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Underwriting reference guide

Elevate Insurance

Eligibility to apply for Elevate Insurance (Elevate)

Elevate applications will only be accepted from existing Resolution Life customers.

A Resolution Life customer is defined as any individual or entity that is a policy owner or an insured person under a life policy insured by Resolution Life.

Adviser use only

This product is issued by Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life).

Resolution Life



Welcome to the underwriting reference guide

At your fingertips is all the information you might need to understand our underwriting process and best manage your clients' expectations.

Use the top navigation bar throughout and the menus within each section to find the information that you need when preparing an application or responding to a client request.

The right information at the right time can make all the difference for you, your clients and the Resolution Life Underwriting team, in getting a timely response to your request for cover. If you can't find what you need, simply contact the Underwriting team on 133 731 or at underwriting_preassessment@resolutionlife.com.au.



Our commitment

At Resolution Life Underwriting, our aim is simple:

We strive to deliver service excellence that inspires trust, confidence and loyalty in our team, customers, advisers and business partners.

At the heart of this commitment is direct access to our team of underwriters and service specialists.

Our robust underwriting framework and process has been designed to ensure efficient, timely and consistent outcomes for you and your clients.

We have a duty to ensure that every application is thoroughly evaluated and every request is carefully considered. Underwriting decisions and terms offered will always be based on a thoughtful and reasonable assessment of the evidence presented and consideration of your client’s individual circumstances.

We are committed to providing an efficient underwriting service and working with you to provide the right solutions for your customers. To reduce unnecessary delays in providing a decision on cover, where possible we use telephone underwriting to gather information from clients that we need for assessment.

We will keep you fully informed about the progress of your applications and always provide a logical reason or clear explanation for any decisions that we make. Of course, it’s not always possible to offer cover on terms that are agreeable to every client but, where we can, we will propose a practical alternative solution.

Underwriting philosophy

Our underwriting guidelines are reviewed and refined continuously to ensure we are up to date with medical advancements and that every client can expect underwriting decisions that are transparent, evidence-based and fair.

The Resolution Life Underwriting team

Underwriters

Our team of very experienced underwriters provides efficient and professional case management backed up by a sophisticated work allocation system which is designed to process all applications in the most efficient way.

Chief Medical Officer / Senior medical officers

Our resident Chief Medical Officer has deep experience and expertise in assessing complex medical histories. The Underwriting team also has access to visiting senior medical officers, specially trained and experienced in insurance medicine.

Our underwriters can be contacted on 133 731.

Be prepared

Look for the **‘Be prepared’** sections throughout this guide for some helpful hints and tips, including questions for your clients about details we may need to know for a pre-assessment.



Section 1

Application process

This section provides all the information you might need when preparing applications to increase or alter existing insurance, add new benefits or when transferring cover for existing Resolution Life customers.

If you can't find the information you're looking for or you need some further advice, please contact the Underwriting team on 133 731. We're here to help.

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Who can make an Elevate application

We are an in-force specialist life insurer dedicated to servicing our existing customers.

We accept new Elevate applications from existing Resolution Life customers only. This means your client must already hold a plan insured by Resolution Life (inside or outside super).

Elevate will continue to be the destination product for new cover as a result of:

- transferring existing insurance cover to the latest Elevate policy (eg to change ownership, access benefits not available to them on their existing cover, etc)
- continuation options for our Group Insurance customers and Summit/Generations/iAccess
- clients replacing existing cover under contractual convertibility terms
- exercising options on existing cover eg Buy Back, Trauma Reinstatement, etc.

Quoting and applications

For new business quotes on the Adviser Portal, select 'Quotes' on the menu and then 'New policy' (Elevate Online). Follow the prompts to begin the quotes process.

To obtain a quote for all policy alterations, select 'Quotes' on the menu and then 'Existing policy'. You then enter the client's policy or contract number and you will then be directed to an online form to complete. Please note, if you require a breakdown of the premium across products, you can request this in the 'Additional comments' section. Premium projections are also available by selecting 'Yes' within the quotation template.

For transfers, please follow the quote and application guidance as per the relevant Transfer flyer. For variable (formerly referred to as level) premium quotes on transfers or change in ownership to Elevate, please contact us for a composite age. Remember that this can only be quoted on a like-for-like basis with the sum insured being the same.

Underwriting pre-assessments

If you need a pre-assessment for an existing Resolution Life customer or advice on large or complex cases, please contact the Underwriting team directly on 133 731. We recommend you take up this option which will give you valuable information prior to submitting an application.

You can also contact the Underwriting team via email for pre-assessment information or advice. Send an email to underwriting_preassessment@resolutionlife.com.au



Requirements to alter an existing policy

Alterations table

This table provides a guide to the underwriting requirements for typical alteration requests and forms that you may require. For details on requirements for policy transfers, conversions or takeovers, please refer to the [Transferring policies](#) section of this guide.

Alteration request	Requirements	Is underwriting required?
Smoker to non-smoker	Digital non-smoker application – read more here	Yes
Changing premium types	Letter, email or phone call from policy owner or adviser ⁽ⁱ⁾	No
Review of health loading	Increase/alteration/addition application form and Personal Statement	Yes
Review of pursuits exclusion	Signed and dated relevant pursuits questionnaire section from the Personal Statement	Yes
Review of health exclusion	Review of health exclusion form and relevant questionnaire	Yes
Review of occupation category	Online Change of Occupation Rating form. Read more here	Yes
Waiting period increase	Letter, email or phone call from policy owner or adviser	No
Waiting period decrease	Increase/alteration/addition application form and Personal Statement ⁽ⁱ⁾	Yes
Waiting period decrease from 730 days to 90 days with termination of Group Salary Continuance (GSC) cover	Reduction of waiting period application form and appropriate evidence as listed in the form Read more here .	No
Sum insured increase	Increase/alteration/addition application form and Personal Statement ⁽ⁱ⁾	Yes
Sum insured decrease	Letter, email or phone call from policy owner or adviser	No
Increase in benefit period	Increase/alteration/addition application form and Personal Statement ⁽ⁱ⁾	Yes
Decrease in benefit period	Letter, email or phone call from policy owner or adviser	No
Exercising buy-back option	Exercising a Trauma Reinstatement Option and/or Life Buy-Back Option form, a new business quote is required.	No
Exercising Trauma Reinstatement Option	Exercising a Trauma Reinstatement Option and/or Life Buy-Back Option form, a new business quote is required.	No
Exercising the Business Solutions Option	Increase/alteration/addition application form, relevant financials, and the following signed and dated sections of the Personal Statement: occupation, residence, travel, claims history, other insurance and pursuits	Yes



Alterations table (continued)

Alteration request	Requirements	Is underwriting required?
Addition of Children's Trauma Option	Children's Trauma Personal Statement	Yes
Addition of CPI requirements	Increase/alteration/addition application form and Personal Statement ⁽ⁱ⁾	Yes
Alteration to indemnity	Letter, email or phone call from policy owner or adviser (product/series restrictions may apply)	No
Conversion to Income Insurance Senior Plan (where eligible)	Application and the following signed and dated sections of the Personal Statement: insurance details, smoking status, occupation and income	Yes
Exercising Future Insurability Benefit increase	Future Insurability Benefit for Life, TPD and Trauma insurance form and evidence	No
Exercising Premium & Cover Pause	Letter, email or phone call from policy owner or by application form	
Addition of any option	Increase/alteration/addition application form and Personal Statement, refer to page 8 for eligibility	Yes
Take up of Benefit Booster/Cover Booster Option (Flexipol)	Increase/alteration/addition application form	No
Alter TPD any to TPD own definition	Increase/alteration/addition application form and Personal Statement	Yes
Alter TPD own to TPD any occupation	Letter, email or phone call from policy owner or adviser	No
Change of ownership	Refer to the Transferring cover across Resolution Life insurance products flyer (27437)	No
Out of working hours cover to 24-hour cover	Letter, email or phone call from policy owner or adviser	No
Cover Boost Option (IP) or Future Cover Option (AC&L plans)	Increase/alteration/addition application form and Income section of the Personal Statement, a new business quote is required	Yes
Increasing the expiry age of an existing product (if product rules permit)	Increase/alteration/addition application form and Personal Statement	Yes

(i) A change in premium structure is only possible where the rates for the new premium structure are available for the plan(s) and all options. Where the new premium structure is variable (formerly referred to as level), the initial age for determining those premiums will be the age when the change in premium structure occurs.

(ii) If the contract is Agreed Value Income Insurance all increase in cover and risk including increases in benefit periods, decreases in waiting period and occupational changes will require financial evidence at any benefit level. Please refer to the [acceptable financial evidence](#) section in the Underwriting Reference Guide.



Adding options and plans to an existing Elevate policy

Adding an option

Where an option is added:

- it will be based on the terms of the original contract, and
- premium labels will be consistent with the existing plan, and
- any relevant enhancements that have been made in the following years will also apply.

For example, a TPD or Trauma Option may be added to an existing Life Insurance Plan.

The commission payable will be based on the existing structure of the plan it is linked to, ie a grandfathered Upfront commission policy will pay Upfront commission on the new Option.

A new insurance schedule will be sent to the client.

Note: An option cannot be added if the policy commenced prior to 17 August 2009.

Policies issued between 17 August 2009 (commencement of Elevate) – 31 December 2017 (pre-LIF)

Options can be added to plans except in the following scenarios:

- Addition of PremierLink, StandardLink and FlexiLink options to an existing plan.
- Addition of a TPD Own Occupation option to an Elevate Super or SMSF plan.
- Addition of a TPD Any Occupation option to an Elevate Super or SMSF plan commencing prior to 1 July 2014.

Policies issued since 1 January 2018 (post-LIF)

Options can be added. The above restrictions do not apply when adding an option to an existing Elevate plan, except for bullet point two regarding the addition of a TPD Own Occupation option to an Elevate Super or SMSF plan.

- Addition of PremierLink (not available on Income Insurance Essentials) as indemnity contract only and FlexiLink options to an existing plan can only be added if primary benefit is on the current product series.
- Addition/alterations to the Super Contribution Option benefit for Income Secure plans cannot be done on the existing policy, a new policy is required.

Adding a plan

A new plan cannot be added to a policy which commenced prior to 16 December 2024. The new plan will be issued as a new policy and will have a separate insurance schedule.

All new policies issued from 16 December 2024 will use the new premium labels; 'variable age-stepped' (formerly 'stepped') and 'variable' (formerly 'level').



Reinstatement process and requirements

If your client requests a cancellation

In the event cover has been cancelled at your client's request – or, in some cases, by another policy owner – cover cannot be automatically reinstated. Full underwriting will be required to establish a new plan.

If your client does not pay premiums

Cover may be cancelled if your client has not:

- continued to pay their required premiums
- advised us of a change to bank account details (and we have been unable to debit their account)
- actioned our renewal notices, or
- advised us of their change of address (and not received renewal notice and payment reminder notices).

Your client may be able to reinstate their cover as per the table below:

Date paid to	Evidence	Payment required
60 days or less since the 'date paid to'	Nil	Premium arrears must be paid in full within 60 days of the 'date paid to'.
61 days – 90 days	<ul style="list-style-type: none"> • Completion of digital reinstatement application. • Financial requirements for agreed value income insurance contracts. 	(ii) If the digital reinstatement application is unsuccessful, we may be able to consider reinstatement with completion of an Application for Reinstatement.
91 days – 6 months	<ul style="list-style-type: none"> • Application for reinstatement⁽ⁱ⁾, including income details. • Any discretionary evidence requested by the underwriter. • Financial requirements for agreed value contracts. 	<p>For policies written on or before 31 December 2017 (ie grandfathered from LIF arrangements): Premium arrears must be paid in full.</p> <p>For policies which started from 1 January 2018 (ie post-LIF policies): A premium payment calculated as at date of reinstatement.</p>
Over 6 months since the 'date paid to'	Cannot be reinstated. A new plan is required with full underwriting.	

(i) To reinstate Children's Trauma please complete the Children's Trauma Personal Statement.

Request to alter to non-smoker premium rates

For this request to be considered, your client must have stopped smoking or using any product containing nicotine or e-cigarettes for at least 12 months and not have ceased smoking for medical reasons. Your client can apply for non-smoker rates by logging into their My Resolution Life portal account and completing the digital non-smoker application form.

The granting of requests for non-smoker premium rates are not guaranteed, particularly if your client has a smoking related or affected medical condition.



Transfers

Transferring policies

Refer to the **Transferring cover across Resolution Life insurance products** flyer (27437) and the **Elevate adviser hub** for information on transferring policies.

Conversion to Income Insurance Senior Plan

If your client is seeking conversion of an income insurance plan to an Income Insurance Senior Plan, cover may be available if the plan has the right to convert to Income Insurance Senior Plan or to an equivalent senior plan.

Conversions available are subject to the following requirements:

- Existing plans must have the right to convert to Income Insurance Senior Plan or equivalent senior plan.
- For existing plans with series date 21 March 2011 and later, the application for conversion is received in the 60 days prior to the existing plan ending.
- For existing plans with series date 16 August 2010 and earlier, the application for conversion is received within 60 days of the existing plan ending.
- Conversion is available from age 60 onwards.
- The insured person must be classified 'MP', 'AA' or 'A'.
- The maximum monthly benefit is \$30,000.

- For plans with the right to convert into SeniorGuard (IP Premier plans issued after September 1996) we will allow a conversion to Income Insurance Senior Plan subject to a maximum sum insured of up to \$6,000 per month.
- The insured person must be gainfully employed, working for at least 30 hours per week.
- The insured person must have had no claims or be eligible for any claims under the existing plan in the last 12 months.
- The existing plan cannot have any loadings and/or exclusions or have any limited terms applied.

Be prepared

Note that the new Income Insurance Senior Plan will be an indemnity plan only.

When you apply you will need to provide:

- Elevate Insurance Application form and quote

The following sections of the Personal Statement:

- insurance details
- smoking status
- occupation and income
- declaration and consent

Conversions for conventional insurance

Conventional insurance may be converted using this basic formula:

$$A + B - C$$

where:

A = basic sum insured

B = total annual (reversionary) bonuses that have been allocated to the plan

C = gross surrender value

- When a conversion is completed, the conventional insurance plan will be cancelled and the plan owner will receive the surrender value.
- If there is supplementary insurance, this can be added to the new plan as long as there is an equivalent insurance product or option available.
- Annual bonuses are allocated at the plan anniversary each year. If the conversion is completed before the plan anniversary, any unallocated/not declared bonuses will be forfeited and not carried over in the sum insured.



