Tellers	2	2	2	2	2	2
Banking – Building Society, Credit Union, Manager	1	1	1	1	1	1
Banking – Guards, Armoured Car Driver	5	D	D	5	D	D
Bar Staff	3	D	D	3	D	D
Barber	3	3	3	3	3	3
Bargeman	4	D	D	4	D	D
Barman/Barmaid	4	D	D	4	D	D
Barrister	1	1	1	1	1	1
Battery Fitter	5	5	5	5	5	5
Battery Manufacture – Others	5	D	D	5	D	D
Battery Manufacture – Supervisor	4	4	4	4	4	4
Beach Patrol – Lifeguard Club	4	IC	D	4	D	D
Beach Patrol – Lifeguard Professional	4	D	D	4	D	D
Beautician – Not Working from Home	3	3	3	3	3	3
Beautician – Working from Home	3	3	D	3	3	D
Beekeeper	3	3	3	3	3	3
Bicycle Manufacturer – Others	5	5	5	5	5	5
Bicycle Manufacturer – Supervisor	3	3	3	3	3	3
Bicycle Storekeeper – Repairs	4	4	4	4	4	4
Bicycle Storekeeper – Sales	3	3	3	3	3	3
Bill Poster	3	D	D	3	D	D
Biochemist	1	1	1	1	1	1
Biologist (Not Marine)	1	1	1	1	1	1
Blacksmith	4	4	4	4	4	4
Blasters – Surface	4	D	D	D	D	D
Blasters – Underground	IC	D	D	D	D	D
Blind – Awning, Screen Installer to 10 mtrs	4	4	4	4	4	4
Blind – Awning, Screen Manufacturer	4	4	4	4	4	4
Blind – Awning, Screen, Supervising/Quoting, No Manual	3	3	3	3	3	3
Boarding House Owner	4	D	D	4	D	D
Boat Builder	3	3	3	3	3	3
Boating Equipment Supply – Chandler	3	3	3	3	3	3
Boating Equipment Supply – Others (other than Sales/Admin)	5	D	D	5	5	5
Bobcat Owner Operator	5	5	5	5	5	5
Boilermaker	4	4	4	4	4	4
Bomb Disposal	IC	D	D	D	D	D
Bookbinder	3	3	3	3	3	3
Bookkeeper	2	2	2	2	2	2
Bookmakers	5	D	D	5	D	D
Bootmaker	4	4	4	4	4	4
Botanist	1	1	1	1	1	1
Bouncer	5	D	D	5	D	D

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Boxer	5	D	D	D	D	D
Bread Vendor	4	4	4	4	4	4
Brewing Industry – Chemist	1	1	1	1	1	1
Brewing Industry – Supervisor	4	4	4	4	4	4
Brewing Industry – Worker	5	D	D	5	5	5
Brick Manufacturer – Others	5	D	D	5	5	5
Brick Manufacturer – Supervisor	5	5	5	5	5	5
Brick Paver	5	D	D	5	D	D
Bricklayer	5	5	5	5	5	5
Brickworks – Labourers	5	D	D	5	D	D
Brickworks – Supervisor, No Manual	3	3	3	3	3	3
Broker – Finance, minimum 3 years	1	1	1	1	1	1
Broker – Insurance, minimum 3 years	1	1	1	1	1	1
Broker – Stock	1	1	1	1	1	1
Builder – Licenced	3	3	3	3	3	3
Builder – Supervisor (No Manual)	3	3	3	3	3	3
Builders Labourer	5	D	D	5	D	D
Builders Supply Merchant – Yard	5	5	5	5	5	5
Builders Supply Merchant – Light	3	3	3	3	3	3
Builders Supply Merchant – Shop	3	3	3	3	3	3
Building Industry – Bobcat Owner, Operator	5	5	5	5	5	5
Building Industry – Bricklayer	5	5	5	5	5	5
Building Industry – Bridge Builders	5	D	D	5	D	D
Building Industry – Building Labourer	5	D	D	5	D	D
Building Industry – Carpenter	3	3	3	3	3	3
Building Industry – Cement Manufacture Others	5	D	D	5	D	D
Building Industry – Cement Manufacture Supervisor	4	4	4	4	4	4
Building Industry – Crane Operator	5	D	D	5	D	D
Building Industry – Electrician	3	3	3	3	3	3
Building Industry – Glazier	4	4	4	4	4	4
Building Industry – Joiner	3	3	3	3	3	3
Building Industry – Painter to 10 metres	4	4	4	4	4	4
Building Industry – Plasterer	4	4	4	4	4	4
Building Industry – Plumber	3	3	3	3	3	3
Building Industry – Roof Plumber	5	5	5	5	5	5
Building Industry – Roof Tiler	5	5	D	5	5	D
Building Industry – Tiler (Wall & Floor) Qualified	4	4	4	4	4	4
Building Supply – Sales	3	3	3	3	3	3
Building Supply – Yard Worker	5	5	5	5	5	5
Bulldozer, Owner Operator	5	5	5	5	5	5
Bus Driver – Local	4	4	4	4	4	4
Bus Driver – Long Distance	4	D	D	4	D	D
Business Consultants – Other than Qualified	2	2	2	2	2	2
Business Consultants – Qualified	1	1	1	1	1	1
Butcher – Retail	3	3	3	3	3	3
Butcher – Slaughtering	5	D	D	5	D	D

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Butler	3	3	3	3	3	3
Buyer Retail Store – Office Only	2	2	2	2	2	2
Buyer Retail Store – Others	3	3	3	3	3	3
Cabinetmaker	3	3	3	3	3	3
Cablemaker	4	4	4	4	4	4
Café – Coffee Lounge, Employees	5	5	D	5	5	D
Café – Coffee Lounge, Proprietor with Staff	3	3	3	3	3	3
Cake Decorator	3	3	3	3	3	3
Camera Person – Aerial	4	D	D	D	D	D
Camera Person – On Location (Australia Only)	4	4	4	4	4	4
Camera Person – Studio	3	3	3	3	3	3
Cane Farmer	4	4	4	4	4	4
Cane Harvester	5	D	IC	5	D	D
Car And Truck Salesperson – New	3	3	3	3	3	3
Car And Truck Salesperson – Used	4	4	4	4	4	4
Car Assembly – Car Detailer	4	4	4	4	4	4
Car Assembly – Supervisor	3	3	3	3	3	3
Car Assembly – Workers	5	D	D	5	D	D
Caravan Park – Operator/Employee	5	D	D	5	D	D
Caravan Park – Proprietor	5	D	D	5	D	D
Caravan Salesperson	3	3	3	3	3	3
Cardiologist	1	1	1	1	1	1
Caretakers	4	4	4	4	4	4
Carpenter	3	3	3	3	3	3
Carpet – Cleaner	5	5	5	5	5	5
Carpet – Layer	5	5	5	5	5	5
Cartage Contractor – Long Distance	5	D	D	5	D	D
Cartage Contractor – Short Distance	5	5	5	5	5	5
Cartographer	2	2	2	2	2	2
Cashier – Financial Institution	2	2	2	2	2	2
Cashier – Shop, Supermarket	3	3	3	3	3	3
Casino (Govt. Licensed) – Cashier	3	3	3	3	3	3
Casino (Govt. Licensed) – Croupier	3	D	D	3	3	3
Casino (Govt. Licensed) – Waiter, Barstaff	4	D	D	4	D	D
Caterer	4	4	4	4	4	4
Cattery Operator	5	5	5	5	5	5
Cellarman	5	D	D	5	D	D
Cement Manufacturing Industry – Others	5	D	D	5	5	5
Cement Manufacturing Industry – Supervisor	4	4	4	4	4	4
Cemetery – Crematorium Worker	5	D	D	5	D	D
Cemetery – Embalmer	4	4	4	4	4	4
Chandler – Boating Equipment Administration	2	2	2	2	2	2
Chandler – Boating Equipment, Sales Only	3	3	3	3	3	3
Chauffer	4	4	4	4	4	4
Chef – Not Qualified	5	5	5	5	5	5
Chef – Qualified	3	3	3	3	3	3