Takeover terms (from another insurer)

If your client is a Resolution Life customer, your client's individual Life, TPD, Trauma or Income Insurance policies from another insurer can be transferred to Resolution Life with concessional underwriting as long as their policy was fully underwritten and was not accepted with any modification to underwriting or under takeover terms.

Concessional underwriting means mandatory medical and financial evidence will not be required, however discretionary underwriting will still apply and the underwriter may request medical or financial evidence. Acceptance may also depend on the underwriter's satisfaction of the terms and conditions of the current cover.

You can find details of our takeover criteria in the **Insurance Takeover Application form (08214_RL)**.

Be prepared

As long as your client meets the criteria detailed in the **Insurance Takeover Application form (08214_RL)**, we only require the following evidence:

- fully completed Takeover form (containing short form Personal Statement)
- the original plan document (for a platform policy, where this is not available, confirmation of the underwriting assessment is required from the transferring insurer/fund)
- the original plan schedule, and
- the most recent renewal notice.

Continuation option from Corporate/ Group insurance to Elevate

If your client is leaving a Resolution Life Group plan such as their employer's group insurance plan, Summit/Generations/iAccess (group insurance) or business superannuation fund, they may be eligible to continue their cover through an Elevate plan.

Provided a Continuation option is available from their plan and the applicable requirements are met, continuation of 'like for like' cover with Elevate will be available without the need for additional medical evidence. Note that the new individual policy may not provide the same waiting period or benefit period as the group insurance policy. Where this occurs, the person may be considered for the next longest waiting period or the next shortest benefit period available under the individual insurance product.



Be prepared

We will require:

- continuation option application form provided by Resolution Life Group Insurance Administration and signed by the member
- Elevate Insurance Application form and quote
- signed and dated Elevate Personal Statement with the following sections answered:
 - residence and travel details
 - insurance details
 - smoking status
 - sports and pastimes details.

In addition, if the Continuation option is for Salary Continuance or TPD, the occupation and income sections of the Personal Statement will need to be completed.

Continuation of cover from Children's Trauma to an Elevate life and/or trauma policy

For children nominated on a Children's Trauma Option, continuation of their Trauma and/or Life cover may be available between the ages of 16 and 21 with our Trauma Insurance Plan.

Continuation of cover will be subject to these requirements:

- Any revised terms (such as a loading or exclusion) that applied to the Children's Trauma will apply to the new policy
- The life insured must be the same on both plans.
- Any increase to the sum insured will require underwriting.
- Age rules and other conditions apply.

Provided the requirements for the continuation of cover are met, your client can purchase any of the following plans, without the need for additional medical evidence:

- Trauma Insurance Plan, FlexiLink Trauma Insurance Plan,
- Life Insurance Plan, Life Insurance Superannuation Plan or Life Insurance SMSF Plan,
- Life Insurance Plan with Trauma Insurance Option, or
- Life Insurance Plan, Life Insurance Superannuation Plan or Life Insurance SMSF Plan with FlexiLink Trauma Insurance Plan.

Be prepared

When applying, you will need to complete these sections of the Elevate Insurance Application form and Personal Statement:

- residence and travel details
- insurance details
- smoking question
- occupation details
- sports and pastimes details
- signed and dated declaration and consent.

Please note that the Continuation option will expire when the nominated child turns 21 and no extensions to this date are available.

The Continuation option is available for 60 days (depending on the conditions of the plan) after your client stops working with the employer who owns, or is party to, the Group Insurance plan. Note that no extension to the 60 days is available and if a plan is closed, Continuation options will not be available.

If your client exercises a Continuation option from a business superannuation plan for death or death and TPD cover, any cover transferred from their original plan will cease.



Application for reduction in waiting period with termination of Group Salary Continuance (GSC) cover

If the client has changed employers and has the following:

- an individual income insurance plan with us, with a series date of 25 July 2005 or later, with a 730 day waiting period, and
- GSC cover under a group income protection plan with a two year benefit period (with us or another insurer).

Upon ceasing employment and cancellation of their GSC cover they can reduce the waiting period on the individual income insurance plan from 730 days to 90 days (180 days is also available).

The reduction in the waiting period will not require medical evidence, subject to the following conditions:

- the group insurance cover must have ceased due to the customer ceasing employment, and consequently ceasing to meet the criteria for cover under group income protection plan
- the customer must not exercise, or have exercised, a continuation option, transfer or conversion from the group income protection plan
- the customer must not have ceased work due to any sickness or injury
- the customer must not be claiming a benefit, or eligible to claim a benefit, under this plan or the group income protection plan
- the customer must apply for the reduction in the waiting period within 60 days of ceasing cover under the group income protection plan
- the customer must be gainfully employed for more than 30 hours per week at the time they apply for the reduction of the waiting period,

and please note:

- this is not available to customers who have previously had their individual insurance waiting period restricted
- availability is subject to the cancellation of their cover under the existing group plan.

Reassessment of health loading or exclusion

If your client has a change in their health, they may request a reassessment of a health loading or exclusion on their existing plan.

In considering your client's request, we will review all aspects of their health, occupation, pastimes and their residence and let you know if we require any additional evidence.

How to update your client's occupation rating

We can consider an upgrade to your client's occupation rating if they have been in their new occupation for at least 12 months.

To update your client's occupation rating you will first need to apply for a quote to change the occupation rating. This can be requested via our [Online Quotes enquiry form](#).

Once you've received the quote, to finalise the request, your client will need to:

- Log into their My Resolution Life account
- From the dashboard (the page that displays after you log in), select 'More details' on the right-hand side of the screen
- From the policy dashboard select 'Manage my cover' and click on 'Apply' to update your occupation rating
- Your client will need to attach a copy of the quote, answer three occupation questions and submit the form.



Section 2

Medical and lifestyle underwriting

Medical underwriting

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Medical underwriting

Mandatory medical requirement information

In addition to the information provided in your client's Personal Statement, we may also require mandatory medical tests or reports to be completed.

The nature and number of tests required are determined by a number of factors including your client's age, the type of cover, the amount of cover they are applying for and the total amount of cover held with us.

This table provides definitions of the mandatory requirements that may apply to your client's application.

Definition of requirements	
Medical examination	The medical examination is to be performed by the usual general practitioner.
Mini check examination	An abridged version of the medical examination that can be performed by a registered nurse.
Paramedical examination	The medical examination can be performed by a registered nurse.
Blood screen	HIV blood test, Fasting MBA20 (including HDL and LDL cholesterol), Hepatitis B & C serology. HIV – HIV (AIDS) antibody test MBA20 – Fasting multiple biochemical analysis Hep B & C – Hepatitis B surface antigen (HbsAg) and Hepatitis C antibody (anti-HCV) tests
Exercise ECG	Exercise/stress ECG – incorporates a resting ECG
PMAR	Personal Medical Attendant's Report
PSA	Prostate Specific Antigen (males only)
FBC	Full Blood Count/analysis/examination
MSU	Microscopic urinalysis
ESR	Erythrocyte sedimentation rate



Tip

Hierarchy for mandatory medical examinations

Where mandatory requirements indicate your client needs to undertake more than one medical examination, we only require that they attend the examination that appears highest in this list:

- Specialist medical examination
- Medical examination by usual general practitioner (GP)
- Paramedical examination
- Mini check examination.

Increases to existing insurance

If your client is requesting an increase in cover, we may waive the mandatory requirements. This will depend on the time the cover has been in place, past increases and the medical evidence previously provided. Ask us for details. You can contact our underwriters on 133 731.



Obtaining medical information

If you chose to allow Resolution Life to arrange medical requirements with your client we will work with Unified Health Group (UHG), as our preferred and trusted provider of medical services.

Unified Health Group (UHG)

UHG can arrange a convenient time and location to provide your client's required examinations or tests. Their services include:

- mobile paramedical exams and mini check examinations,
- mobile blood tests and ECGs, and
- general practitioner (GP) exams, specialist exams and exercise stress tests.

If your client lives or works in an area not serviced by UHG's national network of paramedics and nurses, they can arrange a GP examination for your client. To request an appointment for your client, contact UHG. You can also request a login to the UHG website (medEbridge) to book appointments online and track the progress of your client's medical requirements.

Contact UHG

Phone 1300 558 583

Email adviser.relations@uhg.com.au

Website medEbridge.com.au

Making alternative arrangements

Your client may prefer to make their own arrangements for medical tests or examinations. If so, please note this clearly on the application form under the financial adviser and commission details to avoid the inconvenience of doubling up on arrangements or requirements for your client.



Fact sheet – Medical underwriting mandatory requirements

Medical requirements – Life and TPD

Total sum insured (\$)	Current age				
	< 45	46–50	51–55	56–60	61+
1 – 250,000					
250,001 – 500,000					1
500,001 – 1,000,000				2	3
1,000,001 – 1,500,000			2	3	3
1,500,001 – 2,500,000		2	2	3	3
2,500,001 – 3,000,000	2	2	3	3	3
3,000,001 – 5,000,000	3 (Life) 4b (TPD)	3 (Life) 4b (TPD)	3 (Life) 4b (TPD)	4a (Life) 4b (TPD)	4a (Life) 4b (TPD)
5,000,001 – 10,000,000	4b	5	5	5	6
Over \$10,000,000	7	6	6	6	6

Medical evidence key

Blank = Personal Statement

1 = Personal Statement + mini-check

2 = Personal Statement + blood screen + mini-check

3 = Personal Statement + blood screen + own doctor medical exam

4a = Personal Statement + blood screen + own doctor medical exam + PMAR

4b = Personal Statement + blood screen + own doctor medical exam + PMAR + MSU + FBC & ESR

5 = Personal Statement + blood screen + own doctor medical exam + PMAR + MSU + FBC & ESR + Exercise ECG

6 = Personal Statement + blood screen + own doctor medical exam + PMAR + MSU + FBC & ESR + Exercise ECG + PSA (males)

7 = Personal Statement + blood screen + own doctor medical exam + PMAR + MSU + FBC & ESR + PSA (males)

Important notes

- These medical requirements relate to total stand-alone cover – proposed and existing with Resolution Life including platforms insurance.
- The table is based on the highest sum insured between Life and TPD except for the PMAR, MSU, FBC and ESR requirements where each of the Life and TPD will be considered on the separately nominated sums insured.
- The maximum standard TPD sum insured available from all sources is \$5,000,000.
- Half of double TPD sum insured will be taken into consideration and added back to the Life cover sum insured, for the purposes of calculating the total sum insured for mandatory requirements.
- Medical examiners must not be a relative of the proposed insured, the adviser, broker or their families, nor a business associate of the proposed insured.
- Where the client does not have an own doctor, an examination by another doctor is acceptable. We may obtain a PMAR from a client's usual GP if they choose to be examined by another.
- PSA medical requirement for Life and TPD is for males only.
- A Personal Medical Attendant's Report (PMAR) may be obtained on a discretionary basis where any required medical examination was not performed by the proposed insured's usual general practitioner and more specific information is required.



Fact sheet – Medical underwriting mandatory requirements cont.

Medical requirements – Trauma

Total sum insured (\$)	Current age				
	< 45	46–50	51–55	56–60	61+
1 – 100,000					
100,001 – 250,000					A
250,001 – 500,000					D
500,001 – 750,000				F	F
750,001 – 1,000,000			C	F	F
1,000,001 – 1,500,000	B	B	G	G	G
1,500,001 – 2,000,000	E	H	G	G	G

Important notes

- The maximum Trauma sum insured available from all sources is \$2,000,000.
- Half of double Trauma sum insured will be taken into consideration and added back to the Life cover sum insured, for the purposes of calculating the total sum insured for mandatory requirements.

Medical evidence key

Blank = Personal Statement

A = Personal Statement + mini-check

B = Personal Statement + blood screen + mini-check

C = Personal Statement + blood screen + own doctor medical exam + breast examination (female)

D = Personal Statement + blood screen + mini-check + FBC & ESR + PSA (male) or mammogram (female)

E = Personal Statement + blood screen + own doctor medical exam + FBC & ESR + breast examination (female)

F = Personal Statement + blood screen + own doctor medical exam + FBC & ESR + PSA (male) or mammogram (female) + breast examination (female)

G = Personal Statement + blood screen + own doctor medical exam + FBC & ESR + PSA (male) or mammogram (female) + Exercise ECG + breast examination (female)

H = Personal Statement + blood screen + own doctor medical exam + FBC & ESR + Exercise ECG + breast examination (female)



Fact sheet – Medical underwriting mandatory requirements cont.

Medical requirements – Income Insurance and increases to Business Expenses Insurance

Total monthly benefit (\$)	Current age		
	Up to age 50	51–55	56–60
1 – 6,000			
6,001 – 7,500			A
7,501 – 10,000		A	A
10,001 – 15,000	B	B	C
15,001 – 20,000	B	C	C
20,001 – 30,000	C	C	C

Important notes

- These medical requirements are based on the highest monthly benefit between Income Insurance and Business Expenses Insurance held with us.
- Blood screen = HIV blood test, Fasting MBA20 (including HDL and LDL cholesterol) and Hepatitis B & C Serology.

Medical evidence key

Blank = Personal Statement

A = Personal Statement + blood screen

B = Personal Statement + blood screen + mini-check

C = Personal Statement + blood screen + mini-check + PMAR



Lifestyle factors

General guidelines

Height and weight: BMI

The Body Mass Index (BMI) is used as a simple way to indicate when a mandatory medical examination, mini check examination or blood tests may be required. Keep in mind that our underwriting outcomes will also depend on your client's age, the type of cover they are applying for and other risk factors such as smoking status, existing health conditions and family medical history.

Depending on the type of cover your client is applying for, the terms and conditions applied and the presence of any other risk factors, a premium loading may apply or cover may not be available.

Smoking

Smoker rates will be applied to clients who have, within the last 12 months:

- used any level of tobacco, pipes and cigars including 'social' or 'one a week' smokers
- consumed any other substance containing nicotine including gum, nicotine patches or other nicotine replacements
- used e-cigarettes and vaporisers (vaping).

To be eligible for non-smoker rates, your client must not have smoked any form of tobacco or any other substance, or used nicotine replacement products, cigarettes, e-cigarettes or vaporisers within the

previous 12 months. Once your client has ceased smoking for a full 12 months they can then apply for non-smoker rates by applying online to update their smoking status. Where a client stops smoking due to an adverse change in their health, non-smoker rates may not be available.