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Chemical Industry – Chemist/Pharmacist	1	1	1	1	1	1
Chemists Pharmacists (Retail)	1	1	1	1	1	1
Chief Executive Officer	1	1	1	1	1	1
Child Care Worker – Not Registered	5	D	D	5	D	D
Child Care Worker – Registered, Not Working At Home	3	3	3	3	3	3
Chimney Sweep	5	5	5	5	5	5
Chiropodist (Registered)	1	1	1	1	1	1
Chiropractor, – Member of Aust Chiropractic Assoc	1	1	1	1	1	1
Circus Workers – Acrobat	IC	D	D	D	D	D
Circus Workers – Aerialist	IC	D	D	D	D	D
Circus Workers – Animal Trainer	IC	D	D	D	D	D
Civil Engineer, – Uni Qualified, Administration Only	1	1	1	1	1	1
Claims – Loss Adjuster (Not Private Investigator)	2	2	2	2	2	2
Cleaner – Brick	5	D	D	5	D	D
Cleaner – Carpet	5	5	5	5	5	5
Cleaner – Factory, School, Store	5	D	D	5	5	5
Cleaner – Household, Office	5	5	5	5	5	5
Cleaner – Window above 10 Metres	IC	D	D	D	D	D
Cleaner – Window up to 10 Metres	5	5	5	5	5	5
Clergy	4	4	D	4	4	D
Clerks – Administration Only	2	2	2	2	2	2
Clothing Industry – Fashion Designer Employed	3	3	3	3	3	3
Clothing Industry – Fashion Designer Freelance	5	D	D	5	D	D
Clothing Industry – Model	3	D	D	3	D	D
Clothing Industry – Pattern Maker	4	4	4	4	4	4
Clothing Industry – Process Worker, Machinist	5	D	D	5	D	D
Clothing Industry – Sales Person	3	3	3	3	3	3
Clothing Industry – Tailor/dressmaker Not at Home	4	4	4	4	4	4
Club Worker – Bar Person	5	D	D	5	D	D
Club Worker – Bouncer, Security Staff	5	D	D	5	D	D
Club Worker – Entertainer	5	D	D	5	D	D
Club Worker – Fitness Centre Management	5	5	5	5	5	5
Club Worker – Manager, Administration Only	2	2	2	2	2	2
Club Worker – Manager, with Bar Work	5	5	5	5	5	5
Club Worker – Night/Disco	5	D	D	5	D	D
Club Worker – Others	5	D	D	5	D	D
Coach – Selected Sports, Non Professional Events	3	IC	IC	3	D	D
Coach Driver – Local	4	4	4	4	4	4
Coach Driver – Long distance	5	D	D	5	D	D
Coffee Shop – Coldstore Worker	5	D	D	5	D	D
Coffee Shop – Employees	5	5	D	5	5	D
Coffee Shop – Proprietor with Staff	3	3	3	3	3	3
Commercial Artist – Employee	2	2	2	2	2	2
Commercial Artist – Self Employed	5	D	D	5	D	D
Commercial Traveller	4	4	4	4	4	4
Commodity Broker – Minimum 3 years	1	1	1	1	1	1

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Company Secretary – Degree Qualified	1	1	1	1	1	1
Composer	2	D	D	2	D	D
Compositor	3	3	3	3	3	3
Computer Industry – Consultant, Programmer, Analyst (Not Qualified)	2	2	2	2	2	2
Computer Industry – Consultant, Programmer, Analyst (Qualified)	1	1	1	1	1	1
Computer Industry – Keyboard Operator	2	2	2	2	2	2
Computer Industry – Maintenance Engineer	3	3	3	3	3	3
Computer Industry – Sales	3	3	3	3	3	3
Computer Industry – Systems Operator	2	2	2	2	2	2
Computer Industry – Technician	3	3	3	3	3	3
Concrete Contractor – Labourer	5	D	D	5	D	D
Cook, Chef – Other than Qualified	5	5	5	5	5	5
Cook, Chef – Qualified	3	3	3	3	3	3
Coroner	1	1	1	1	1	1
Courier Driver – Bicycle	5	D	D	5	D	D
Courier Driver – Cars and Small Vans	4	4	4	4	4	4
Courier Driver – Motor Cycle	5	D	D	5	D	D
Courier Driver – Others	5	D	D	5	D	D
Courier Driver – Trucks Local/Metro	5	5	5	5	5	5
Crane Driver	5	D	D	5	D	D
Craneman	5	D	D	5	D	D
Croupier	5	D	D	5	D	D
Crusher	5	D	D	D	D	D
Curator Art Gallery, Library, Museum	2	2	2	2	2	2
Curator Groundsmen	4	4	4	4	4	4
Curtain Installer – To 10 metres	4	4	4	4	4	4
Customs – Agent (Clerical)	2	2	2	2	2	2
Customs – Officer	4	4	4	4	4	4
Dairy Industry – Delivery	4	4	4	4	4	4
Dairy Industry – Farm Proprietor	4	4	4	4	4	4
Dairy Industry – Farm Proprietor with Fulltime Employee	3	3	3	3	3	3
Dairy Industry – Process Workers, Employee	5	D	D	5	D	D
Dairy Industry – Supervisor	4	4	4	4	4	4
Dance Instructor – Established at Least Two Years	4	IC	IC	4	IC	IC
Dancer	4	D	D	4	D	D
Data Entry Operator	2	2	2	2	2	2
Debt Collector	5	D	D	5	D	D
Decorator – (Interior Only), Not Qualified	4	4	4	4	4	4
Decorator – (Interior Only), Qualified	3	3	3	3	3	3
Decorator – Design and Consulting Only	2	2	2	2	2	2
Decorator – Exterior, Heights over 10 metres	5	D	D	5	D	D
Decorator – Exterior, Heights up to 10 metres	4	4	4	4	4	4
Deep Sea Fisherman	IC	D	D	IC	D	D
Delicatessen – Manager/Proprietor with Staff	3	3	3	3	3	3
Delicatessen – Other Employees	5	5	5	5	5	5
Demolition – Others	5	D	D	D	D	D

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Demolition – Others (No Explosives)	5	D	D	5	D	D
Demolition – Supervisor	5	D	D	5	D	D
Dental – Nurse, Receptionist, Hygienist	2	2	2	2	2	2
Dental – Surgeon	1	1	1	1	1	1
Dental – Technician	2	2	2	2	2	2
Dentist	1	1	1	1	1	1
Department Store – Clerical Only	2	2	2	2	2	2
Department Store – Deliveries and Heavier Manual	5	5	5	5	5	5
Department Store – Management	2	2	2	2	2	2
Department Store – Sales No Lifting	3	3	3	3	3	3
Department Store – Storeperson	5	5	D	5	5	5
Dermatologist	1	1	1	1	1	1
Designer, Clothing – Employed	3	3	3	3	3	3
Designer, Clothing – Freelance	5	D	D	5	D	D
Detectives Private	3	D	D	3	D	D
Diamond Cutter & Polisher	3	3	3	3	3	3
Diemaker	4	4	4	4	4	4
Diesel Mechanic	4	4	4	4	4	4
Dietitian	2	2	2	2	2	2
Disc Jockey	3	D	D	3	D	D
Diver Professional	IC	D	D	D	D	D
Dockworker	5	D	D	5	D	D
Doctors (Medical)	1	1	1	1	1	1
Dog Breeder	5	5	IC	5	D	D
Dogman	5	D	D	D	D	D
Domestic Servants – Gardeners (Fulltime Only)	5	5	IC	5	5	5
Domestic Servants – Maids	5	5	IC	5	5	5
Draftsman	2	2	2	2	2	2
Drainage Contractor Domestic	4	D	D	4	D	D
Draper	3	3	3	3	3	3
Draughtsman	2	2	2	2	2	2
Dredger	5	D	D	5	D	D
Dressmaker – Tailor, Other	4	D	D	4	D	D
Dressmaker – Tailor, Qualified, Not Working at Home	4	4	4	4	4	4
Driller – Local Workers Only	5	5	IC	5	D	D
Driller – Others	5	5	D	5	D	D
Driller – Using Explosives	5	D	D	D	D	D
Driver – Ambulance	4	4	4	4	4	4
Driver – Armoured Car	5	D	D	5	D	D
Driver – Bulldozer, Owner Operator	5	5	5	5	5	5
Driver – Bus, Local	4	4	4	4	4	4
Driver – Bus, Long Distance	4	D	D	4	D	D
Driver – Cement Truck	5	5	5	5	5	5
Driver – Chauffeur	4	4	4	4	4	4
Driver – Courier Motorcycle or Bicycle	5	D	D	5	D	D
Driver – Courier, Cars, Small Vans	4	4	4	4	4	4