Pregnancy

If your client is pregnant at the time of application, cover is generally available, provided there are no:

- concurrent health issues for mother or baby
- pregnancy-related complications, or
- problems with prior pregnancies such as diabetes, high blood pressure or pre-eclampsia.

Where any of the above are disclosed, we will request further information to assist our consideration of cover.

An increase in **Income Insurance** cover is usually available up to 6 weeks from the expected date of confinement / expected delivery date if your client is still working. We will also need to understand your client's plans for returning to work after maternity leave, and on what basis, including planned working hours. We may request further information at the time of underwriting.

TPD cover is usually available up to the delivery date, however the occupation class premium rates will be charged for the current occupation/duties.

TPD Own Occupation is not available.

Temporary residents

Temporary visa holders applying for permanent residency in Australia can be considered for insurance depending on their individual circumstances.

Be prepared

Requirements:

- A completed Australian Temporary Resident questionnaire (08032_RL).
- A copy of your client's visa and passport.
- A copy of the letter from the Immigration Department with details of the current status of client's application for permanent residency.
- Any other information that could support your client's application, such as:
 - length of residency in Australia
 - details of assets held in Australia
 - details of family members who are permanent residents of Australia
 - the purpose of the proposed cover.



Travel

Every client's situation is individual, and we take into account:

- where your client is travelling to
- the purpose and length of their travel
- current DFAT (Department of Foreign Affairs and Trade) warnings for countries being visited
- the type of cover requested
- the current global environment.

While cover may be provided without restrictions, in some instances we may:

- apply terms such as a Residency and War and Terrorism exclusion
- decline cover until your client has returned to Australia.

If your client is intending to travel or reside overseas for more than 12 months, please contact the Underwriting team on 133 731 to discuss their individual circumstances. Life insurance cover may be available, however in most instances we cannot offer TPD, Trauma or Income insurance cover. Clients who reside permanently outside of Australia are generally not eligible for insurance cover.

Sports, pastimes and hazardous activities

Whenever we consider any type of cover, your client's individual circumstances and lifestyle will be considered. This includes their pursuits and pastimes. As some activities present an extra risk, where cover is available we may need to apply special conditions such as an extra premium or an exclusion clause.

The table below should be interpreted as follows:

Assessments

Std	Standard rates will usually apply
\$0.5%	\$0.50 extra premium per thousand of sum insured
\$1%	\$1.00 extra premium per thousand of sum insured
\$1.5%	\$1.50 extra premium per thousand of sum insured
\$2%	\$2.00 extra premium per thousand of sum insured
\$2.5%	\$2.50 extra premium per thousand of sum insured
\$3%	\$3.00 extra premium per thousand of sum insured
\$4%	\$4.00 extra premium per thousand of sum insured
\$5%	\$5.00 extra premium per thousand of sum insured
\$6%	\$6.00 extra premium per thousand of sum insured
\$7%	\$7.00 extra premium per thousand of sum insured
Excl	Cover may usually be offered with an exclusion for the pursuit
IC	Individual consideration
WP	Waiting period extension may apply
Dec	Cover will generally not be available



Fact sheet – Pursuits and pastimes rating guide

Pastime / Pursuit	Category / Type	Life	Trauma	TPD	IP
Abseiling					
Abseiling		\$1‰	Excl	Excl	Excl
Aviation					
Private/Recreational Fixed wing	No aerobatics / no competitions	\$1‰	Excl	Excl	Excl
	With aerobatics / competitions	\$2‰	Excl	Excl	Excl
Private/Recreational Helicopter	No aerobatics / no competitions	\$1.5‰	Excl	Excl	Excl
	With aerobatics / competitions	\$2.5‰	Excl	Excl	Excl
Agricultural Flying – Helicopter	Cattle mustering / Herding / Game capturing / Crop spraying	\$3‰	Excl	Dec	Dec
Gliding	No aerobatics / no competitions	\$0.5‰	Excl	Excl	Excl
	With aerobatics / competitions	\$1.5‰	Excl	Excl	Excl
Hang gliding, Paragliding, Parachuting, Skydiving	No aerobatics / no competitions	\$1‰	Excl	Excl	Excl
	With aerobatics / competitions	\$2‰	Excl	Excl	Excl
	Parachuting as a one-off – planned	Excl	Excl	Excl	Excl
	No plans but would like to one day	Std	Std	Std	Std
Microlight aeroplanes / Microlight gyrocopters	No aerobatics / no competitions	\$1‰	Excl	Excl	Excl
	With aerobatics / competitions	\$2‰	Excl	Excl	Excl
Air displays, Air shows, Air racing, Record attempts		Excl	Excl	Excl	Excl
Use of prototypes, use of amateur-built aircraft, use of vintage/historic aircraft, BASE jumping, Wingsuit flying		IC	Excl/Dec	Excl/Dec	Excl/Dec



Fact sheet – Pursuits and pastimes rating guide cont.

Pastime / Pursuit	Category / Type	Life	Trauma	TPD	IP
Ballooning					
Ballooning		Std	Std	Std	Std
Bungee jumping					
Bungee jumping		Std	Std	Std	Std
Bicycle					
Road bike, Racing bike, Track cycling	No competitions	Std	Std	Std	Std
	With competitions	Std	Std	Excl	Excl
Mountain biking / Off-road cycling					
<3,000 metres	Trail level easy to moderate				
	• No competitions or races	Std	Std	Std	Std
	• With competitions or races	Std	Std	Excl	Excl
	Trail level difficult				
• No competitions or races	Std	Std	Excl	Excl	
• With competitions or races	\$1%	Excl	Dec	Dec	
≥3,000 metres	Trail level severe/extreme or activities like Downhill/Freeriding				
	• No competitions or races	\$1%	Excl	Dec	Dec
	• With competitions or races	\$2%	Excl	Dec	Dec
BMX (Bicycle Motorcross)					
BMX (Bicycle Motorcross) (including competitions)		Std	Std	Excl	Excl
Caving and Potholing					
Caving and Potholing (no diving)		\$2%	Excl	Excl	Excl
Diving					
Snorkelling		Std	Std	Std	Std



Fact sheet – Pursuits and pastimes rating guide cont.

Pastime / Pursuit	Category / Type	Life	Trauma	TPD	IP
Scuba diving					
Medical loading $\geq 75\%$ or has epilepsy/pulmonary disease		IC	Dec	Dec	Dec
Depth $\leq 50\text{m}$	Standard diving activities, including wreck diving, cavern diving, drift diving, enriched air diving (nitrox)	Std	Std	Std	Std
	Cave diving / Ice diving	\$2‰	Excl	Excl	Excl
Depth $>50\text{m}$ $\leq 80\text{m}$	Standard diving activities	\$1‰	Excl	Excl	Excl
	Cave diving / Ice diving	\$3‰	Excl	Excl	Excl
Depth $>80\text{m}$		IC	IC	IC	IC
Solo diving and/or Rebreather diving		IC	IC	Dec	Dec
Football (amateur)					
Rugby, American football, Flag football		Std	Std	Excl	Excl
All other codes including touch		Std	Std	Std	Std
Hockey					
Hockey		Std	Std	Std	Std
Horse riding					
Leisure/recreational, western riding, horse trekking / Trail riding, Icelandic Horse riding		Std	Std	Std	Std
Polo		Std	Std	Excl	Excl
Dressage, vaulting, driving, endurance	No competitions	Std	Std	Std	Std
	With competitions	Std	Std	Excl	Excl
Jumping	No competitions	Std	Std	Excl	Excl
	With competitions	\$1‰	Excl	Excl	Excl
Eventing	No competitions	\$1‰	Excl	Excl	Excl
	With competitions	\$2‰	Excl	Dec	Dec



Fact sheet – Pursuits and pastimes rating guide cont.

Pastime / Pursuit	Category / Type	Life	Trauma	TPD	IP
Hunting					
Hunting		Std	Std	Std	Std
Martial arts (amateurs)					
Fencing, Kendo, Tai Chi, Ju jitsu, Nin-jutsu, Taebo		Std	Std	Std	Std
Judo, Karate, Sumo, Wing chun, Wrestling	No competitions	Std	Std	Std	Std
	With competitions	Std	Std	Excl	Excl
Boxing, Kickboxing, Kung-fu, Mixed Martial Arts (MMA), Muay Thai, Taekwon-do, Thai boxing	No competitions	Std	Std	Excl	Excl
	With competitions	\$1‰	Excl	Excl	Excl
Cage fighting	No competitions	\$2‰	Excl	Excl	Excl
	With competitions	\$3‰	Excl	Excl	Excl
Motor racing (motorcycles/bikes)					
Circuit and road racing	Endurance, Motorcycle Grand Prix, Superbike, Supersport	\$3‰	Excl	Dec	Dec
	Traditional road racing	Dec	Dec	Dec	Dec
Drag		\$4‰	Excl	Dec	Dec
Track racing	Grasstrack, long track, speedway, ice speedway	\$2‰	Excl	Excl	Excl
Hillclimbing		\$1‰	Excl	Excl	Excl
Motorcross		\$3-6‰	Excl	Dec	Dec
Track days		\$1‰	Excl	Excl/IC	Excl/IC
Sports touring		Std	Std	Std	Std



Fact sheet – Pursuits and pastimes rating guide cont.

Pastime / Pursuit	Category / Type	Life	Trauma	TPD	IP
Motor riding (motorcycles/bikes)⁽ⁱ⁾					
Trail bike or Quad bike riding (recreational)		Std	Std	Std	90-day WP
Motorcycle riding – road use only		Std	Std	Std	90-day WP
Farmer and farm use only		Std	Std	Std	Std
Motor racing (Cars and trucks)					
Most events		\$1%–\$5%	Excl	Dec/IC	Dec/IC
Trial (off-road), navigation rallies, Autoslam/Autocross, Track days		Std Std	Std Std	Std Excl	Std Excl
Karting					
Pleasure only, no racing		Std	Std	Std	Std
Competition karting		\$1%	Excl	Excl	Excl

(i) Combinations of several types of motor bike riding generally results in an exclusion.



Fact sheet – Pursuits and pastimes rating guide cont.

Pastime / Pursuit	Category / Type	Life	Trauma	TPD	IP
Mountaineering					
Artificial or Indoor climbing		Std	Std	Std	Std
Height <=5,300 metres	Hiking/Walking/Scrambling	Std	Std	Std	Std
	Trekking, Via ferrata, Sports climb	Std	Std	Std	Std
	• No solo attempt	\$1‰	Excl	Excl	Excl
	• With solo attempt				
	Alpine, Big wall or Ice Climbing and Traditional Mountaineering	\$1‰	Excl	Excl	Excl
	• No solo attempt	\$2‰	Excl	Excl	Excl
	• With solo attempt				
Height >5,300 metres <=7,000 metres	No solo attempt	\$2‰	Excl	Excl	Excl
	With solo attempt	IC	Dec	Dec	Dec
Height >7,000 metres		IC	Dec	Dec	Dec
Sailing / Yachting					
Inshore/protected waters (lakes or along the coast)	Pleasure only	Std	Std	Std	Std
	Racing	Std	Std	Excl	IC
Offshore (trans-ocean)	Single-handed or around world	IC	IC	IC	IC
	Pleasure only				
	• Boat size <= 8 metres	\$2‰	Excl	Excl	IC
	• Boat size >8 metres <=15 metres	\$1‰	Excl	Excl	IC
	• Boat size >15 metres	Std	Std	Std	IC
	Racing				
	• Boat size <= 8 metres	\$3‰	Excl	IC	IC
	• Boat size >8 metres <=15 metres	\$2‰	Excl	IC	IC
	• Boat size >15 metres	\$1‰	Excl	IC	IC



Fact sheet – Pursuits and pastimes rating guide cont.

Pastime / Pursuit	Category / Type	Life	Trauma	TPD	IP
Skiing – standard skiing and snowboarding activities					
No National, European or World Championships		Std	Std	Std	Std
With National, European or World Championships		\$1‰	Excl	Excl	Excl
Skiing, Waterski, Wakeboarding, Knee boarding					
Skiing, Waterski, Wakeboarding, Knee boarding		Std	Std	Std	Std
Windsurfing, Wave surfing, Surf kayaking					
Pleasure only		Std	Std	Std	90-day WP
Kitesurfing					
Pleasure only		\$1‰	Excl	Excl	IC
With competitions		\$2‰	Excl	IC	IC
Weight lifting (amateur and no competitions)					
Weight lifting (amateur and no competitions)		Std	Std	Std	Std
White water rafting/Kayaking					
White water rapid class ≤3		Std	Std	Std	Std
White water rapid class 4		\$1‰	Excl	Excl	IC
White water rapid class 5/6		\$3‰	Excl	IC	IC



Section 3

Financial underwriting

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General considerations for financial underwriting of personal and business insurance cover

Financial considerations are an essential part of the underwriting process. While it is generally applied to large sums insured, we must clearly identify the need for cover, regardless of the sum insured. Financial underwriting plays an important role in preventing over-insurance and anti-selection, which can be associated with a higher rate of claim.

The Underwriting team must establish that:

- premium payments can be sustained by the premium payer, and
- a claim will not leave the plan owner/beneficiary in a better financial position than they would have been in if the insured person had continued to live or had remained in good health.

The sum insured is usually based on your client's 'personal exertion income', which refers to income generated by their own activity. It's calculated after expenses have been deducted but before tax. Unearned income, such as interest, rent or investment dividends, is not taken into consideration when we calculate the sum insured, unless it ceases in the event of the insured's death or disability.

Increases – financial requirements for Business Solutions Option

In addition to the mandatory financial requirements based on the total sum insured the minimum financial requirements at the time of each increase are:

For key person insurance

- Client's individual tax returns and assessment notices, or a letter from the company accountant detailing remuneration since last application.
- Confirmation from the company accountant of the performance of the company, and
- Confirmation of why the client is a key person, and who else in the company is a key person.

For loan protection insurance

- Bank documentation regarding the current status, details and reason for the loan.
- Reason for the increase in loan amount, and
- If there is a new loan, a copy of the new loan agreement.

For business protection insurance

- Business financial accounts and tax returns for the years since last application.
- Details of your client's share in the business, and
- Independent valuation of the business.

Maximum benefits for Life, TPD and Trauma

The maximum sums insured available are stated below. Please note these are only available subject to full financial underwriting.

Income earning applicants

Life	Any financial justifiable amount
TPD	\$5,000,000 from all sources combined, for both personal and business cover
Activities of daily living (ADL) TPD	\$2,000,000
Trauma	\$2,000,000 from all sources

Be prepared

- While your client can select both Any/Own occupation TPD and ADL TPD, the total amount of TPD cannot exceed \$5,000,000, regardless of the type of TPD this is made up of.
- The maximum sum insured available for TPD Own Definition is \$2,000,000 if cover cannot be offered at standard rates.
- Financial requirements apply above certain thresholds. For details on what these are please refer to [Financial requirements](#) section.



General considerations for financial underwriting of Income Insurance

Income Insurance Essentials plan is our on-sale income protection series and is available inside and outside super to all existing customers. The income replacement ratio is 70% of the insured's personal exertion income, less expenses incurred in earning that income. Customers can apply to insure up to 100% of their super guarantee contributions by selecting the Superannuation Contribution Option.

For other income insurance products in place prior to 16 December 2024, the income replacement ratio is 75% of the first \$320,000 of insured's personal exertion income and 50% of the next \$240,000.

Maximum benefit available to increase Income Insurance

From 31 March 2020 existing Resolution Life Income Insurance plans can only be increased to a maximum sum insured of \$30,000 pm. Indexation increases will continue, so cover may exceed \$30,000 pm over time due to this.

Professional Occupations

For Professional Occupations only (MP, AA or A) the maximum industry wide cover available is \$60,000 pm. The same maximum sum insured of \$30,000 pm applies for cover with us however they may also hold up to \$30,000 pm of cover with another insurer.

Customers with Income Insurance in place prior to 31 March 2020

If a customer had Income insurance with us prior to 31 March which exceeds \$30,000 pm they can maintain that cover. If transferring that cover to a new policy they can also keep that amount of cover (subject to transfer rules).

Increases to existing cover

Customers can increase their cover providing that the total amount of cover with us does not exceed \$30,000 pm.

Increases on agreed value contracts

During the application and underwriting process for increases to an agreed value contract, your client will be required to make disclosures regarding their finances and provide financial evidence, regardless of the amount they are applying for.

Find details of acceptable financial evidence for existing Agreed Value Income Insurance [here](#).

After considering all risk factors for individual applications, the underwriter may restrict cover to a lesser amount or the increase may not be available.

Other considerations

Ongoing business income

If your client is likely to continue receiving income from their employer or business in the event of a claim, we may need to make modifications to their policy.

If, for example, the ongoing income is likely to be for a short duration, we may offer cover with a longer waiting period. This minimises the likelihood of both benefit payment and income being received at the same time, which could result in your client receiving more than 100% of their pre-disability income while on claim.

If income is likely to continue for up to six months, an offset clause is generally not required, however, if the income is likely to continue for more than six months the plan may be offered with an 'Ongoing business income offset clause'.

In cases where your client's income is guaranteed to continue through a partnership or employment agreement, we may align a waiting period with that agreement or offer an 'Ongoing business income offset clause'.

For the Income Essentials Plan, the calculation of income at the time of a claim will take into account any ongoing business income and may result in a reduction in the monthly benefit payable.



Unearned income

To avoid the risk of over-insurance, it's important to consider your client's potential unearned income at the stage of application.

Unearned income is income that will continue regardless of your client's inability to continue working. Unearned income sources could include:

- investments
- interest income
- rental income
- royalties
- annuities, and
- dividends.

Consideration also needs to be given to your client's net assets and their potential to generate unearned income. While current income from net assets may be low, if your client has substantial net assets such as real estate and shares, in the event they were not able to work for a prolonged period, the portfolio could be rearranged to generate significant unearned income.

Increases to Business Expenses Insurance

Business Expenses Insurance is designed to cover the expenses that a business would continue to incur if the owner (as the person insured) was totally or partially disabled. Details of financial requirements can be found [here](#).

Determining the need

Provided they incur fixed overheads in the conduct of their business, your client may be considered for business expenses cover if they are:

- a self-employed person in a clearly defined profession or occupation, especially sole traders, and
- in a professional partnership of no more than five partners including your client.

For details on the expenses we can or cannot cover, refer to the Product Disclosure Statement (PDS).

Bankruptcy, Liquidation, Receivership or Administration

The Underwriting team need to carefully consider increase applications from clients who have:

- been declared bankrupt or who have entered into Part IX or Part X Agreements, or
- owned or controlled an entity that has been placed under administration, into receivership or liquidation.

We will require further information to understand your client's situation before we can make a decision to provide cover.

Undischarged bankruptcy

If your client is currently bankrupt, or under administration, receivership or liquidation:

Life and Trauma – benefits for family protection will be assessed on their merits and cover may be available.

Income Insurance and TPD – benefits will not be available.

Discharged bankruptcy

When your client has a discharged bankruptcy:

Life and Trauma – normal financial underwriting practices will apply.

Income Insurance and TPD – will be available without restriction for customers with one episode of personal insolvency, after the bankruptcy has been discharged for five years. Terms may be available within five years of discharge, depending on individual circumstances and overall personal history.



Fact sheet – Financial requirements and maximum monthly benefits for Income Insurance and Business Expenses Insurance

Financial limits – mandatory requirements

Financial and maximum monthly benefit limits – Income Insurance⁽ⁱ⁾ and Business Expenses Insurance

Occupational groups/plan	Financial evidence required (Agreed Value increases in risk only) (\$)	Maximum monthly benefit (\$)
All except F	1	30,000 ⁽ⁱ⁾
F (existing policies only)	N/A	3,500
Income Insurance Senior Plan	N/A	30,000 ⁽ⁱⁱ⁾
Business Expenses Insurance (increases only)	refer to table below	40,000

(i) The maximum cover amount with Resolution Life is \$30,000 monthly benefit. If your client is applying above this amount, industry wide, a two year benefit period may apply to any amount over \$30,000.

(ii) For plans with the right to convert into SeniorGuard (IP Premier plans issued after September 1996) we will allow a conversion to Income Insurance Senior Plan subject to a maximum sum insured of up to \$6,000 per month.

[Click here](#) for Acceptable financial evidence for Agreed Value Income Insurance.

Financial requirements – Increases to existing Business Expenses Insurance

Less than or equal to \$10,000 per month	More than \$10,000 per month
Business expenses details in the Personal Statement	Business expenses details in the Personal Statement
	Profit and Loss accounts for the last two years



Fact sheet – Acceptable financial evidence

Acceptable financial evidence for increases to existing Agreed Value Income Insurance

Use this checklist to help ensure you're providing the information we require to support your application. Getting it right the first time makes life easier for you, the Underwriting team and your client.

For employees (no ownership in the employer's company)

- PAYG payment summaries for last two financial years, or
- Three consecutive pay slips showing year-to-date earnings for pay periods within the last six months, or
- A letter from the company accountant on company letterhead confirming the full remuneration package, including a breakdown of all packaged items for the last two financial years, or
- Individual tax returns and assessment notices for the last two financial years.

For self-employed applicants (including working directors and shareholders, and partners)

- Verified detailed profit and loss accounts and balance sheets for all of the business entities (including any service companies and family trusts) over the last two financial years. These accounts are to include notes to the accounts,
and
- Company tax returns and assessment notices for all entities for the last two financial years,
and
- Individual tax returns and assessment notices for the last two financial years,
and
- Letter from accountant with details of any income splitting arrangements. If applicable, we will also require the spouse's tax returns and assessment notices for the last two financial years.

For sole traders

- Individual tax returns and assessment notices, including details of all business expenses with profit and loss statement attached, for the last two financial years.



Fact sheet – Financial requirements for Life, TPD and Trauma

Lump sum

Type of cover	Sum insured for personal protection					
	Up to \$1 million	\$1,000,001 to \$1,500,000	\$1,500,001 to \$2 million	\$2,000,001 to \$3 million	\$3,000,001 to \$5 million	Over \$5 million
Life	A	A	A	A	B	D ⁽ⁱ⁾
TPD	A	A	A	A	C	N/A
Trauma	A	B ⁽ⁱ⁾	D ⁽ⁱ⁾	N/A	N/A	N/A

Type of cover	Sum insured for business protection				
	Up to \$1 million	\$1,000,001 to \$1,500,000	\$1,500,001 to \$2 million	\$2,000,001 to \$3 million	Over \$3 million
Life/TPD – key person	A	A	A	B	E ⁽ⁱⁱ⁾
Life/TPD – buy/sell	A	A	A	B	F ⁽ⁱⁱ⁾
Life/TPD – loan protection	A	A	A	B	E ⁽ⁱⁱ⁾ (iii)
Trauma – key person or buy/sell	A	F ⁽ⁱⁱ⁾	F ⁽ⁱⁱ⁾	N/A	N/A
Trauma – loan protection	A	E ⁽ⁱⁱ⁾	E ⁽ⁱⁱ⁾	N/A	N/A

- (i) Where the cover is for **loan cover**, copy of the loan documentation showing approval and all the loan details including an explanation of why this person is responsible for the loan repayment to the extent of the sum insured applied for is also required OR there is an added requirement as per (ii) below.
- (ii) Where the cover is for **business loan cover**, a copy of the loan documentation showing approval and all the loan details including an explanation of why this person is responsible for the loan repayment to the extent of the sum insured applied for is also required.
- (iii) For **TPD** (business) in excess of \$3,000,000 up to \$5,000,000 there is an added requirement of business tax returns for all business entities for the last two years.

* The Adviser report should include the following information for the underwriters:

- the background of the person to be insured
- a description of the business of the person to be insured
- a description of the corporate structure of this business if more than one entity is involved
- comments on the financial position of the person to be insured and the business
- details of how the sum insured has been calculated, and
- any other information thought to be relevant to the assessment of the person to be insured.

An Adviser report can be found on the last page of the Financial questionnaire.

Statement of Advice and Fact Find must contain the following:

- financial position (assets, liabilities, income, dependants, etc)
- needs analysis
- details of the policy/ies recommended
- calculations for the sum insured.

Key

- A = Personal Statement
- B = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
- C = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
+ Income tax returns and notice of assessments for the last two years
- D = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
+ Individual income tax returns and notice of assessment for the last two years OR if self employed or employed by own company, audited detailed Profit and Loss accounts, balance sheets, notes to accounts for the last two years for all business entities and company tax returns
- E = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
+ Audited detailed Profit and Loss accounts, balance sheets and notes to accounts for the last two years for all business entities
- F = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
+ Audited detailed Profit and Loss accounts, balance sheets and notes to accounts for the last two years for all business entities
+ copy of buy-sell agreement (if applicable)
+ independent business valuation (if applicable)
+ copy of business plan (if applicable)



Fact sheet – Financial requirements for Home Duties

Home Duties

Type of cover	Sum insured for personal protection				
	Up to \$750,000	Up to \$1.25 million	Up to \$1.5 million	Up to \$2 million	Up to \$3 million
Life	A	A	B	C	C
TPD	A	A	B	C	N/A
Trauma	A	N/A	N/A	N/A	N/A

Important note:

Additional supporting information may be required for home makers (above \$1 million), we recommend you attach your Statement of Advice and any supporting cover calculation documentation.

Key

- A = Personal Statement
- B = Personal Statement, spouse/partner's income, balance of residential mortgage debt owing, number and age of dependants
- C = Personal Statement, balance of residential mortgage debt owing, number and age of dependants, client's financial plan, home maker's plans to return to work, previous income and occupation, any child or dependent adult with special needs (if applicable)



Section 4

Occupational underwriting

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Occupation classification and rate categories

The 'Occupation classification listing' is designed to give an indication of the likely rating applicable to occupations for Life, TPD, Trauma and Income Insurance and can help you provide the best advice to your clients.

Remember that different classifications and rate categories can apply to different types of insurance and the occupation ratings are based on actual duties, not on job title.

Ratings for Life

While most occupations will generally be considered for Life cover, special consideration must be applied to hazardous occupations such as personnel in the armed forces or where workers handle explosives or other dangerous goods. Where we can provide insurance for hazardous occupations, they may be rated with a \$2.00 per thousand loading, for example.

Ratings for Trauma and ADL TPD

An exclusion will be imposed or an occupation rate will be charged based on the hazardous duties of your clients' occupational duties. The occupation rates are based on a multiple of the standard premium.

Note: Generally the multiples applied to Trauma and ADL TPD are the same but not the same as the ones applied to TPD.

'Own' Occupation TPD

Own Occupation TPD cover is not available for insurance in super applications.

Own Occupation TPD cover is acceptable with up to:

- a maximum loading of +100%, or
- two exclusions, either medical or non-medical, or
- a combination of one exclusion and +50% loading.

Own Occupation TPD that is acceptable with substandard rates will have a maximum benefit of \$2,000,000.

Own Occupation is generally not available for:

- Home Duties applicants
- if your client applies during pregnancy.

Ratings for TPD

A multiple of the basic or standard premium will be charged. These multiples will be calculated based on the duties of your client's occupation.

-
- A** White collar, office-based workers whose duties are primarily administrative and sedentary such as clerks. It also includes professionals such as engineers who are limited to consulting/office duties only and selected medical specialists.
-
- B** White collar occupations that are not primarily sedentary, such as commercial travellers or stock and station agents. This category also includes technicians, crafts people and some retail shopkeepers. Also includes occupations that involve light manual work and use of light machinery.
-
- C** Occupations that involve some manual duties and use of light machinery, including many qualified tradespersons and retail shopkeepers. Includes some professions in the mining industry.
-
- D/E** Occupations requiring heavy manual work or where there are significant accident or environmental hazards, such as earthmoving workers.
-



Ratings for Income Insurance

MP Selected medical professionals including general practitioners, dental professionals and psychiatrists.

AA Traditionally referred to as 'the professions', these occupations are characterised by training and registration by a professional or government body.

The acceptable professions include:

- those that are considered to be the lowest risk, such as engineers who are limited to consulting/office duties only
- selected medical specialists who are not rated under the MP category
- individuals in office-based management roles only, earning more than \$130,000 and who are:
 - degree qualified, or
 - not degree qualified but have worked in their current role for at least two years.

A White collar, office-based workers whose duties are primarily administrative and sedentary. For example, clerks.

B White collar occupations that are not primarily sedentary, such as commercial travellers or stock and station agents. This category also includes technicians, crafts people and some retail shopkeepers.

C Occupations that involve some manual duties and use of light machinery, including many qualified tradespersons and retail shopkeepers.

D Occupations requiring heavy manual work or where there are significant accident or environmental hazards, such as earthmoving workers.