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Driver – Courier, Trucks – Local/Metro	5	5	5	5	5	5
Driver – Crane	5	D	D	5	D	D
Driver – Dairy Deliveryman, Milkman	4	4	4	4	4	4
Driver – Driving Instructor (Est. 2 years)	4	4	4	4	4	4
Driver – Earthmoving & Construction, Owner Operator	5	5	5	5	5	5
Driver – Explosives/Dangerous Good	5	D	D	5	D	D
Driver – Forklift (Not on Docks)	5	5	5	5	5	5
Driver – Garbage Collector	5	D	D	5	D	D
Driver – Hire Car Owner / Driver	4	4	4	4	4	4
Driver – Ice Cream Truck	5	5	5	5	5	5
Driver – Instructor – Est. minimum 2 years	4	4	4	4	4	4
Driver – Interstate Truck or Van	5	D	D	5	D	D
Driver – Removalist	5	D	D	5	D	D
Driver – Taxi (Owner Driver Only)	4	4	4	4	4	4
Driver – Tow Truck	5	D	D	5	D	D
Driver – Truck or Van Local	5	5	5	5	5	5
Driving Instructor – Established minimum 2 years	4	4	4	4	4	4
Drover	5	D	D	5	D	D
Dry Cleaning Industry – Manager/Owner/Supervisor	4	4	4	4	4	4
Dry Cleaning Industry – Other	5	5	5	5	5	5
Dyer	5	5	D	5	5	D
Earth Moving Contractor – Owner Operator	5	5	5	5	5	5
Economist	1	1	1	1	1	1
Editor – Film	3	3	IC	3	3	IC
Editor – Newspaper, Magazines	2	2	2	2	2	2
Education Inspector	2	2	2	2	2	2
Electric Gate, Garage Door Installer	4	4	4	4	4	4
Electrical Industry – Electrician Domestic	3	3	3	3	3	3
Electrical Industry – Electrician Industrial	4	4	4	4	4	4
Electrical Industry – Linesman over 10 metres	4	D	D	D	D	D
Electrical Industry – Linesman to 10 metres	4	4	4	4	4	4
Electrical Industry – Meter Reader	5	5	5	5	5	5
Electrician – Domestic	3	3	3	3	3	3
Electrician – Industrial (High Voltage)	5	D	D	5	D	D
Electronics Technician	3	3	3	3	3	3
Electroplater	4	4	4	4	4	4
Elevator Mechanic Installer	5	D	D	5	D	D
Embalmer	4	4	4	4	4	4
Employment Agent	2	2	2	2	2	2
Endocrinologist	1	1	1	1	1	1
Engineer – Manual	3	3	3	3	3	3
Engineer – Supervisor	2	2	2	2	2	2
Engineer – Tech Qualified (Admin. only)	2	2	2	2	2	2
Engineer – Uni Qualified (Admin. only)	1	1	1	1	1	1
Engraver	3	3	3	3	3	3
ENT Surgeon	1	1	1	1	1	1

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Entertainer – Actor	3	D	D	3	D	D
Entertainer – Choreographer/Dancer	4	D	D	4	D	D
Entertainment Agent	3	IC	IC	3	IC	IC
Explosives Industry – Face Worker	IC	D	D	D	D	D
Explosives Industry – Workers, above Ground	5	D	D	D	D	D
Explosives Industry – Workers, below Ground	IC	D	D	D	D	D
Exporter/Importer, Clerical Only	2	2	2	2	2	2
Exterminators And Fumigators	5	5	5	5	5	5
Factory Worker	5	D	D	5	D	D
Faith Healer	3	D	D	3	D	D
Family Physician	1	1	1	1	1	1
Farm Worker And Stockman	5	D	D	5	D	D
Farmer – Banana	4	4	4	4	4	4
Farmer – Cane	4	4	4	4	4	4
Farmer – Grazier Smallholding	4	4	4	4	4	4
Farmer – Labourer	5	D	D	5	D	D
Farmer – Market Gardener	5	5	5	5	5	5
Farmer – Orchardist	5	5	5	5	5	5
Farmer – Poultry	5	5	5	5	5	5
Farrier	4	4	4	4	4	4
Fashion Designer – Clothing, Employed	3	3	3	3	3	3
Fast Food Takeaway – Employees	4	4	D	4	D	D
Fast Food Takeaway – Proprietor with Staff	3	3	3	3	3	3
Fencing Contractor – Domestic	5	5	5	5	5	5
Fertiliser Manufacturer – Others	5	D	D	5	D	D
Fertiliser Manufacturer – Supervisor	5	5	5	5	5	5
Fibreglass – Moulder	4	4	4	4	4	4
Fibreglass – Others	5	D	D	5	D	D
Fibreglass – Supervisor	4	4	4	4	4	4
Film Industry – Actor/Actress	3	D	D	3	D	D
Film Industry – Administrative Staff	2	2	2	2	2	2
Film Industry – Announcers	3	IC	IC	3	D	D
Film Industry – Directors, Producers	3	IC	IC	3	IC	IC
Film Industry – Distributors	2	2	2	2	2	2
Film Industry – Editors	3	3	IC	3	3	IC
Film Industry – Makeup Artist	3	3	3	3	3	3
Film Industry – Projectionists	3	3	3	3	3	3
Film Industry – Script Writer	3	3	IC	3	3	3
Film Industry – Stage Manager (No Manual)	3	3	3	3	3	3
Film Industry – Stuntmen	5	D	D	D	D	D
Film Industry – Technicians, Sound Recorders, Engineers	3	3	3	3	3	3
Film Industry – Wardrobe	3	3	3	3	3	3
Financial Adviser – Analyst, Consultant (Other than Qualified)	2	2	2	2	2	2
Financial Adviser – Analyst, Consultant (Tertiary Qualified)	1	1	1	1	1	1
Firechief	4	D	D	4	D	D
Firefighters	5	D	D	5	D	D

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Fireman	5	D	D	5	D	D
Fireman – Forestry	5	D	D	5	D	D
Fishermen – Deepsea/Other	IC	D	D	IC	D	D
Fishermen – Harbour/Estuary	5	D	D	5	D	D
Fitness Centre – Instructor	4	D	D	4	D	D
Fitness Centre – Owner, Operator	4	4	4	4	4	4
Fitter And Turner	4	4	4	4	4	4
Flight Attendant	4	D	IC	4	D	D
Floor Coverer – Layer	5	5	5	5	5	5
Floor Sander/Surfacar	5	D	D	5	D	D
Floor Tiler – Other than Qualified	5	D	D	5	D	D
Floor Tiler – Qualified	4	4	4	4	4	4
Florist – Deliveries	4	4	4	4	4	4
Florist – Sales Only	3	3	3	3	3	3
Food Technologist	2	2	2	2	2	2
Forest – Ranger	5	D	D	5	D	D
Forest – Warden	5	D	D	5	D	D
Forest – Workers	5	D	D	5	D	D
Forestry Fireman	5	D	D	5	D	D
Fork Lift Driver	5	5	5	5	5	5
Foundry Worker	5	D	D	5	D	D
French Polisher	3	3	3	3	3	3
Fruit Grower – Orchardist	5	5	5	5	5	5
Fruit Packer – Picker	5	D	D	5	D	D
Fumigator	5	5	5	5	5	5
Funeral Parlour – Director	2	2	2	2	2	2
Funeral Parlour – Driver, Pallbearer	4	4	4	4	4	4
Funeral Parlour – Embalmer	4	4	4	4	4	4
Funeral Parlour – Other	5	D	D	5	D	D
Furniture – Removalist	5	D	D	5	D	D
Furniture – Restorer	4	4	4	4	4	4
Furniture – Retailer, Deliveries	5	5	5	5	5	5
Furniture – Retailer, Sales Only	3	3	3	3	3	3
Furrier	3	3	3	3	3	3
Garage Door Installer	4	4	4	4	4	4
Garage – Service Station, Cashier, Consol Operator	3	3	3	3	3	3
Garage – Service Station, Driveway Petrol Attendant	4	4	4	4	4	4
Garage – Service Station, Mechanic Qualified	4	4	4	4	4	4
Garage – Service Station, Proprietor, Manager	3	3	3	3	3	3
Garbage Collector	5	D	D	5	D	D
Gardener Domestic Landscape	5	5	5	5	5	5
Gas Fitter	4	4	4	4	4	4
Gas Meter Reader	5	5	5	5	5	5
Gastroenterologist	1	1	1	1	1	1
Gasworker	5	5	D	5	5	D
Gem Cutter, Setter	3	3	3	3	3	3

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
General Physician	1	1	1	1	1	1
General Surgeon	1	1	1	1	1	1
Geologist – Full Time Exploration/On Site(No Explosives or U/Ground)	3	3	3	3	3	3
Geologist – Occasional Field	3	3	3	3	3	3
Geologist – Office Only	1	1	1	1	1	1
Glass Blower	5	D	D	5	D	D
Glass Industry – Glass Blower/Furnaceman	5	D	D	5	D	D
Glass Industry – Glazier	4	4	4	4	4	4
Glass Industry – Others	5	D	D	5	D	D
Glass Industry – Supervisory	3	3	3	3	3	3
Glazier	4	4	4	4	4	4
Glue Manufacturer – Other	5	D	D	5	D	D
Glue Manufacturer – Supervisor	4	4	4	4	4	4
Goldsmith, Silversmith	4	4	4	4	4	4
Golf Professional – Shop/Tuition Only	3	3	IC	3	3	3
Golf Professional – Touring	3	D	D	3	D	D
Government Employee	IC	IC	IC	IC	IC	IC
Graphic Artist, Designer	2	2	2	2	2	2
Grazier – Larger Properties, Full Time Employees	3	3	3	3	3	3
Grazier – Smallholding	4	4	4	4	4	4
Greengrocer	4	4	4	4	4	4
Greenkeeper – Groundsman	5	5	5	5	5	5
Greyhound Trainer	5	D	D	5	D	D
Grocer	4	4	4	4	4	4
Guard – Armed	5	D	D	5	D	D
Guard – Unarmed (No Unusual Hazards)	5	5	5	5	5	5
Guest House Proprietor	4	D	D	4	D	D
Gunsmith	5	5	5	5	5	5
Gymnasium – Instructor, Full Time	4	D	D	4	D	D
Gymnasium – Owner, Operator	4	4	4	4	4	4
Gynaecologist	1	1	1	1	1	1
Gynaecologist and Obstetrician	1	1	1	1	1	1
Gyprock Fixer	4	4	4	4	4	4
Haberdasher	3	3	3	3	3	3
Hairdresser Barber	3	3	3	3	3	3
Hall Porter	5	D	D	5	D	D
Handyman	5	5	IC	5	IC	IC
Harbour Pilot	5	5	5	5	5	5
Harbourmaster	5	5	5	5	5	5
Harvester	5	D	D	5	D	D
Head Waiter	4	4	4	4	4	4
Headmaster/ Principal/ Headteacher	1	1	1	1	1	1
Health Inspector	2	2	2	2	2	2
Herbalist – Other Than Qualified	5	5	5	5	5	5
Herbalist – Qualified	2	2	2	2	2	2
Hoist Driver	5	D	D	5	D	D

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Homeopath Qualified	2	2	2	2	2	2
Horse Racing Industry – Breakers	5	D	D	5	D	D
Horse Racing Industry – Breeder	4	4	4	4	4	4
Horse Racing Industry – Jockey Flat Racing	3	D	D	3	D	D
Horse Racing Industry – Jockey Jumps	IC	D	D	D	D	D
Horse Racing Industry – Riding Instructor	4	4	4	4	4	4
Horse Racing Industry – Strapper	5	D	D	5	D	D
Horse Racing Industry – Trainer	5	5	5	5	5	5
Horse Racing Industry – Trotting Driver	5	D	D	5	D	D
Horticulturist	4	4	4	4	4	4
Hospital – Doctor	1	1	1	1	1	1
Hospital – Domestic Aid	5	5	5	5	5	5
Hospital – Nurse Aide, Enrolled	4	4	4	4	4	4
Hospital – Nurse – General	3	3	3	3	3	3
Hospital – Nurse – Psychiatric	4	4	4	4	4	4
Hospital – Nurses Aide	4	4	4	4	4	4
Hospital – Orderly/Wardsman	5	5	5	5	5	5
Hospital – Porter	5	5	5	5	5	5
Hospitality Industry – Bar Staff	5	D	D	5	D	D
Hospitality Industry – Bouncer	5	D	D	5	D	D
Hospitality Industry – Chef (Qualified)	3	3	3	3	3	3
Hospitality Industry – Cook	5	5	5	5	5	5
Hospitality Industry – Hall Porter	5	D	D	5	D	D
Hospitality Industry – Head Waiter	4	4	4	4	4	4
Hospitality Industry – Hotel Administration	2	2	2	2	2	2
Hospitality Industry – Hotel Bar Work	5	D	D	5	D	D
Hospitality Industry – Housekeeper/Chambermaid	5	5	5	5	5	5
Hospitality Industry – Waiter	5	5	D	5	D	D
Hotel Industry – Barstaff	5	D	D	5	D	D
Hotel Industry – Bottleshop Sales, Driveway Attendant	4	4	4	4	4	4
Hotel Industry – Bouncer	5	D	D	5	D	D
Hotel Industry – Chef (Qualified)	3	3	3	3	3	3
Hotel Industry – Cook	5	5	5	5	5	5
Hotel Industry – Driveway Attendant	4	4	4	4	4	4
Hotel Industry – Housekeeper, Chambermaid	5	5	5	5	5	5
Hotel Industry – Manager, Owner, Admin. Only	2	2	2	2	2	2
Hotel Industry – Other	5	D	D	5	D	D
Hotel Industry – Receptionist, Clerical, Administration Only	2	2	2	2	2	2
Hotel Industry – Waiter, Waitress	5	5	D	5	D	D
House Painter to 10 metres	4	4	4	4	4	4
Housekeeper Full Time	5	5	5	5	5	5
Housewife	3	IC	D	3	D	D
Human Resources Consultant	2	2	2	2	2	2
Hypnotherapist Qualified	2	2	2	2	2	2
Importer/Exporter Clerical Only	2	2	2	2	2	2
Incineration Operator	5	D	D	5	D	D

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Indoor Cricket Proprietor	3	3	3	3	3	3
Insecticide Manufacturer – Other	5	D	D	5	D	D
Insecticide Manufacturer – Supervisor	4	4	4	4	4	4
Inspector Education	2	2	2	2	2	2
Instrument Manufacturer	4	4	4	4	4	4
Insulation Installer	5	5	5	5	5	5
Insurance – Agent, Broker, Consultant, Minimum 3 years	1	1	1	1	1	1
Insurance – Assessor/Loss Adjustor	3	3	3	3	3	3
Insurance – Inspector	3	3	3	3	3	3
Insurance – Investigator	5	D	D	5	D	D
Insurance – Office/Admin Only	2	2	2	2	2	2
Insurance – Underwriter	2	2	2	2	2	2
Interior Decorator – Design & Consulting Only	2	2	2	2	2	2
Interior Decorator – Not Qualified	4	4	4	4	4	4
Interior Decorator – Qualified	3	3	3	3	3	3
Interpreter Full Time	2	2	2	2	2	2
Investigator Insurance Other	5	D	D	5	D	D
Investment Advisor Qualified, Min 3 years	1	1	1	1	1	1
Iridologist Qualified	2	2	2	2	2	2
Ironing Contractor	5	D	D	5	D	D
Jack Hammer Operator	5	D	D	5	D	D
Janitor	5	5	5	5	5	5
Jeweller Retail	2	2	2	2	2	2
Jewellery Industry – Cutter, Polisher, Setter, Engraver	3	3	3	3	3	3
Jewellery Industry – Retail Store/Dealer	2	2	2	2	2	2
Jockey – Flat Racing	3	D	D	3	D	D
Jockey – Jumps	IC	D	D	D	D	D
Joiner	3	3	3	3	3	3
Journalist – Reporter (Freelance)	5	IC	IC	5	D	D
Journalist – Reporter (Salaried), No On Air, No Overseas Assignments	2	2	2	2	2	2
Journalist – Reporter (Salaried), On Air	2	IC	IC	2	D	D
Journalist – Reporter (Salaried), Overseas Assignments	3	IC	IC	3	IC	D
Judge	1	1	1	1	1	1
Juice Vendor	4	4	4	4	4	4
Kennel Operator	5	5	5	5	5	5
Keyboard Operator	2	2	2	2	2	2
Kindergarten Teacher	3	3	3	3	3	3
Knitter (in Mill)	5	D	D	5	D	D
Laboratory Technician	3	3	3	3	3	3
Labourer	5	D	D	5	D	D
Land Broker – Qualified	2	2	2	2	2	2
Land Broker – Unqualified	3	3	3	3	3	3
Landscape Gardener	5	5	5	5	5	5
Lapidary	4	4	4	4	4	4
Lathe Operator Qualified	4	4	4	4	4	4
Laundromat Owner	4	4	4	4	4	4

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Laundry Worker	5	5	D	5	5	D
Lawn Mower – Retailer, Sales Only	3	3	3	3	3	3
Lawn Mower – Retailer, Service, Repairs	5	5	5	5	5	5
Lawn Mowing Contractor	5	D	D	5	D	D
Lawyer	1	1	1	1	1	1
Lead Industry	5	D	D	5	D	D
Lecturer Degree Qualified	1	1	1	1	1	1
Librarian	2	2	2	2	2	2
Lifesaver	3	D	D	3	D	D
Lift Installer/Mechanic	5	D	D	5	D	D
Linesman – Over 10 metres	4	D	D	D	D	D
Linesman – To 10 metres	4	4	4	4	4	4
Linoleum Layer	5	5	5	5	5	5
Lithographer, Linotype	4	4	4	4	4	4
Livestock Buyer, Dealer, Auctioneer	2	2	2	2	2	2
Locksmith	4	4	4	4	4	4
Logging Contractor, Log Hauler	5	D	D	5	D	D
Loss Adjuster/Insurance Assessor	3	3	3	3	3	3
Machinery Equipment Hire And Service – Repair and Maintenance	5	5	5	5	5	5
Machinery Equipment Hire And Service – Sales Only	3	3	3	3	3	3
Machinist – Clothing	5	D	D	5	D	D
Machinist – Metal, Wood	5	5	5	5	5	5
Machinist – Sailmaking	4	4	4	4	4	4
Machinist – Supervisor (No Manual)	3	3	3	3	3	3
Magistrate	1	1	1	1	1	1
Maid Full Time	5	5	5	5	5	5
Mail Delivery	4	D	D	4	D	D
Management Consultant – Other	2	2	2	2	2	2
Management Consultant – Qualified	1	1	1	1	1	1
Manager Administration – With Degree	1	1	1	1	1	1
Manager Administration – Without Degree	2	2	2	2	2	2
Manicurist – Not Working at Home	4	4	4	4	4	4
Manufacturer – Office Duties Only	2	2	2	2	2	2
Manufacturer – Other	5	IC	IC	5	5	5
Map Maker, Cartographer	2	2	2	2	2	2
Marina Owner	4	4	4	4	4	4
Marine Biologist	4	IC	IC	4	IC	IC
Marine Industry – Dockworkers	5	D	D	5	D	D
Marine Industry – Harbour Pilots	5	5	5	5	5	5
Marine Industry – Officers,Crew – Bulk, Container Ships	5	D	D	5	D	D
Marine Industry – Salvage Vessel Officers and Crew	5	D	D	5	D	D
Marine Industry – Shipyard Workers	5	D	D	5	D	D
Marine Industry – Shore Personnel, Administration	2	2	2	2	2	2
Marine Industry – Surveyor, Engineer	3	IC	IC	3	IC	IC
Market Gardener	5	5	5	5	5	5
Marketing Sales Manager	2	2	2	2	2	2