F Farmers who own and work full-time on their own properties or are full-time share farmers. Farmers must have established experience in these roles of at least three years.

BY, CY, DY Occupations that may be unskilled or require heavy manual work or repetitive tasks.

Note: For policies which commenced prior to 16 December 2024, insurance with these ratings may be cancelled after the insurance has been in-force for three years and there has been a claim.



Tip

In the occupation rating tables the following codes are defined as:

RUW If insurable, hazardous occupations such as occupations at heights or handling dangerous goods or explosives may be rated with an extra premium dollar amount per thousand of sum insured (eg \$2.00 per thousand). Please contact the Underwriting team for confirmation. For a more comprehensive list, please refer to Elevate Online or ask the Underwriting team on 133 731.

N/A Cover is not available for this occupation.

EXC This indicates that special conditions apply to cover that will automatically exclude certain activities, duties or events.

Full-time and part-time eligibility criteria

Hours worked per week and weeks per year

Income Insurance

Your client must work in a permanent full-time capacity, and be in regular employment. This means for a minimum 30 hours worked per week, for at least 40 weeks per year.

TPD

Your client must be in regular permanent work for at least 20 hours per week.

Any Occupation TPD is however, available for students and home makers and ADL TPD to those working below the minimum hours and if your client is unemployed.

Part-time employment

We will consider applications from clients who are permanent part-time employees regularly working at least 20 hours per week.

Casual workers

Casual workers are not eligible for Income Protection or TPD cover.



Working more than 40 hours per week

Some limitations may be applied if your client is working more than 40 hours each week or if they work excessive hours due to a second occupation. The benefit period may be limited, the benefit amount reduced or in some cases, cover may be declined.

Other considerations for eligibility for cover

Newly self-employed

Australians are famous for 'giving things a go', but the reality of small business in Australia is that a high percentage will fail within the first two years. Establishing a new business, building a steady income and dealing with cashflow issues are challenges faced by many operators.

With these risks in mind, we will take your client's individual circumstances into consideration. We may apply a Newly Self-employed clause and/or limit the benefit period and the monthly benefit. Should your client have a history of bankruptcy, unstable employment, no demonstrable link between the previous occupation and the new occupation or work from home, we cannot consider cover.

On claim – current or impending workers' compensation claim

If your client has a current active workers' compensation claim (or similar) or intends to lodge such a claim, then TPD or Income Insurance are unlikely to be offered until the claim has been finalised.

Seasonal workers

For seasonal workers such as fruit pickers or ski instructors, work is usually dependent on factors or conditions beyond their control including weather and travel arrangements. The unpredictable nature of this work means we are not able to consider TPD or increases in Income Insurance for seasonal workers.

Second occupation

Like a growing number of Australians, your client may be working more than one job. We will consider an application for TPD or Income Insurance as long as the client works the required hours in their main occupation to be eligible for that cover. These criteria are detailed under [Full time and part-time eligibility criteria](#).

We are not able to offer cover for income generated through hobbies or investments.

Be prepared

When occupations are of the same nature

We will consider insuring the total combined income of both occupations under an indemnity contract if:

- the occupations are of the same nature and occupation class
- the total hours worked do not exceed 40 hours per week
- both hours worked and income received are regular and consistent
- your client has been working in the second occupation for at least two years.

If your client's combined working hours are excessive, we may limit the benefit period, reduce the benefit amount or decline to provide cover.

When occupations are of a different nature

If your client's occupations are different – say a clerk who also works as a waiter – we will cover the insurable income from the main occupation only. It's important to understand that the applicable occupation rate category will be that of the occupation that presents the higher risk. For instance, the clerk in our example would be rated as a waiter.



Fact sheet – Occupation rate categories

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Abalone diver		RUW	B or EXC	N/A	N/A	B or EXC	N/A
Abattoir worker							
• Not slaughterer		A	A	N/A	N/A	A	DY
• Slaughterer		A	A	N/A	N/A	A	N/A
Accountant							
• CPA / CA qualified		A	A	A	A	A	AA
• Other		A	A	A	A	A	A
Actuarial Analyst		A	A	A	A	A	A
Actuary							
• FIAA qualified or overseas equivalent		A	A	A	A	A	AA
• Other		A	A	A	A	A	A
Acupuncturist							
• Qualified and registered		A	A	A	A	A	MP
• Not qualified and/or not registered		A	A	N/A	N/A	A	N/A
Agent							
• Advertising (100% office work)		A	A	A	A	A	A
• Customs and shipping	Airport / mail centre / docked ships Clerical	A A	A A	B A	N/A N/A	A A	C A
• Employment		A	A	A	A	A	A
• Machinery		A	A	B	N/A	A	B
• Mercantile / repossession / private detective		A	A	A	N/A	A	N/A
• Real estate	100% office work Light manual work	A A	A A	A B	A N/A	A A	A B
• Stock / station		A	B	B	N/A	B	B



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Agronomist							
• Consultant (office based only)		A	A	A	A	A	AA
• Analytical / lab (degree qualified)		A	A	B	N/A	A	B
• Field work		A	A	C	N/A	A	C
Air conditioning							
• Office duties / consulting		A	A	A	N/A	A	A
• Installation / repairs / servicing		A	A	C	N/A	A	C
• Supervisor / inspector		A	A	A	N/A	A	B
Airforce personnel							
		RUW	A	N/A	N/A	A	N/A
Airport management (office based only)							
		A	A	A	A	A	A
Ambulance							
• Driver / officer / paramedic		A	A	E	N/A	A	D
• Personnel (administrative only)		A	A	A	A	A	A
Amusement parlour / centre proprietor							
• No. of employees >10		A	A	A	N/A	A	B
• No. of employees <10		A	A	B	N/A	A	C
• Employee		A	A	C	N/A	A	CY
Anaesthetist (registered)							
		A	A	A	A	A	AA
Antenna erector							
• Commercial / industrial		RUW	A	N/A	N/A	A	N/A
• Domestic only		RUW	A	D	N/A	A	CY
Antique dealer							
		A	A	B	N/A	A	B
Apprentice							
• First, second, third year		A	A	N/A	N/A	A	N/A
• Fourth year		A	A	D	N/A	A	DY



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Architect (degree qualified)		A	A	A	A	A	AA
Architectural draftsman		A	A	A	A	A	A
Army personnel		RUW	A	N/A	N/A	A	N/A
Artist							
• Commercial or Graphic (full-time, not working at home)		A	A	A	A	A	A
• Sculptor		A	A	N/A	N/A	A	N/A
• Other		A	A	N/A	N/A	A	N/A
Asphalt layer		A	C	N/A	N/A	C	N/A
Auctioneer							
• Livestock (three years' experience)		A	A	C	N/A	A	C
• Real estate (three years' experience)		A	A	A	A	A	A
• Other		A	A	RUW	N/A	A	RUW
Audiologist (registered)		A	A	A	A	A	MP
Auditor							
• Degree qualified		A	A	A	A	A	AA
• Not degree qualified		A	A	A	N/A	A	A
Author / writer		A	A	N/A	N/A	A	N/A
Auto space electrician		A	A	C	N/A	A	C
Aviation industry							
• Flying personnel	Aircrew / attendants / pilot / instructor	RUW	A	N/A	N/A	A	N/A
• Non-flying personnel	Air traffic controller	A	A	N/A	N/A	A	N/A
	Mechanic / maintenance staff	A	A	C	N/A	A	C
	Baggage handler	A	A	D	N/A	A	DY
	Clerical	A	A	A	A	A	A
	Other manual	A	A	D	N/A	A	DY
Backhoe operator		A	A	D	N/A	A	D



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Baker / pastry cook							
• Qualified		A	A	C	N/A	A	C
• Others (two years minimum)		A	A	D	N/A	A	D
Banana farmer – owner / manager		A	A	C	N/A	A	C
Bank / building societies – administrative / clerical / management		A	A	A	A	A	A
Banking – merchant		A	A	A	A	A	AA
Barber							
• Not working at home		A	A	C	N/A	A	CY
• Working at home		A	A	N/A	N/A	A	N/A
Bartender		A	A	C	N/A	A	CY
Barrister		A	A	A	A	A	AA
Beach inspector		A	A	N/A	N/A	A	N/A
Beautician							
• Not working from home		A	A	C	N/A	A	C
• Working at home		A	A	N/A	N/A	A	N/A
Beekeeper / apiarist		A	A	C	N/A	A	C
Billiard saloon							
• Proprietor	No. of employees >10 No. of employees <10	A A	A A	A B	N/A N/A	A A	B C
• Employee		A	A	C	N/A	A	CY
Blacksmith / farrier		A	A	E	N/A	A	DY
Blind / awning / screen							
• Manufacturer or Installer		A	A	C	N/A	A	C
Boarding house – proprietor / owner		A	A	N/A	N/A	A	N/A



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Boat builder (tradesperson qualified)		A	A	C	N/A	A	C
Boat / watercraft operator (full details required)		A	A	N/A	N/A	A	N/A
Bobcat owner / operator		A	A	D	N/A	A	D
Boiler							
• Inspector (no manual work)		A	A	C	N/A	A	C
• Maker		A	A	D	N/A	A	D
Bookbinder		A	A	B	N/A	A	B
Bookkeeper		A	A	A	A	A	A
Bookmaker / betting		A	A	N/A	N/A	A	N/A
Bottle dealer		A	A	C	N/A	A	CY
Bouncer / crowd control		A	B	N/A	N/A	B	N/A
Bread vendor		A	A	C	N/A	A	C
Brewery / distillery							
• Admin / clerical / management (100% office work)		A	A	A	A	A	A
• Supervisor		A	A	B	N/A	A	B
• Chemist (degree qualified)		A	A	A	A	A	A
• Worker (non-skilled)		A	A	C	N/A	A	CY
Bricklayer		A	A	E	N/A	A	DY
Brickworks employee (non-skilled)		A	A	C	N/A	A	DY
Broker – Finance / insurance / share / stock		A	A	A	A	A	A
Builder (licensed)		A	A	C	N/A	A	C
Builder (without trade qualification)		A	A	E	N/A	A	DY
Builders labourer		A	A	E	N/A	A	DY



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Builder's supply merchant		A	A	C	N/A	A	C
Building inspector		A	A	B	N/A	A	B
Bulldozer driver / operator		A	A	D	N/A	A	D
Bus driver							
• Local		A	A	C	N/A	A	D
• Long distance		A	A	D	N/A	A	DY
Business executive (100% office work)		A	A	A	A	A	A
Butcher – Retail		A	A	C	N/A	A	C
Buyer							
• Clerical		A	A	A	A	A	A
• Other		A	A	IC	N/A	A	IC
Cabinet maker							
• Qualified		A	A	C	N/A	A	C
• Unqualified / labourer		A	A	E	N/A	A	D
• Fourth year apprentice		A	A	D	N/A	A	DY
Cafe proprietor		A	A	B	N/A	A	B
Cane farmer – owner / manager		A	A	C	N/A	A	C
Car salesperson		A	A	A	N/A	A	A
Caravan park – proprietor / owner / employee		A	A	N/A	N/A	A	DY
Caretaker		A	A	N/A	N/A	A	D
Carpenter							
• Qualified		A	A	C	N/A	A	C
• Unqualified / labourer		A	A	E	N/A	A	D
• Fourth year apprentice		A	A	D	N/A	A	DY



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Carpet cleaner		A	A	C	N/A	A	C
Carpet – layer		A	A	N/A	N/A	A	DY
Cartage contractor / carrier							
• Local / metropolitan		A	A	C	N/A	A	D
• Long distance		A	A	N/A	N/A	A	DY
Cashier – financial institution		A	A	A	A	A	A
Casino							
• Croupier (minimum two years' experience)		A	A	B	N/A	A	B
• Poker / gaming machine staff security (see security guard)		A	A	B	N/A	A	C
Caterer							
• Cooking		A	A	C	N/A	A	C
• No cooking		A	A	B	N/A	A	B
Ceiling fixer		A	A	D	N/A	A	N/A
Cement renderer		A	A	N/A	N/A	A	N/A
Cemetery / crematorium worker		A	A	C	N/A	A	CY
Chainman (surveying)		A	A	D	N/A	A	DY
Chauffeur		A	A	B	N/A	A	B
Chef							
• Qualified		A	A	C	N/A	A	C
• Unqualified, minimum two years' experience		A	A	D	N/A	A	D



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Chemical industry – not handling acids, explosives, radioactive materials:							
• Analytical or lab (degree qualified)		A	A	B	B	A	B
• Industrial (non hazardous)		A	A	A	A	A	AA
• Research (degree qualified)		A	A	A	A	A	AA
• Technician / lab assistant		A	A	B	N/A	A	B
• Process / production worker		A	A	C	N/A	A	CY
• Industrial chemist (hazardous) handling acids, explosives, radioactive materials		RUW	RUW	RUW	N/A	RUW	RUW
Chemist / pharmacist (qualified)							
		A	A	A	A	A	AA
Childcare worker qualified and registered							
• Working from home or not government registered		A	A	N/A	N/A	A	N/A
• Not working from home		A	A	B	N/A	A	B
Chiropodist / podiatrist (registered)							
		A	A	A	A	A	A
Chiropractor (registered with Chiropractors' registration board)							
		A	A	A	N/A	A	A
Circus performer / worker							
		RUW	B	N/A	N/A	B	N/A
Cleaner (full time only)							
• Brick		A	A	E	N/A	A	DY
• Carpet		A	A	C	N/A	A	C
• Factory / household / office / school / street		A	A	C	N/A	A	CY
• Window	Up to 10 metres high	A	A	C	N/A	A	CY
	Above 10 metres high	RUW	A	N/A	N/A	A	DY
Clerical worker / clerk							
		A	A	A	A	A	A
Club							
• Entertainment / night club / disco		A	A	N/A	N/A	A	N/A
• Private / exclusive	Management / admin (100% office work)	A	A	A	N/A	A	A
	Others	A	A	RUW	N/A	A	RUW



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Coach Driver							
• Local		A	A	C	N/A	A	D
• Long distance		A	A	D	N/A	A	DY
Commercial artist (full-time, not working from home)		A	A	A	A	A	A
Commercial traveller		A	A	B	N/A	A	B
Compositor							
• Keyboard work only		A	A	B	N/A	A	B
• Other		A	A	B	N/A	A	C
Computer Industry							
• Consultant (professional, degree qualified)		A	A	A	A	A	AA
• Consultant (other) / programmer / systems analyst / sales representative		A	A	A	A	A	A
• Engineer (degree qualified)		A	A	A	A	A	AA
• Technician / keyboard operator / maintenance engineer		A	A	B	N/A	A	B
Concrete contractor / paver		A	A	N/A	N/A	A	N/A
Cook (with trade qualification)		A	A	C	N/A	A	C
Courier (see driver)							
Craneperson / driver (other than dock worker)							
• Tower crane		RUW	A	N/A	N/A	A	DY
• Other		RUW	A	C	N/A	A	D
Dairy							
• Proprietor / delivery person		A	A	C	N/A	A	C
• Employee		A	A	C	N/A	A	CY



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Debt collector							
• Repossessing		RUW	A	N/A	N/A	A	DY
• No repossessing (office based only, no field work)		A	A	C	N/A	A	C
• Other		RUW	A	A	N/A	A	A
Decorator / designer							
• Design only – no manual work		A	A	A	A	A	A
• Interior / exterior (manual work, up to 10 metres high)		A	A	B	N/A	A	B
• Interior / exterior (manual work, over 10 metres high)		RUW	A	N/A	N/A	A	DY
Delicatessen proprietor							
		A	A	B	N/A	A	B
Demolisher (building)							
• Foreperson		A	A	C	N/A	A	CY
• Other		RUW	A	N/A	N/A	A	N/A
Dental nurse							
		A	A	B	B	A	B
Dental technician / mechanic							
		A	A	B	B	A	B
Dentist / dental surgeon / orthodontist							
		A	A	A	A	A	MP
Diemaker / caster							
		A	A	C	N/A	A	C
Diesel Mechanic (qualified)							
		A	A	C	N/A	A	C
Dietician							
• Qualified and registered		A	A	A	A	A	A
• Unqualified		A	A	B	N/A	A	B
Director (100% office work)							
		A	A	A	A	A	A
Diver (professional)							
		RUW	B	N/A	N/A	B	N/A
Docker / waterside worker							
		RUW	A	N/A	N/A	A	N/A
Doctor (medical or dental)							
		A	A	A	A	A	MP



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Dog groomer (mobile)	>two years' experience, employed or self employed (business operating successfully ie established clientele, stable income)	A	A	D	N/A	A	D
Dog groomer (shop front business)	> two years' experience, employed or self employed (business operating successfully ie established clientele, stable income)	A	A	B	N/A	A	B
Draftsperson		A	A	A	A	A	A
Drainer / Drainage contractor (trade qualified)		A	A	D	N/A	A	DY
Dressmaker (full-time, not working from home)		A	A	C	N/A	A	C
Drillers							
• Offshore (Australian waters only) and/or explosives use		RUW	A	N/A	N/A	A	N/A
• Other (no explosives use)		RUW	A	D	N/A	A	DY
Driver							
• Ambulance		A	A	E	N/A	A	D
• Bulldozer		A	A	D	N/A	A	D
• Bus / coach	Local	A	A	C	N/A	A	D
	Long distance	A	A	D	N/A	A	DY
• Chauffeur (not hire car)		A	A	B	N/A	A	B
• Courier	Bicycle	RUW	A	N/A	N/A	A	CY
	Cars, small vans	A	A	C	N/A	A	C
	Motorcycle	RUW	A	C	N/A	A	CY
	Trucks (see section below)						
• Crane (other than dock worker and tower cranes)		A	A	C	N/A	A	D
• Dairy delivery person		A	A	C	N/A	A	C
• Earthmoving and construction equipment		A	A	D	N/A	A	D
• Explosives		RUW	C or EXC	E	N/A	C	DY
• Fork lift		A	A	C	N/A	A	C
• Garbage collector		A	A	D	N/A	A	DY



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Driver (continued)							
• Instructor	Car	A	A	B	N/A	A	B
	Truck	A	A	C	N/A	A	C
• Log hauler		RUW	A	C	N/A	A	DY
• Taxi		A	A	C	N/A	A	CY
• Tow truck		A	A	C	N/A	A	D
• Trucks	Local / metropolitan	A	A	C	N/A	A	D
	Long distance (operating more than 200 km from base)	A	A	D	N/A	A	DY
Drover / musterer		A	A	N/A	N/A	A	N/A
Dry cleaning industry – owner / manager		A	A	C	N/A	A	C
Dry cleaning industry – employee		A	A	D	N/A	A	D
Electrical lines installer or repairer / power lines		RUW	A	N/A	N/A	A	DY
Electrician							
• Domestic or light commercial (with trade qualification)		A	A	C	N/A	A	C
• Industrial high voltage (with trade qualification)		RUW	C	N/A	N/A	C	N/A
• Other		A	A	RUW	N/A	A	RUW
Electroplater / electrotyper / enameller		A	A	C	N/A	A	C
Engineer (degree qualified, no manual work)							
• Aircraft (flying endorsement will apply)		A	A	A	N/A	A	AA
• Chemical (non-hazardous materials)		A	A	A	A	A	AA
• Consulting / office duties only		A	A	A	A	A	AA
• Supervising (not involved with bridges or heights, underground work or explosives)		A	A	C	N/A	A	C
• Manual work (not involved with bridges or heights, underground work or explosives)		A	A	C	N/A	A	C



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Engineer (degree qualified, no manual work) (continued)							
• Maritime (degree qualified, not sea going, no manual work)		A	A	A	A	A	AA
• Mining (degree qualified, 100% office work, no underground work)		A	A	A	A	A	AA
• Other		RUW	RUW	RUW	N/A	RUW	RUW
Engraver / etcher							
		A	A	B	N/A	A	B
Entertainer							
		A	A	N/A	N/A	A	N/A
Executive (100% office work)							
		A	A	A	A	A	A
Explosives worker							
		RUW	C or EXC	N/A	N/A	C or EXC	N/A
Exporter / importer							
• 100% office work		A	A	A	A	A	A
• Some light manual work		A	A	B	N/A	A	B
• Other		RUW	RUW	RUW	N/A	RUW	RUW
Factory hand / worker							
		A	A	C	N/A	A	CY
Farmer owner / manager (minimum three years)							
		A	A	C	N/A	A	C
Farm hand / labourer / worker							
		A	A	D	N/A	A	DY
Farm manager (duties required)							
		A	A	C	N/A	A	C
Farrier							
		A	A	E	N/A	A	DY
Fashion designer							
		A	A	A	N/A	A	A
Fast food / takeaway proprietor							
		A	A	C	N/A	A	C
Fencing contractor							
• Proprietor		A	A	C	N/A	A	D
• Employee		A	A	C	N/A	A	DY
Fibreglass worker							
		A	A	D	N/A	A	DY
Financial planner / consultant							
		A	A	A	A	A	A



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Firefighter							
• Airport		RUW	A	D	N/A	A	DY
• City		A	A	D	N/A	A	DY
• Explosives / mines / oil and natural gas well		RUW	C or EXC	N/A	N/A	C or EXC	N/A
• Rural		RUW	C	N/A	N/A	C	N/A
Fishing							
• Deep sea or seasonal		RUW	A	N/A	N/A	A	N/A
• Owner / skipper / other workers (Australian waters only)		RUW	A	N/A	N/A	A	N/A
Fishmonger							
		A	A	C	N/A	A	C
Fitter and turner							
		A	A	C	N/A	A	C
Floor coverer / layer (linoleum / plastic, not carpet)							
		A	A	D	N/A	A	D
Floor surfacer / tiler / sander							
		A	A	D	N/A	A	D
Foreperson – building and construction (no demolition / wrecking)							
		A	A	C	N/A	A	C
Foundry							
• Patternmaker		A	A	D	N/A	A	D
• Worker		A	A	E	N/A	A	DY
French polisher							
		A	A	C	N/A	A	C
Funeral Parlour							
• Funeral director / undertaker (100% office work)		A	A	A	A	A	A
• Driver / embalmer / pall bearer / other		A	A	C	N/A	A	C
Furniture removalist							
• Local		A	A	C	N/A	A	DY
• Long distance		A	A	D	N/A	A	N/A
Garbage collector							
		A	A	D	N/A	A	DY



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Gardener							
• Domestic landscape (two years' experience)		A	A	C	N/A	A	C
• Other		A	A	C	N/A	A	CY
Gas fitter		A	A	C	N/A	A	D
Geologist							
• 100% office work, no underground work		A	A	A	A	A	A
• Field work, no underground or explosives work		A	A	C	N/A	A	C
Glass cutter / blower		A	A	C	N/A	A	CY
Glazier		A	A	C	N/A	A	C
Goldsmith / silversmith		A	A	B	N/A	A	B
Golf club professional							
• Shop, tuition only (full-time, minimum three years' experience, not touring or professional player)		A	A	N/A	N/A	A	C
• Touring		A	A	N/A	N/A	A	N/A
Government employee (100% office work)		A	A	A	A	A	A
Graduates (within last two years)							
• Medical doctor MP (registered)		A	A	A	A	A	MP
• Medical doctor AA (registered)		A	A	A	A	A	AA
• Dental professional MP (registered)		A	A	A	A	A	MP
Graphic artist / designer (not working from home)		A	A	A	A	A	A
Greenkeeper / grounds person							
• Supervisor (detail training / occupational history)		A	A	C	N/A	A	C
• Other		A	A	D	N/A	A	D
Gym Instructor							
• Qualified, minimum three years' experience, working in practice / sports club only)		A	A	C	N/A	A	CY
• Other		A	A	N/A	N/A	A	N/A



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Hairdresser / barber							
• Not working at home		A	A	C	N/A	A	CY
• Working at home		A	A	N/A	N/A	A	N/A
Handyperson (minimum two years' experience)							
		A	A	E	N/A	A	DY
Harbour pilot							
		A	B	N/A	N/A	B	DY
Hardware / building supplies – management / admin (100% office work)							
		A	A	A	A	A	A
Home duties (full-time care and maintenance of home and dependents)							
		A	A	A	N/A	A	N/A
Horse riding instructor							
		A	A	N/A	N/A	A	CY
Horse stable hand / strapper							
		A	A	D	N/A	A	DY
Horse trainer / breeder (no horse breaking)							
		A	A	C	N/A	A	CY
Horticulturist (degree qualified, less than 25% manual work)							
		A	A	B	N/A	A	B
Hospital							
• Aides / domestic / orderly / wardperson		A	A	C	N/A	A	CY
• Registrar / manager		A	A	A	A	A	A
Hotel industry (including motels)							
• Manager / proprietor	10 or more full-time employees	A	A	A	N/A	A	B
	Under 10 full-time employees	A	A	B	N/A	A	C
• Staff	Bar	A	A	C	N/A	A	CY
	Bottle shop attendant	A	A	C	N/A	A	C
	Bouncer	A	B	N/A	N/A	B	N/A
	Chef	A	A	C	N/A	A	C
	Cleaner	A	A	C	N/A	A	CY
	Driveway attendant	A	A	C	N/A	A	C
	Office / admin (100% office work)	A	A	A	A	A	A
	Waiter	A	A	B	N/A	A	B
	Other	A	A	IC	N/A	A	IC



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Houseperson		A	A	A	N/A	A	N/A
Human resources / personnel manager		A	A	A	A	A	A
Importer / exporter							
• 100% office work		A	A	A	A	A	A
• Some light manual work		A	A	B	N/A	A	B
• Other		RUW	RUW	RUW	N/A	RUW	RUW
Industrial chemist (non-hazardous materials)		A	A	A	A	A	AA
Inspector							
• Electrical industry		A	A	C	N/A	A	C
• Meat industry		A	A	B	N/A	A	B
Instrument maker		A	A	B	N/A	A	B
Insulation installer		A	A	C	N/A	A	D
Insurance							
• Adjuster / assessor (not private investigator)		A	A	B	N/A	A	B
• Adviser / broker / salesperson		A	A	A	A	A	A
• Inspector		A	A	B	N/A	A	B
Interior decorator / designer (see decorator / designer)							
Investigator / inquiry agent		A	A	N/A	N/A	A	N/A
Investment adviser (licensed)		A	A	A	A	A	A
Jackaroo / jillaroo / stockhand / stationhand		A	A	N/A	N/A	A	DY
Janitor		A	A	C	N/A	A	CY
Jeweller							
• Repairs / retail sales		A	A	B	N/A	A	B
• Others (including cutter / polisher / setter / engraver)		A	A	B	N/A	A	B



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Jockey		RUW	B or EXC	N/A	N/A	B or EXC	N/A
Journalist							
• Freelance, no overseas assignments		A	A	N/A	N/A	A	N/A
• Salaried, no overseas assignments		A	A	A	A	A	A
• Salaried, overseas assignments		RUW	N/A	N/A	N/A	N/A	N/A
Kennel proprietor		A	A	C	N/A	A	C
Key punch operator		A	A	B	N/A	A	B
Kitchen Hand							
• Two years' experience		A	A	D	N/A	A	D
• <Two years' experience		A	A	D	N/A	A	DY
Knitter (mill worker)		A	A	C	N/A	A	CY
Laboratory technician							
• Not handling radioactive or toxic substances or chemicals		A	A	B	N/A	A	B
• Other		A	RUW	RUW	N/A	RUW	RUW
Labourer (not under specified industry)		A	A	E	N/A	A	DY
Land broker		A	A	A	A	A	A
Landscape gardener							
• Not qualified (two years' experience)		A	A	C	N/A	A	C
• Qualified (horticultural degree / diploma, less than 25% manual work)		A	A	B	N/A	A	C
• Other		A	A	C	N/A	A	CY
Lawnmower sales and service		A	A	B	N/A	A	C
Lawnmowing contractor							
• Three years' experience		A	A	C	N/A	A	C
• Other		A	A	C	N/A	A	CY
Lawyer		A	A	A	A	A	AA



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Librarian		A	A	A	A	A	A
Lift installer / mechanic		A	A	C	N/A	A	C
Lines installer or lines repairer (see electrical or telecommunications)							
Linotype operator		A	A	C	N/A	A	C
Livestock buyer / dealer		A	A	B	N/A	A	B
Locksmith		A	A	B	N/A	A	B
Logging (see timber)							
Loss adjuster (not private investigator / repossession)		A	A	B	N/A	A	B
Machinery equipment – hire or service		A	A	B	N/A	A	C
Machinist							
• Clothing	In shop or factory away from home	A	A	C	N/A	A	C
	At home	A	A	N/A	N/A	A	N/A
• Metal / wood		A	A	D	N/A	A	DY
Mail contractor							
• Van		A	A	C	N/A	A	C
• Motorcycle		A	A	C	N/A	A	CY
Management consultant (degree qualified, 100% office)		A	A	A	A	A	AA
Management director (100% office work)		A	A	A	A	A	A
Manicurist							
• Not working from home		A	A	C	N/A	A	C
• Working at home		A	A	N/A	N/A	A	N/A
Manufacturer							
• Office duties only		A	A	A	A	A	A
• Other (not handling toxic / hazardous substances)		A	A	C	N/A	A	CY
Market gardener		A	A	C	N/A	A	C