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Mason	5	5	5	5	5	5
Masseur/Masseuse	3	D	D	3	D	D
Maxilla Facial Surgeon	1	1	1	1	1	1
Meat Industry – Butcher – Retail	3	3	3	3	3	3
Meat Industry – Cold Store Worker/Processor	5	D	D	5	D	D
Meat Industry – Inspector	3	3	3	3	3	3
Meat Industry – Packer	5	D	D	5	D	D
Meat Industry – Slaughterer	5	D	D	5	D	D
Mechanic	4	4	4	4	4	4
Medical – Acupuncturist – Qualified	1	1	1	1	1	1
Medical – Anaesthetist	1	1	1	1	1	1
Medical – Chemist/Pharmacist	1	1	1	1	1	1
Medical – Chiropodist – Registered	1	1	1	1	1	1
Medical – Chiropractor – Registered	1	1	1	1	1	1
Medical – Dental Surgeon	1	1	1	1	1	1
Medical – Dental Technician	2	2	2	2	2	2
Medical – Dietitian	2	2	2	2	2	2
Medical – Director of Nursing/Matron	2	2	2	2	2	2
Medical – Doctor	1	1	1	1	1	1
Medical – Homeopath, Qualified	2	2	2	2	2	2
Medical – Hospital Porters	5	5	5	5	5	5
Medical – Iridologist – Qualified	2	2	2	2	2	2
Medical – Lab Technician	3	3	3	3	3	3
Medical – Naturopath – Registered	2	2	2	2	2	2
Medical – Nurse, General, Midwife	3	3	3	3	3	3
Medical – Nurse, Psychiatric	4	4	4	4	4	4
Medical – Nurses Aid – Enrolled	4	4	4	4	4	4
Medical – Ophthalmologist	1	1	1	1	1	1
Medical – Optical Technicians	2	2	2	2	2	2
Medical – Optometrist	1	1	1	1	1	1
Medical – Orthodontist	1	1	1	1	1	1
Medical – Osteopaths	2	2	2	2	2	2
Medical – Paediatrician	1	1	1	1	1	1
Medical – Pathologist	1	1	1	1	1	1
Medical – Physiotherapist	1	1	1	1	1	1
Medical – Podiatrist – Registered	1	1	1	1	1	1
Medical – Practitioner	1	1	1	1	1	1
Medical – Radiographer/Radiotherapist	2	2	2	2	2	2
Medical – Radiologist	1	1	1	1	1	1
Medical – Reflexologist	2	D	D	2	D	D
Medical – Surgeons	1	1	1	1	1	1
Medical – Wardsman, Orderly	5	5	5	5	5	5
Merchant Banker – Degree Qualified	1	1	1	1	1	1
Merchant Seaman	5	D	D	5	D	D
Metal Industry – Annealer	4	4	4	4	4	4
Metal Industry – Electroplater/Enameller	4	4	4	4	4	4

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Metal Industry – Fitter and Turner, Qualified	4	4	4	4	4	4
Metal Industry – Ironmonger	5	D	D	5	D	D
Metal Industry – Office duties Only	2	2	2	2	2	2
Metal Industry – Other	5	D	D	5	D	D
Metal Industry – Scrap Dealer	5	D	D	5	D	D
Metal Industry – Sheet Metal Worker	4	4	4	4	4	4
Metal Industry – Supervisor, No Manual	3	3	3	3	3	3
Metallurgist – Office Duties Only	2	2	2	2	2	2
Meteorologist	1	1	1	1	1	1
Meter Reader – Electricity	5	5	5	5	5	5
Meter Reader – Gas	5	5	5	5	5	5
Midwife Registered	3	3	3	3	3	3
Military – Diver	IC	D	D	D	D	D
Military – Pilot	IC	D	D	D	D	D
Milk Bar – Employee	5	D	D	5	D	D
Milk Bar – Proprietor, with Staff	3	3	3	3	3	3
Milker	5	D	D	5	D	D
Milkman, Milk Delivery	4	4	4	4	4	4
Mining – Administration and Clerical Only	2	2	2	2	2	2
Mining – Asbestos	5	D	D	D	D	D
Mining – Surface Worker, No Explosives	5	D	D	5	D	D
Mining – Surface Worker, Using Explosives	5	D	D	D	D	D
Mining – Underground Worker, Faceworker	5	D	D	D	D	D
Mining – Underground Worker, Mechanic, Electrician	4	D	D	D	D	D
Mining – Underground, Explosives Handler	IC	D	D	D	D	D
Minister Of Religion	3	3	D	3	3	D
Model	3	D	D	3	D	D
Motor Vehicle – Assembly, Production Line	5	D	D	5	D	D
Motor Vehicle – Dealer, Sales, New Vehicles	3	3	3	3	3	3
Motor Vehicle – Dealer, Sales, Used Vehicle	4	4	4	4	4	4
Motor Vehicle – Detailer	4	4	4	4	4	4
Motor Vehicle – Mechanic	4	4	4	4	4	4
Motor Vehicle – Panel Beater, Spray Painter	4	4	4	4	4	4
Motor Vehicle – Parts Retailer	4	4	4	4	4	4
Motor Vehicle – Wrecker	5	D	D	5	D	D
Music Teacher – Full Time in School, Uni, College	2	2	2	2	2	2
Music Teacher – Working at Home	5	D	D	5	D	D
Musician – Orchestral	3	IC	IC	3	IC	IC
Musician – Other	5	D	D	5	D	D
Naturopath – Other	3	5	3	3	3	3
Naturopath – Registered	2	2	2	2	2	2
Navy Personnel – Diver	5	D	D	D	D	D
Navy Personnel – No Special Hazards, Shore Duties	4	D	D	D	D	D
Navy Personnel – Office Duties Only	2	D	D	D	D	D
Navy Personnel – Seagoing	4	D	D	D	D	D
Navy Personnel – Submariner	5	D	D	D	D	D

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Navy Personnel – Volunteer Reserve	5	IC	IC	D	D	D
Neurologist	1	1	1	1	1	1
Neurosurgeon	1	1	1	1	1	1
Newsagent – Deliveries	4	4	4	4	4	4
Newsagent – Shop Sales Only	3	3	3	3	3	3
Newsreader	3	IC	IC	3	D	D
Nuclear Medicine Specialist	1	1	1	1	1	1
Nurse – Dental	2	2	2	2	2	2
Nurse – Director of Nursing/Matron	2	2	2	2	2	2
Nurse – General	3	3	3	3	3	3
Nurse – Psychiatric	4	4	4	4	4	4
Nurse – Registered	3	3	3	3	3	3
Nursery Person – Other than Qualified	5	5	5	5	5	5
Nursery Person – Qualified	4	4	4	4	4	4
Nurses Aide Enrolled	4	4	4	4	4	4
Obstetrician	1	1	1	1	1	1
Occupational Therapist – Other	3	3	3	3	3	3
Occupational Therapist – Qualified	3	3	3	3	3	3
Office Worker	2	2	2	2	2	2
Oil And Gas – Distributors – No delivery	3	5	3	3	3	3
Oil And Gas – Onshore Worker, Admin. Only	2	2	2	2	2	2
Oil And Gas – Others	5	D	D	5	D	D
Oil And Gas – Pipeline, Offshore Worker	5	D	D	D	D	D
Oil And Gas – Refinery Worker	5	D	D	5	D	D
Oil And Gas – Tanker Driver Local	5	5	5	5	5	5
Oil And Gas – Truck Driver Long Distance	5	D	D	5	D	D
Oncologist	1	1	1	1	1	1
Ophthalmic Surgeon	1	1	1	1	1	1
Ophthalmologist	1	1	1	1	1	1
Optical Technician	2	2	2	2	2	2
Optician	1	1	1	1	1	1
Optometrist	1	1	1	1	1	1
Orchardist	5	5	5	5	5	5
Orthodontist	1	1	1	1	1	1
Orthopaedic Surgeon	1	1	1	1	1	1
Osteopath	2	2	2	2	2	2
Packer	5	D	D	5	D	D
Paediatric Surgeon	1	1	1	1	1	1
Paediatrician	1	1	1	1	1	1
Painter – Heights over 10 metres	5	D	D	5	D	D
Painter – Heights to 10 metres	4	4	4	4	4	4
Painter – Spray	4	4	4	4	4	4
Panel Beater	4	4	4	4	4	4
Park Keeper	5	D	D	5	D	D
Park Ranger	5	D	D	5	D	D
Parking Station Attendant	5	5	D	5	5	D