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Masseur / masseuse							
• Working from home		A	A	N/A	N/A	A	N/A
• Qualified, minimum three years' experience, working in practice not from home		A	A	C	N/A	A	CY
Mathematician (degree qualified)		A	A	A	A	A	AA
Meat packer		A	A	D	N/A	A	DY
Mechanic (with trade qualification)		A	A	C	N/A	A	C
Medical practitioner		A	A	A	A	A	MP
Merchant banker		A	A	A	A	A	AA
Merchant sea person		RUW	A	N/A	N/A	A	N/A
Metal industry							
• Fitter and turner (qualified)		A	A	C	N/A	A	C
• Metal supply / stocks		A	A	D	N/A	A	DY
• Sheet metal worker		A	A	D	N/A	A	D
• Skilled worker / supervisor		A	A	C	N/A	A	C
• Other worker		A	A	E	N/A	A	DY
Metallurgist							
• Office / laboratory only		A	A	A	A	A	A
• Field work		A	A	C	N/A	A	C
Meter reader		A	A	D	N/A	A	D
Milk bar							
• Proprietor or employee		A	A	B	N/A	A	B
Milk vendor		A	A	C	N/A	A	C



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Mining industry							
• Any occupation involving underground work or explosives work		RUW	RUW	N/A	N/A	RUW	N/A
• Assayer (no underground or explosives work)		A	A	B	N/A	A	B
• Boilermaker / welder		A	A	C	N/A	A	C
• Carpenter (no underground or explosives work)		A	A	C	N/A	A	C
• Carpenter (apprentice)		A	A	N/A	N/A	A	N/A
• Chemical engineer (office only)		A	A	A	A	A	AA
• Chemical engineer / industrial chemist (hazardous materials)		A	RUW	RUW	N/A	RUW	RUW
• Chemical engineer / industrial chemist (non-hazardous materials, office only, no underground work)		A	A	A	A	A	AA
• Clerical (100% office, no underground work)		A	A	A	A	A	A
• Dragline operator		A	A	N/A	N/A	A	N/A
• Driver / operator – bogger, dump truck, jumbo or mill		A	A	N/A	N/A	A	N/A
• Driver / operator – crane, excavator or truck		A	A	D	N/A	A	DY
• Electrician or electronic engineer (no underground or explosives work)		A	A	C	N/A	A	C
• Electrician (apprentice)		A	A	N/A	N/A	A	N/A
• Engineer (field work, no underground or explosives work)		A	A	C	N/A	A	C
• Engineer (office only, no underground work)		A	A	A	A	A	AA
• Explosives handler – hard rock or soft rock open cut		RUW	RUW	N/A	N/A	RUW	N/A
• Fitter / turner (no underground or explosives work)		A	A	C	N/A	A	C
• Fitter / turner (apprentice)		A	A	N/A	N/A	A	N/A
• Foreman (no underground or explosives work)		A	A	C	N/A	A	C
• Geologist (field work, no underground or explosives work)		A	A	C	N/A	A	C
• Geologist (office only, no underground work)		A	A	A	A	A	A
• Instrument technician (no underground or explosives work)		A	A	C	N/A	A	C
• Longwall co-ordinator (field work, no underground or explosives work)		A	A	C	N/A	A	C
• Maintenance supervisor (no manual work, no underground or explosives work)		A	A	C	N/A	A	C



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Mining industry (continued)							
• Maintenance worker (no underground or explosives work)		A	A	D	N/A	A	DY
• Mechanic (no underground or explosives work)		A	A	C	N/A	A	C
• Mechanic (apprentice)		A	A	N/A	N/A	A	N/A
• Metallurgist (field work, no underground or explosives work)		A	A	C	N/A	A	C
• Mill superintendent (no underground or explosives work)		A	A	C	N/A	A	C
• Mine deputy or manager (field work, no underground or explosives work)		A	A	C	N/A	A	C
• Mine deputy (office only, no underground or explosives work)		A	A	A	A	A	A
• Mine manager (no underground or explosives work)		A	A	A	A	A	A
• Miner / driller		RUW	RUW	N/A	N/A	A	N/A
• OHS manager (degree qualified, office only, no underground or explosives work)		A	A	A	A	A	AA
• OHS manager (field work, no underground or explosives work)		A	A	C	N/A	A	C
• OHS manager (not degree qualified, office only, no underground work)		A	A	A	A	A	A
• Pit technician		A	A	N/A	N/A	A	N/A
• Plant operator		A	A	D	N/A	A	DY
• Plumber (no underground or explosives work)		A	A	C	N/A	A	C
• Plumber (apprentice)		A	A	N/A	N/A	A	N/A
• Rescue / recovery team (fire)		A	C	N/A	N/A	C	N/A
• Safety officer (no underground or explosives work)		A	A	C	N/A	A	C
• Sandblaster		A	A	N/A	N/A	A	N/A
• Shotfirer – hard rock or soft rock open cut		RUW	RUW	N/A	N/A	A	N/A
• Soft rock underground – driver / operator – dump truck, bogger, crane, excavator, jumbo, mill or truck		RUW	RUW	N/A	N/A	A	N/A
• Soft rock underground – carpenter		RUW	RUW	N/A	N/A	A	N/A
• Soft rock underground – dragline operator		RUW	RUW	N/A	N/A	A	N/A
• Soft rock underground – electrician, fitter / turner, mechanic, or plumber		RUW	RUW	N/A	N/A	A	N/A
• Soft rock underground – explosives handler or shotfirer		RUW	RUW	N/A	N/A	RUW	N/A



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Mining industry (continued)							
• Soft rock underground – foreman or mine deputy / supervisor (field work)		RUW	RUW	N/A	N/A	A	N/A
• Soft rock underground – longwall co-ordinator (field work)		RUW	RUW	N/A	N/A	A	N/A
• Soft rock underground – maintenance worker		RUW	RUW	N/A	N/A	A	N/A
• Soft rock underground – mill superintendent		RUW	RUW	N/A	N/A	A	N/A
• Soft rock underground – miner / driller		RUW	RUW	N/A	N/A	A	N/A
• Soft rock underground – pit technician		RUW	RUW	N/A	N/A	A	N/A
• Soft rock underground – plant operator		RUW	RUW	N/A	N/A	A	N/A
• Soft rock underground – sandblaster		RUW	RUW	N/A	N/A	A	N/A
• Soft rock underground – train driver		RUW	RUW	N/A	N/A	A	N/A
• Supervisor (field work, no underground or explosives work)		A	A	C	N/A	A	C
• Supervisor (office only, no underground or explosives work)		A	A	A	A	A	A
• Surveyor (field work, no underground or explosives work)		A	A	C	N/A	A	C
• Surveyor (office only, no underground or explosives work)		A	A	A	A	A	A
• Train driver		A	A	N/A	N/A	A	N/A
Minister of religion / priest / clergy (sole occupation)		A	A	A	A	A	A
Model		A	A	N/A	N/A	A	N/A
Motor vehicle industry							
• Assembly / production line worker		A	A	C	N/A	A	CY
• Dealer		A	A	A	N/A	A	A
• Detailer		A	A	C	N/A	A	C
• Mechanic		A	A	C	N/A	A	C
• Sales		A	A	A	N/A	A	A
• Wrecker		A	A	E	N/A	A	DY



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Musician							
• Orchestral (full time)		A	A	N/A	N/A	A	N/A
• Teacher (full-time, not working from home)		A	A	B	N/A	A	B
• Other		A	A	N/A	N/A	A	N/A
Mustering (excluding aerial)		A	A	N/A	N/A	A	DY
Naturopath							
• Government registered, not working at home		A	A	A	N/A	A	A
• Other		A	A	N/A	N/A	A	N/A
Navy personnel (all ranks)		RUW	A	N/A	N/A	A	N/A
Newsagent (sales only)		A	A	B	N/A	A	B
Nurse							
• Aide		A	A	C	N/A	A	CY
• Dental		A	A	B	B	A	B
• General – registered or enrolled		A	A	C	N/A	A	C
• Geriatric		A	A	D	N/A	A	C
• Personal care attendant	Hospital and aged care facility based only	A	A	D	N/A	A	DY
	In-home based	A	A	D	N/A	A	N/A
• Midwife		A	A	B	N/A	A	C
• Psychiatric		A	A	D	N/A	A	C
• Primarily engaged in administration (eg nurse educator, director of nursing)		A	A	A	A	A	B
• Veterinary		A	A	C	N/A	A	C
Nursery (plants)		A	A	C	N/A	A	C
Occupational therapist (degree qualified)		A	A	A	A	A	A



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Oil and gas industry – offshore							
• Hazardous duties eg working with explosives or diving		RUW	C or EXC	N/A	N/A	C	N/A
• Professional		RUW	A	N/A	N/A	A	N/A
• Rig personnel, drillers (non-hazardous duties)		RUW	A	N/A	N/A	A	N/A
Oil and gas – onshore							
• Administration / clerical		A	A	A	RUW	A	A
• Distributor (no delivery work involved)		A	A	C	N/A	A	B
• Driller (no explosives)		RUW	A	D	N/A	A	DY
• Engineer (degree qualified, office only)		A	A	A	RUW	A	AA
• Geologist (degree qualified, office only)		A	A	A	RUW	A	A
• Management		A	A	A	RUW	A	A
• Other (working with explosives, drilling, rigs, underground work or diving)		RUW	C	N/A	N/A	C	N/A
• Pipeline worker (skilled, trade qualified, surface work only)		A	A	D	N/A	A	CY
• Pipeline worker (unskilled, surface work only)		A	A	E	N/A	A	DY
• Professional (degree qualified, office only)		A	A	A	RUW	A	AA
• Refinery worker (skilled, trade qualified, no rigging involved)		A	A	B	N/A	A	C
• Refinery worker (unskilled, no rigging involved)		A	A	C	N/A	A	DY
• Rig personnel		RUW	A	N/A	N/A	A	N/A
• Tanker driver (local)		A	A	C	N/A	A	D
• Tanker driver (long distance)		A	A	D	N/A	A	DY
Ophthalmologist (registered)		A	A	A	A	A	AA
Optician		A	A	A	A	A	A
Optometrist (registered)		A	A	A	A	A	MP
Orchardist		A	A	C	N/A	A	C
Orthodontist (registered)		A	A	A	A	A	MP



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Orthopaedist (registered)		A	A	A	A	A	AA
Osteopath (registered with Osteopath / Chiropractors' board)		A	A	A	A	A	A
Oyster farmer		A	A	C	N/A	A	C
Painter (qualified)							
• Up to 10 metres high		A	A	C	N/A	A	C
• Over 10 metres high		RUW	A	N/A	N/A	A	DY
Painter (without qualification)							
• Up to 10 metres high		A	A	E	N/A	A	DY
• Above 10 metres high		RUW	A	N/A	N/A	A	N/A
Panel beater (qualified)		A	A	C	N/A	A	D
Parking station attendant		A	A	B	N/A	A	BY
Pastry cook		A	A	C	N/A	A	C
Pathologist (registered)		A	A	A	A	A	MP
Pathology analyst		A	A	A	A	A	A
Patio erector / installer (trade qualified / licensed)		A	A	C	N/A	A	C
Patternmaker (foundry moulds etc)		A	A	D	N/A	A	D
Paver		A	A	N/A	N/A	A	N/A
Personal trainer (qualified, minimum three years' experience, working in practice / sports club only)		A	A	C	N/A	A	CY
Personal trainer (other)		A	A	N/A	N/A	A	N/A
Pest controller / exterminator		A	C	N/A	N/A	C	DY
Pharmacist (degree qualified)		A	A	A	A	A	AA
Photoengraver		A	A	C	N/A	A	C



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Photographer							
• Mainly studio		A	A	B	N/A	A	B
• Aerial or other		A	A	N/A	N/A	A	N/A
Physicist (degree qualified)		A	A	A	A	A	AA
Physiotherapist (qualified and state registered)		A	A	A	N/A	A	A
Piano tuner		A	A	B	N/A	A	B
Picture framer (not working from home)		A	A	C	N/A	A	C
Pilot		RUW	A	N/A	N/A	A	N/A
Plasterer		A	A	D	N/A	A	N/A
Plumber							
• Trade qualified / domestic only		A	A	C	N/A	A	C
• Fourth year apprentice		A	A	C	N/A	A	DY
Plumber (roof)		A	A	E	N/A	A	DY
Podiatrist / chiropodist (registered)		A	A	A	A	A	A
Police							
• Motorcyclist		RUW	C	N/A	N/A	C	N/A
• Non-motorcyclist / General duties		A	A	N/A	N/A	A	N/A
• Superintendent / Senior officer		A	A	A	N/A	A	N/A
Post office							
• Australia post shop employee		A	A	B	N/A	A	B
• Post office agent (sole business)		A	A	B	N/A	A	B
• Delivery van		A	A	C	N/A	A	C
• Mail sorter		A	A	C	N/A	A	C
• Motorcycle		A	A	C	N/A	A	CY
• Supervisor / clerk		A	A	A	N/A	A	A



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Priest		A	A	A	A	A	A
Printer / publisher							
• No manual work		A	A	A	A	A	A
• Skilled manual work (eg engraver / linotype operator)		A	A	B	N/A	A	B
• Other worker		A	A	RUW	N/A	A	RUW
Prison officer		A	A	N/A	N/A	A	N/A
Private detective / investigator		A	A	N/A	N/A	A	N/A
Process / production worker		A	A	C	N/A	A	CY
Produce merchant		A	A	C	N/A	A	C
Professional sports person		RUW	A	N/A	N/A	A	N/A
Property							
• Consultant		A	A	A	N/A	A	A
• Developer		A	A	A	N/A	A	N/A
• Investor		A	A	N/A	N/A	A	N/A
Psychiatrist		A	A	A	A	A	MP
Psychologist		A	A	A	A	A	MP
Public relations officer (degree qualified)		A	A	A	A	A	A
Public servant – clerical		A	A	A	A	A	A
Purchasing officer							
• Clerical		A	A	A	A	A	A
• Other		A	A	B	N/A	A	IC
Quantity surveyor		A	A	A	A	A	A
Quarry worker		RUW	C or EXC	N/A	N/A	C or EXC	DY