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Pastry Cook Qualified	3	3	3	3	3	3
Pathologist	1	1	1	1	1	1
Paver	5	D	D	5	D	D
Pawnbroker	5	D	D	5	D	D
Payroll Guard – Armed	5	D	D	5	D	D
Payroll Guard – Unarmed	5	5	5	5	5	5
Personnel Consultant – Other	2	2	2	2	2	2
Personnel Consultant – Professional Qualifications	1	1	1	1	1	1
Pest Controller	5	5	5	5	5	5
Petrol Tanker Driver – Local	5	5	5	5	5	5
Petrol Tanker Driver – Long Distance	5	D	D	D	D	D
Pharmacist	1	1	1	1	1	1
Photoengraver	3	3	3	3	3	3
Photographer – Aerial	IC	D	D	D	D	D
Photographer – Employed on Location Australia Only	4	4	4	4	4	4
Photographer – Freelance	5	D	D	5	D	D
Photographer – Studio, Weddings	2	2	2	2	2	2
Physician	1	1	1	1	1	1
Physicist	1	1	1	1	1	1
Physiotherapist	1	1	1	1	1	1
Piano Tuner	3	3	3	3	3	3
Picture Framer	4	4	4	4	4	4
Pilot – Harbour	5	5	5	5	5	5
Pipeline Worker	5	D	D	IC	D	D
Plasterer	4	4	4	4	4	4
Plougher	5	D	D	5	D	D
Plumber/Gas Fitter	3	3	3	3	3	3
Plumber/Gas Fitter – Roof	5	5	5	5	5	5
Podiatrist Registered	1	1	1	1	1	1
Police	5	D	D	5	D	D
Police Diver	5	D	D	D	D	D
Porter	5	D	D	5	D	D
Post Office Agent	3	3	3	3	3	3
Post Sorter	5	D	D	5	D	D
Postman	4	D	D	4	D	D
Pottery and Ceramics – Potter (Not Working at Home)	4	4	4	4	4	4
Poultry Farmer, Poulterer	5	5	5	5	5	5
Power Station Skilled – and other Workers	4	4	4	4	4	4
Power Station Skilled – Power Station Supervisor	3	3	3	3	3	3
Principal, School	1	1	1	1	1	1
Printer	4	4	4	4	4	4
Printing and Publishing – Administration/Clerical	2	2	2	2	2	2
Printing and Publishing – Bookbinder, Compositor	3	3	3	3	3	3
Printing and Publishing – Computer Operator	2	2	2	2	2	2
Printing and Publishing – Editor, Proofreader, Publisher	2	2	2	2	2	2
Printing and Publishing – Lithographer, Linotype	4	4	4	4	4	4

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Printing and Publishing – Others	5	D	D	5	D	D
Printing and Publishing – Printer	4	4	4	4	4	4
Prison Officer	5	D	D	5	D	D
Private Detective – Enquiry Agent	5	D	D	5	D	D
Process/Production Workers	5	D	D	5	D	D
Produce Merchant	4	4	4	4	4	4
Professional Sportsperson	4	D	D	IC	D	D
Professor	1	1	1	1	1	1
Programmer – Systems Analyst – other	2	2	2	2	2	2
Programmer – Systems Analyst – with Degree	1	1	1	1	1	1
Projectionist	3	3	3	3	3	3
Proof – Reader	2	2	2	2	2	2
Property – Consultant	2	2	2	2	2	2
Property – Developer	3	D	IC	3	D	D
Property – Investor	2	D	D	2	D	D
Psychiatrist	1	1	1	1	1	1
Psychologist	1	1	1	1	1	1
Public Relations Officer	2	2	2	2	2	2
Public Servant	IC	IC	IC	IC	IC	IC
Publisher	2	2	2	2	2	2
Purchasing Officer	2	2	3	2	2	2
Quantity Surveyor	1	1	1	1	1	1
Quarry Worker – Blasting	5	D	D	D	D	D
Quarry Worker – No Blasting	5	D	D	5	D	D
Radio And Television – Actor/Actress	3	D	D	3	D	D
Radio And Television – Administration, Office Only	2	2	2	2	2	2
Radio And Television – Announcer	3	IC	IC	3	D	D
Radio And Television – Choreographer/Dancer	4	D	D	4	D	D
Radio And Television – Director, Editor, Producer	2	2	2	2	2	2
Radio And Television – Distributor	2	2	2	2	2	2
Radio And Television – Engineer, Projectionist	3	3	3	3	3	3
Radio And Television – Entertainment Agent	3	IC	IC	3	IC	IC
Radio And Television – Journalist	3	IC	IC	3	D	D
Radio And Television – Musician	3	D	D	3	D	D
Radio And Television – Newsreader, Announcer	3	IC	IC	3	D	D
Radio And Television – Repairperson, Technician	3	3	3	3	3	3
Radio And Television – Scriptwriter	3	3	IC	3	3	IC
Radio And Television – Stuntman	5	D	D	D	D	D
Radio And Television – Technician, Cameraman, Engineer	3	3	3	3	3	3
Radiographer	2	2	2	2	2	2
Radiologist	1	1	1	1	1	1
Radiotherapist	2	2	2	2	2	2
Railway Worker	5	D	D	5	D	D
Real Estate Agent Qualified	2	2	2	2	2	2
Receptionist	2	2	2	2	2	2
Reflexologist	2	D	D	2	D	D

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Refrigerator Mechanic	4	4	4	4	4	4
Rehabilitation Consultant – Qualified	2	2	2	2	2	2
Rehabilitation Consultant – Unqualified	3	3	3	3	3	3
Removalist	5	D	D	5	D	D
Renal Physician	1	1	1	1	1	1
Repairman – Serviceman – Heavy Equipment	4	4	4	4	4	4
Repairman – Serviceman – Light Manual	3	3	3	3	3	3
Reporter – No Overseas Work	2	IC	IC	2	IC	IC
Reporter – Overseas Assignments	3	D	D	3	D	D
Restaurant – Bar Staff (Full Time)	5	D	D	5	D	D
Restaurant – Chef/Cook, Qualified	3	3	3	3	3	3
Restaurant – Kitchen Hand	5	5	D	5	D	D
Restaurant – Maitre'd	3	3	3	3	3	3
Restaurant – Manager, Proprietor	2	2	2	2	2	2
Restaurant – Waiter, Waitress	5	5	D	5	D	D
Riding Instructor	4	4	4	4	4	4
Rigger	5	D	D	D	D	D
Roofer	5	5	5	5	5	5
Saddlemaker	5	5	5	5	5	5
Sailmaker	4	4	4	4	4	4
Sales Representative – Advertising	2	2	2	2	2	2
Sales Representative – House/Land	2	2	2	2	2	2
Sales Representative – Insurance	2	2	2	2	2	2
Sales Representative – Machinery Heavy	4	4	4	4	4	4
Sales Representative – Machinery Light	3	3	3	3	3	3
Sales Representative – Other – Deliveries	5	5	5	5	5	5
Sales Representative – Other – No Deliveries	3	3	3	3	3	3
Sales Representative – Stock/Station	4	4	4	4	4	4
Sales – Marketing Manager	2	2	2	2	2	2
Salvage Vessel Officer	5	D	D	5	D	D
Sandblaster	5	D	D	5	D	D
Sanitation Services – Garbage Collector	5	D	D	5	D	D
Sanitation Services – Incinerator Operator	5	5	D	5	D	D
Sanitation Services – Street Cleaning – Driving Only	5	D	D	5	D	D
Sanitation Services – Street Cleaning – Manual	5	D	D	5	D	D
Sawmill Worker – Others	5	D	D	5	D	D
Sawmill Worker – Supervisor	4	4	4	4	4	4
Sawyer	5	D	D	5	D	D
Scaffolder	5	D	D	D	D	D
School – Principal/ Headmaster/ Headteacher	1	1	1	1	1	1
School – Teacher, Classroom	3	3	3	3	3	3
School – Teacher, Music (F-Time in School Uni/College)	3	3	3	3	3	3
School – Teacher, Music (Working from Home)	3	D	D	3	D	D
School – Teacher, Physical Education	3	3	3	3	3	3
School – Teacher, Pre School	3	3	3	3	3	3
School – Teacher, Trades, Technical	3	3	3	3	3	3

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Scientist	1	1	1	1	1	1
Scrap Metal Dealer	5	D	D	5	D	D
Sculptor	3	D	D	3	D	D
Seaman – Crew	5	D	D	5	D	D
Seaman – Officer	5	D	D	5	D	D
Search & Rescue Workers	5	D	D	D	D	D
Secretary	2	2	2	2	2	2
Security Guard – Armed	5	D	D	5	D	D
Security Guard – Unarmed	5	5	5	5	5	5
Senior Executive	1	1	1	1	1	1
Service Station – Cashier	3	3	3	3	3	3
Service Station – Mechanic	4	4	4	4	4	4
Service Station – Proprietor	3	3	3	3	3	3
Service Station – Pump Attendant	4	4	4	4	4	4
Sewing Machine Mechanic	3	3	3	3	3	3
Shearer, Shearing Contractor	4	D	D	4	D	D
Sheetmetal Worker	4	4	4	4	4	4
Shipping – Harbour Pilot	5	5	5	5	5	5
Shipping – Salvage Vessel – Officer & Crew	5	D	D	5	D	D
Shipping – Seagoing Personnel – Crew	5	D	D	5	D	D
Shipping – Seagoing Personnel – Officer	5	D	D	5	D	D
Shipping – Shore Personnel, Administration	2	2	2	2	2	2
Shipping – Shore Personnel, Other	5	5	5	5	D	D
Shipwright	3	3	3	3	3	3
Shoemaker Repairer	4	4	4	4	4	4
Shop – Adult Books or Goods	4	D	D	4	D	D
Shop – Antiques, Deliveries	5	5	5	5	5	5
Shop – Antiques, Restoration	4	4	4	4	4	4
Shop – Antiques, Sales Only	3	3	3	3	3	3
Shop – Aquarium	4	4	4	4	4	4
Shop – Artist Supplies	3	3	3	3	3	3
Shop – Bakery	3	3	3	3	3	3
Shop – Bedding	3	3	3	3	3	3
Shop – Bicycle, Repairs	4	4	4	4	4	4
Shop – Bicycle, Sales Only	3	3	3	3	3	3
Shop – Boating Equipment	3	3	3	3	3	3
Shop – Books, Stationery	3	3	3	3	3	3
Shop – Bootmaker	4	4	4	4	4	4
Shop – Bottleshop	4	4	4	4	4	4
Shop – Brassware	4	4	4	4	4	4
Shop – Bread, Cakes	3	3	3	3	3	3
Shop – Butcher	3	3	3	3	3	3
Shop – Cafe, Employees	5	5	D	5	D	D
Shop – Cafe, Proprietor with Staff	3	3	3	3	3	3
Shop – Cards	3	3	3	3	3	3
Shop – Carpet, Floor Covering	4	4	4	4	4	4

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Shop – China & Glassware	3	3	3	3	3	3
Shop – Clothing Store	3	3	3	3	3	3
Shop – Computer Supplies	3	3	3	3	3	3
Shop – Confectionery	3	3	3	3	3	3
Shop – Curtain, Sales Only	3	3	3	3	3	3
Shop – Delicatessen, Employees	5	5	5	5	5	5
Shop – Delicatessen, Proprietor with Staff	3	3	3	3	3	3
Shop – Disposal Store	4	4	4	4	4	4
Shop – Dry Cleaner	4	4	4	4	4	4
Shop – Duty Free	3	3	3	3	3	3
Shop – Electrical Goods	3	3	3	3	3	3
Shop – Fast Food, Proprietor with Staff	3	3	3	3	3	3
Shop – Fast Foods, Employee	5	5	D	5	D	D
Shop – Fishmonger	4	4	4	4	4	4
Shop – Florist, Deliveries	4	4	4	4	4	4
Shop – Florist, Sales Only	3	3	3	3	3	3
Shop – Footwear	3	3	3	3	3	3
Shop – Fruiterer	4	4	4	4	4	4
Shop – Furniture, Deliveries	5	5	5	5	5	5
Shop – Furniture, Sales Only	3	3	3	3	3	3
Shop – General Store	4	4	4	4	4	4
Shop – Gift Shop	3	3	3	3	3	3
Shop – Glazier	4	4	4	4	4	4
Shop – Greengrocer	4	4	4	4	4	4
Shop – Grocer	4	4	4	4	4	4
Shop – Gunsmith	5	5	5	5	5	5
Shop – Haberdasher	3	3	3	3	3	3
Shop – Hardware, Building Supplies, Sales	3	3	3	3	3	3
Shop – Hardware, Building Supplies, Yard Work	5	5	5	5	5	5
Shop – Health Food	3	3	3	3	3	3
Shop – Icecream Parlour	3	3	3	3	3	3
Shop – Jeweller, Retail	2	2	2	2	2	2
Shop – Jewellery Maker, Engraver, Setter	3	3	3	3	3	3
Shop – Lawnmower Service & Repairs	5	5	5	5	5	5
Shop – Lawnmower, Sales Only	3	3	3	3	3	3
Shop – Light Fitting Sales	3	3	3	3	3	3
Shop – Liquor Store	4	4	4	4	4	4
Shop – Locksmith	4	4	4	4	4	4
Shop – Milk Bar, Proprietor with Staff	3	3	3	3	3	3
Shop – Milkbar, Employee	5	5	D	5	D	D
Shop – Motor Vehicle Accessories and Spare Parts	4	4	4	4	4	4
Shop – Musical Instrument Sales	3	3	3	3	3	3
Shop – Newsagent, deliveries	4	4	4	4	4	4
Shop – Newsagent, Sales Only	3	3	3	3	3	3
Shop – Not Otherwise Classified Heavy Goods	5	5	5	5	5	5
Shop – Not Otherwise Classified Light Goods	3	3	3	3	3	3

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Shop – Nursery (Qualified, Light Manual)	4	4	4	4	4	4
Shop – Nursery, Other	5	5	5	5	5	5
Shop – Nursery, Sales Only	3	3	3	3	3	3
Shop – Office Equipment, Repairs	4	4	4	4	4	4
Shop – Office Equipment, Sales Only	3	3	3	3	3	3
Shop – Office Supply, Stationer, Deliveries	4	4	4	4	4	4
Shop – Office Supply, Stationer, Sales Only	3	3	3	3	3	3
Shop – Outdoor Supplies	4	4	4	4	4	4
Shop – Paint & Wallpaper	4	4	4	4	4	4
Shop – Pawnbroker	5	D	D	5	D	D
Shop – Petshop	3	3	3	3	3	3
Shop – Photocopying, Repairs	4	4	4	4	4	4
Shop – Photocopying, Sales Only	3	3	3	3	3	3
Shop – Photographic, Sales Only	3	3	3	3	3	3
Shop – Photographic, Service & Repairs	4	4	4	4	4	4
Shop – Record Shop	3	3	3	3	3	3
Shop – Secondhand Goods, deliveries	5	5	5	5	5	5
Shop – Shoe Shop	3	3	3	3	3	3
Shop – Skin/Hide/Leather, Sales Only	3	3	3	3	3	3
Shop – Sporting Goods	3	3	3	3	3	3
Shop – Stationery	3	3	3	3	3	3
Shop – Supermarket	3	3	3	3	3	3
Shop – Supermarket, Cashier	3	3	3	3	3	3
Shop – Supermarket, Deliveries	5	5	5	5	5	5
Shop – Supermarket, Manager, No Manual	2	2	2	2	2	2
Shop – Supermarket, Other	4	4	4	4	4	4
Shop – Swimming Pool Supplies, Sales Only	3	3	3	3	3	3
Shop – Takeaway Food, Employees	5	5	D	5	D	D
Shop – Takeaway Food, Proprietor with Employees	3	3	3	3	3	3
Shop – Tobacconist	3	3	3	3	3	3
Shop – Toy Shop	3	3	3	3	3	3
Shop – Video Shop	3	3	3	3	3	3
Shopfitter	4	4	4	4	4	4
Shower Screen Installer	4	4	4	4	4	4
Sign – Erector to 10 metres	5	5	5	5	5	5
Sign – Writer, Heights over 10 metres	4	D	D	D	D	D
Sign – Writer, Heights up to 10 metres	4	4	4	4	4	4
Silversmith, Goldsmith	4	4	4	4	4	4
Singer	3	D	D	3	D	D
Skylight Fitter	4	4	4	4	4	4
Slaughterman	5	D	D	5	D	D
Social Worker – Other than Qualified	4	4	4	4	4	4
Social Worker – Qualified	2	2	2	2	2	2
Soft Drink – Deliverer	4	4	4	4	4	4
Soft Drink – Manufacturer, Others	5	5	5	5	5	5
Soft Drink – Manufacturer, Supervisor	3	3	3	3	3	3