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Radio / television / film industry							
• Actor / actress		A	A	N/A	N/A	A	N/A
• Administration		A	A	A	A	A	A
• Announcer (employee)		A	A	N/A	N/A	A	BY
• Camera operator	Studio only	A	A	B	N/A	A	B
	On location (no overseas work)	A	A	C	N/A	A	C
• Director / producer		A	A	A	N/A	A	A
• Editor		A	A	A	N/A	A	A
• Engineer		A	A	B	N/A	A	B
• Projectionist		A	A	B	N/A	A	B
• Reporter (salaried, no overseas work)		A	A	A	N/A	A	A
• TV / radio technician / repairer		A	A	B	N/A	A	B
Radiographer		A	A	A	N/A	A	A
Radiologist		A	A	A	A	A	AA
Railway worker							
• Customer service		A	A	B	N/A	A	B
• Driver		A	A	C	N/A	A	DY
• Fireperson		A	C or EXC	N/A	N/A	C or EXC	DY
• Guard (not security)		A	A	B	N/A	A	CY
• Inspector (tickets only)		A	A	B	N/A	A	B
• Labourer or maintenance		A	A	E	N/A	A	DY
• Porter		A	A	D	N/A	A	DY
• Shunter		A	A	N/A	N/A	A	DY
• Signal person		A	A	B	N/A	A	BY
• Station master		A	A	B	N/A	A	BY
• Station assistant		A	A	B	N/A	A	CY



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Railway worker (continued)							
• Ticket collector		A	A	B	N/A	A	B
• Track laying		RUW	A	N/A	N/A	A	DY
Real estate agent							
		A	A	A	A	A	A
Real estate auctioneer (three years' experience)							
		A	A	A	A	A	A
Receptionist (office duties only)							
		A	A	A	A	A	A
Refrigeration mechanic / repairer							
		A	A	C	N/A	A	C
Repairer / service technician							
• Light manual (eg office machines)		A	A	B	N/A	A	B
• Heavy manual		A	A	C	N/A	A	C
Restaurant							
• Chef / cook		A	A	C	N/A	A	C
• Proprietor / manager	Five or more employees	A	A	A	N/A	A	B
	Less than five employees	A	A	B	N/A	A	C
• Waiter		A	A	B	N/A	A	B
• Other full-time employees		A	A	RUW	N/A	A	RUW
Retired							
		A	A	N/A	N/A	A	N/A
Rigger							
		RUW	A	N/A	N/A	A	N/A
Roofer / roof tiler							
		RUW	A	E	N/A	A	DY
Rubbish removalist							
		A	A	D	N/A	A	DY
Sales representative (see also agent, car salesperson, shop proprietor / assistant)							
• Not listed elsewhere (no delivery / assembly / repair)		A	A	A	N/A	A	A
• Other		A	A	C	N/A	A	IC
Sand blaster							
		A	A	N/A	N/A	A	DY



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Scaffolder		RUW	A	N/A	N/A	A	DY
Scrap metal dealer		A	A	D	N/A	A	DY
Seaman		RUW	A	N/A	N/A	A	N/A
Search / rescue worker (not volunteer)		RUW	A	N/A	N/A	A	N/A
Seasonal workers		A	A	N/A	N/A	A	N/A
Secretary		A	A	A	A	A	A
Security guard							
• Armed		A	C	N/A	N/A	C	DY
• Unarmed (no unusual hazards)		A	A	N/A	N/A	A	D
Services (armed forces)		RUW	A	N/A	N/A	A	N/A
Service station / garage							
• Attendant / worker		A	A	C	N/A	A	CY
• Console operator (no driveway work)		A	A	B	N/A	A	BY
• Mechanic (Qualified)		A	A	C	N/A	A	C
• Proprietor (no mechanical work)		A	A	B	N/A	A	B
Shearer / shearing contractor		A	A	N/A	N/A	A	DY
Sheet metal worker		A	A	D	N/A	A	D
Shipping / Maritime industry – Seagoing personnel (Australian waters only)							
• Crew		RUW	A	N/A	N/A	A	N/A
• Officer		RUW	A	B	N/A	A	N/A
• Engineer		RUW	A	C	N/A	A	N/A
• Shore personnel	Administration only	A	A	A	A	A	A
	Dock worker	RUW	A	N/A	N/A	A	N/A
	Shipyard worker	RUW	A	N/A	N/A	A	DY
Shipwright		A	A	C	N/A	A	C



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Shoemaker / repairer		A	A	C	N/A	A	C
Shopfitter		A	A	C	N/A	A	C
Shop proprietor / assistant							
• Antiques (sales)		A	A	B	N/A	A	B
• Antiques (restoration)		A	A	C	N/A	A	C
• Bicycles		A	A	B	N/A	A	B
• Booksellers, stationery, cards		A	A	B	N/A	A	B
• Bread / cakes (no baking)		A	A	B	N/A	A	B
• Butcher (retail – no slaughtering)		A	A	B	N/A	A	B
• Café, delicatessen		A	A	B	N/A	A	B
• Clothing		A	A	B	N/A	A	B
• Disposals		A	A	B	N/A	A	B
• Dry cleaner	Proprietor / manager Other	A A	A A	C D	N/A N/A	A A	C D
• Electrical, radio, television (sales only)		A	A	B	N/A	A	B
• Fast food, fishmonger		A	A	C	N/A	A	C
• Florist	Administration / sales Deliveries	A A	A A	B C	N/A N/A	A A	B C
• Fruiterer and greengrocer		A	A	C	N/A	A	C
• Furniture (new retail)		A	A	B	N/A	A	B
• General store		A	A	B	N/A	A	B
• Gunsmith		A	A	B	N/A	A	B
• Hardware (light lifting)		A	A	C	N/A	A	C
• Jeweller (retail only)		A	A	B	N/A	A	B
• Licensed grocer / liquor store		A	A	B	N/A	A	B
• Locksmith		A	A	B	N/A	A	B
• Mobile (eg ice cream, donuts)		A	A	C	N/A	A	CY



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Shop proprietor / assistant (continued)							
• Motor spares		A	A	B	N/A	A	B
• Music / musical instruments (sales)		A	A	B	N/A	A	B
• Newsagent (shop sales only)		A	A	B	N/A	A	B
• Photographic (mainly studio)		A	A	B	N/A	A	B
• Shoe store (sales only)		A	A	B	N/A	A	B
• Sporting goods (sales only)		A	A	B	N/A	A	B
• Supermarket proprietor	Manager large store	A	A	B	N/A	A	B
	Other	A	A	C	N/A	A	C
• Not otherwise rated	Light goods only (eg clothes)	A	A	B	N/A	A	B
	Heavy goods (eg machinery)	A	A	B	N/A	A	C
	Mainly take-away food	A	A	C	N/A	A	C
Sign erector		A	A	N/A	N/A	A	DY
Sign writer		A	A	B	N/A	A	C
Slaughterer – meat industry		A	A	N/A	N/A	A	N/A
Social worker		A	A	B	N/A	A	B
Soft drink manufacturer		A	A	C	N/A	A	C
Solicitor		A	A	A	A	A	AA
Sonographer (registered)		A	A	A	A	A	AA
Specialist physician (registered)		A	A	A	A	A	AA
Speech therapist (qualified)		A	A	A	A	A	A
Sporting / fitness club							
• Management / admin only		A	A	A	A	A	A
• Coach		A	A	N/A	N/A	A	N/A
• Gym instructor (qualified, minimum three years' experience, working in practice sports club only)		A	A	C	N/A	A	CY
• Personal trainer (qualified, minimum three years' experience, working in practice / sports club only)		A	A	C	N/A	A	CY



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Spray painter (qualified)		A	A	C	N/A	A	C
Squash court proprietor (full-time only, non-professional playing)		A	A	B	N/A	A	B
Statistician		A	A	A	A	A	AA
Steel erector / fixer		A	A	N/A	N/A	A	DY
Stevedore		RUW	A	N/A	N/A	A	N/A
Stockman / station hand (see Jackaroo)							
Stonemason		A	A	D	N/A	A	D
Storeperson (light manual)		A	A	C	N/A	A	C
Storeperson and packer		A	A	C	N/A	A	D
Student		A	A	A	N/A	A	N/A
Stuntperson		RUW	N/A	N/A	N/A	N/A	N/A
Surgeon (not dental)		A	A	A	A	A	AA
Surveyor							
• Consulting		A	A	A	A	A	A
• Explosives		RUW	C or EXC	N/A	N/A	C or EXC	DY
• Other		A	A	B	N/A	A	B
Swimming pool							
• Builder		A	A	C	N/A	A	C
• Proprietor / manager		A	A	B	N/A	A	B
• Swimming instructor (full-time, not seasonal)		A	A	C	N/A	A	CY
• Attendant		A	A	N/A	N/A	A	N/A
Tab – totalisator agent (full-time, sole occupation)		A	A	B	N/A	A	B
Take-away food shop proprietor (three years' experience)		A	A	C	N/A	A	C
Tailor (not working from home)		A	A	C	N/A	A	C
Tanner		A	A	N/A	N/A	A	D



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Tattooist (minimum five years' experience, shop only)		A	A	D	N/A	A	DY
Tax consultant		A	A	A	A	A	A
Taxi driver		A	A	C	N/A	A	CY
Teacher							
• Music (full time)		A	A	B	N/A	A	B
• Physical (eg physical education, dancing)		A	A	N/A	N/A	A	C
• Pre-school		A	A	B	N/A	A	B
• Trade (eg agriculture, technical college)		A	A	C	N/A	A	C
• Other		A	A	A	N/A	A	A
Telecommunications / telephone / TV							
• Engineer (degree qualified, 100% office work)		A	A	A	A	A	AA
• Engineer (not degree qualified)		A	A	B	N/A	A	B
• Lines installer or line repairer	Tower Others	RUW RUW	A A	N/A N/A	N/A N/A	A A	DY DY
Telephonist / switchboard operator		A	A	A	A	A	A
Tennis coach (full-time, minimum three years' experience, not touring or professional player)		A	A	N/A	N/A	A	C
Textile workers		A	A	C	N/A	A	CY
Theatre / cinema industry (full-time only)							
• Actor / actress		A	A	N/A	N/A	A	N/A
• Director / producer		A	A	B	N/A	A	B
• Management (administration only)		A	A	A	A	A	A
• Make-up artist		A	A	C	N/A	A	C
• Projectionist		A	A	B	N/A	A	B
• Ticket seller / usher		A	A	B	N/A	A	BY
• Wardrobe		A	A	C	N/A	A	C
• Other		A	A	RUW	N/A	A	RUW



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Tiler / slater							
• Floor / wall		A	A	D	N/A	A	D
• Roof		RUW	A	E	N/A	A	DY
Timber							
• Cutter / getter / feller / logger		RUW	A	N/A	N/A	A	DY
• Using explosives		RUW	C or EXC	N/A	N/A	C or EXC	N/A
• Sawmill	Milling / log work, stacking and similar duties	A	A	D	N/A	A	DY
Timber merchant							
• No manual work		A	A	C	N/A	A	C
• manual work		A	A	D	N/A	A	DY
Toolmaker (qualified)							
		A	A	C	N/A	A	C
Tramway workers							
• Tram conductor		A	A	B	N/A	A	BY
• Tram driver		A	A	C	N/A	A	DY
Transit guard							
• Armed		A	C	N/A	N/A	C	N/A
• Unarmed		A	B	N/A	N/A	B	D
Travel agent / consultant							
		A	A	A	A	A	A
Tree surgeon / lopper / remover							
		A	A	N/A	N/A	A	DY
Trench digger							
		A	A	D	N/A	A	D
Trotting driver							
		A	B or EXC	N/A	N/A	B or EXC	N/A
Truck driver							
• Local / metropolitan		A	A	C	N/A	A	D
• Long distance (operating more than 200 km from base)		A	A	D	N/A	A	DY



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Tug boat crew (no deep sea)		RUW	A	N/A	N/A	A	DY
Tunneller / shaft worker		RUW	A	N/A	N/A	A	N/A
Typist / stenographer		A	A	B	N/A	A	B
Unemployed		A	A	N/A	N/A	A	N/A
University and college staff – lecturer / professor / dean		A	A	A	A	A	AA
University – office administration staff		A	A	A	A	A	A
University – tutor (with degree)		A	A	A	N/A	A	AA
Upholsterer		A	A	C	N/A	A	C
Valuer (licensed) (not salesperson)		A	A	A	A	A	A
Vending machine technician – Qualified tradesperson / repairer		A	A	B	N/A	A	B
Veterinary surgeon							
• Domestic pets		A	A	A	A	A	MP
• Other		A	A	B	N/A	A	B
Vigneron / winemaker (minimal manual work)		A	A	B	N/A	A	C
Waiter / waitress – table service only		A	A	B	N/A	A	B
Watchmaker		A	A	B	N/A	A	B
Welder (qualified)		A	A	C	N/A	A	D
Wharf / waterside worker		RUW	A	N/A	N/A	A	N/A
Window cleaner							
• Up to 10 metres high		A	A	C	N/A	A	CY
• Above 10 metres high		RUW	A	N/A	N/A	A	DY
Window dresser (full time only)		A	A	B	N/A	A	B
Window framers / fitters		A	A	C	N/A	A	C



Fact sheet – Occupation rate categories cont.

Occupations	Criteria	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Windscreen fitter		A	A	C	N/A	A	C
Winemaker (minimal manual work)		A	A	B	N/A	A	C
Wine / spirit merchant		A	A	B	N/A	A	B
Wool buyer / classer		A	A	B	N/A	A	B
Wrecker (building)							
• Supervisor / manager / overseer / foreperson		RUW	A	C	N/A	A	CY
• Other		RUW	A	N/A	N/A	A	N/A
X-ray technician		A	A	B	N/A	A	B
Zoo / wildlife keeper / attendant		A	B	N/A	N/A	B	D
Zoologist							
• Degree qualified, lab only		A	A	A	N/A	A	A
• Degree qualified, field work		A	B	C	N/A	B	C
• Other		RUW	RUW	RUW	N/A	RUW	RUW

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