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Solder Maker	5	5	5	5	5	5
Solicitor	1	1	1	1	1	1
Special Air Services	IC	D	D	D	D	D
Specialist Physician	1	1	1	1	1	1
Speech Pathologist – Therapist, Other	2	2	2	2	2	2
Speech Pathologist – Therapist, Qualified	1	1	1	1	1	1
Sportsperson	4	D	D	IC	D	D
Spray Painter	4	4	4	4	4	4
Squash Court Owner	3	3	3	3	3	3
Stage Manager (No Manual)	3	3	3	3	3	3
Station Hand	5	D	D	5	D	D
Statistician Degree Qualified	1	1	1	1	1	1
Steel Erector Fixer	5	D	D	D	D	D
Steeplejack	5	D	D	D	D	D
Stenographer	2	2	2	2	2	2
Stevedore	5	D	D	5	D	D
Steward, Stewardess, Airline	4	D	IC	4	D	D
Stock And Station Agent	4	4	4	4	4	4
Stockbroker Degree Qualified	1	1	1	1	1	1
Stockman	5	D	D	5	D	D
Stonemason	5	5	5	5	5	5
Storeman/ Packer	5	5	D	5	D	D
Strapper	5	D	D	5	D	D
Street Cleaner	5	D	D	5	D	D
Structural Steel Erector/Rigger	5	D	D	D	D	D
Student	IC	D	D	D	D	D
Stuntman	IC	D	D	D	D	D
Submariner – Deep Sea Oceanography	5	D	D	D	D	D
Submariner – Military	5	D	D	D	D	D
Sugar Refinery – Other	5	D	D	5	D	D
Sugar Refinery – Supervisor	3	3	3	3	3	3
Supermarket – Cashier Only	3	3	3	3	3	3
Supermarket – Deliveries	5	5	5	5	5	5
Supermarket – Manager, No Manual	2	2	2	2	2	2
Supermarket – No Manual duties	3	3	3	3	3	3
Surgeon	1	1	1	1	1	1
Surgical Appliance Maker	3	3	3	3	3	3
Surveyor – Explosives	5	D	D	D	D	D
Surveyor – Marine	4	4	4	4	4	4
Surveyor – Mine or Remote Areas	5	D	5	5	5	5
Surveyor – Qualified, Field	4	4	4	4	4	4
Surveyor – Qualified, Office Only	1	1	1	1	1	1
Surveyor – Quantity	1	1	1	1	1	1
Swimming Pool – Attendant	5	5	D	5	D	D
Swimming Pool – Builder	4	4	4	4	4	4
Swimming Pool – Instructor, Full Time	4	4	4	4	4	4

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Swimming Pool – Proprietor, Manager	2	2	2	2	2	2
Systems Analyst – Degree	1	1	1	1	1	1
Systems Analyst – Other	2	2	2	2	2	2
Tab Agent	2	2	2	2	2	2
Tailor Dressmaker – Qualified, Not Working at Home	4	4	4	4	4	4
Take Away Fast Food – Employee	5	5	D	5	D	D
Take Away Fast Food – Proprietor With Staff	3	3	3	3	3	3
Tanker Driver – Local/Metro	5	5	5	5	D	D
Tanker Driver – Long Distance	5	D	D	5	D	D
Tanner	5	5	5	5	5	5
Tax Consultant – Degree	1	1	1	1	1	1
Tax Consultant – Other	2	2	2	2	2	2
Taxi Driver – Employee	5	D	D	5	D	D
Taxi Driver – Owner, Driver	4	4	4	4	4	4
Taxidermist	4	4	4	4	4	4
Teacher – Manual or Physical Education	3	3	3	3	3	3
Teacher – Music, Full Time in School, Uni, College	3	3	3	3	3	3
Teacher – Classroom	3	3	3	3	3	3
Telecommunications – Engineer	3	3	3	3	3	3
Telecommunications – Linesman	5	D	D	5	5	5
Telephone – Engineer	3	3	3	3	3	3
Telephone – Technician, No Underground or Heights	4	4	4	4	4	4
Telephone – Technician, Underground or Heights up to 10 mtrs	5	5	5	5	5	5
Telephonist	2	2	2	2	2	2
Television Industry – Actor/Actress	3	D	D	3	D	D
Television Industry – Administration, Office Only	2	2	2	2	2	2
Television Industry – Announcer	3	IC	IC	3	IC	IC
Television Industry – Choreographer/Dancer	4	D	D	4	D	D
Television Industry – Director, Editor, Producer	3	3	3	3	3	3
Television Industry – Distributor	2	2	2	2	2	2
Television Industry – Engineer, Projectionist	3	3	3	3	3	3
Television Industry – Entertainment Agent	3	IC	IC	3	IC	IC
Television Industry – Journalist	3	IC	IC	3	IC	IC
Television Industry – Musician	3	D	D	3	D	D
Television Industry – Newsreader, Announcer	3	IC	IC	3	IC	IC
Television Industry – Repairperson, Technician	3	3	3	3	3	3
Television Industry – Scriptwriter	3	3	IC	3	3	IC
Television Industry – Stuntman	IC	D	D	D	D	D
Television Industry – Technician, Cameraman, Engineer	3	3	3	3	3	3
Teller	2	2	2	2	2	2
Tennis Coach (Not Touring)	3	IC	IC	3	IC	IC
Test Pilot	IC	D	D	D	D	D
Textile Workers – Others	5	D	D	5	D	D
Textile Workers – Skilled	4	4	4	4	4	4
Textile Workers – Supervisor	3	3	3	3	3	3
Theatre Cinema Industry – Actor/Actress	3	D	D	3	D	D

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Theatre Cinema Industry – Director Producer	3	IC	IC	3	IC	IC
Theatre Cinema Industry – Management, No Manual	2	2	2	2	2	2
Theatre Cinema Industry – Projectionist	3	3	3	3	3	3
Theatre Cinema Industry – Usher Fulltime	4	4	4	4	4	4
Tiler – Floor/Wall – Qualified	4	4	4	4	4	4
Tiler – Roof	5	D	D	5	D	D
Timber Industry – Others	5	D	D	5	D	D
Timber Industry – Timber Merchant Manual Work	5	5	5	5	5	5
Timber Industry – Timber Merchant No Manual	3	3	3	3	3	3
Timber Industry – Tree Feller	5	D	D	5	D	D
Timber Industry – Tree Surgeon	5	D	D	5	D	D
Tobacco Industry – Others	5	D	D	5	D	D
Tobacco Industry – Supervisor	3	3	3	3	3	3
Tool Maker	4	4	4	4	4	4
Tow Truck Driver	5	D	D	5	D	D
Town Planner – Degree	1	1	1	1	1	1
Town Planner – Other	2	2	2	2	2	2
Track Worker	5	D	D	5	D	D
Train Driver	3	D	D	3	D	D
Tram Conductor	3	D	D	3	D	D
Travel Agent	2	2	2	2	2	2
Travelling Salesman	4	4	4	4	4	4
Tree Surgeon	5	D	D	5	D	D
Treefeller	5	D	D	5	D	D
Trench Digger Mechanical	5	D	D	5	D	D
Trotting Driver	3	D	D	3	D	D
Truck & Van Driver – Local/Metro	5	5	5	5	5	5
Truck & Van Driver – Long Distance	5	D	D	5	D	D
Tupperware Sales Person – (Min 2 Years)	3	3	3	3	3	3
Turner Qualified	4	4	4	4	4	4
Typesetter	3	3	3	3	3	3
Typewriter Mechanic	3	3	3	3	3	3
Typist	2	2	2	2	2	2
Tyre And Battery – Manufacture, Repairs, Fitting	5	5	5	5	5	5
Tyre And Battery – Sales Only	3	3	3	3	3	3
Unarmed Security Guard	5	5	5	5	5	5
Underground Workers – No Explosives	5	D	D	5	D	D
Underground Workers – Using Explosives	IC	D	D	D	D	D
Undertaker	3	3	3	3	3	3
Underwriter Insurance	2	2	2	2	2	2
University And College Staff – Office/Admin	2	2	2	2	2	2
University And College Staff – Prof/Lecturer – Qual	1	1	1	1	1	1
Unskilled Manual Worker	5	D	D	5	D	D
Upholsterer	4	4	4	4	4	4
Urologist	1	1	1	1	1	1
Usher Fulltime	4	4	4	4	4	4

Occupation	Personal/Individual Ratings			Employer Plan Ratings		
	Death	TPD	Income replacement	Death	TPD	Income replacement
Valuer	2	2	2	2	2	2
Veterinarian	1	1	1	1	1	1
Vicar	4	4	D	4	4	4
Vigneron – Manual	5	5	5	5	5	5
Vigneron – No Manual	3	3	3	3	3	3
Waiter	5	5	D	5	5	D
Waitress	5	5	D	5	5	D
Wallpaper Hanger	4	4	4	4	4	4
Warehouseman	5	D	D	5	D	D
Washing Machine Mechanic	4	4	4	4	4	4
Watchmaker	3	3	3	3	3	3
Waterside Worker	5	D	D	5	D	D
Weaver – Not Working from Home	4	4	4	4	4	4
Welder	4	4	4	4	4	4
Welfare Office – Youth Worker Qualified	2	2	2	2	2	2
Wharf Labourer	5	D	D	5	D	D
Window Cleaner – Heights above 10 metres	IC	D	D	D	D	D
Window Cleaner – Heights to 10 metres	5	5	5	5	5	5
Window Dresser	4	4	4	4	4	4
Window Tinter	4	4	4	4	4	4
Windscreen Fitter Installer Glazier	5	5	5	5	5	5
Wine Spirit Merchant	4	4	4	4	4	4
Wiremaker	5	5	5	5	5	5
Wool – Buyer	3	3	3	3	3	3
Wool – Classer	3	3	3	3	3	3
Wrecker – Foreman	5	5	5	5	5	5
Wrecker – Other	5	D	D	5	D	D
X-ray Technician Radiographer	2	2	2	2	2	2
Zoo Keeper Attendant	5	5	5	5	5	5
Zoologist	2	2	2	2	2	2

Please contact our client services team on **1800 333 900**  
or our adviser services team on **1800 333 909**.

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