



# Occupational Rating Guide

Company: Hejaz Islamic Super& Pension  
ABN: 300 993 205 83



## Introduction

Equity Trustees Superannuation Limited (ABN 50 055 641 757, RSE Licence No. L0001458, AFSL 229757) (the Trustee) is the issuer of the insurance benefits provided to members of Hejaz Islamic Super (ABN 300 993 205 83), the Fund. To help meet its obligations in connection for these insurance benefits, the Trustee holds life insurance policies issued by AIA Australia Limited (ABN 79 004 837 861, AFSL 230043).

AIA Australia has consented to the statements referable to it in this document in the form and context in which they are included. Where the words 'we', 'us', 'our' and 'insurer' appear they refer to AIA Australia Limited. The premiums paid by a member of the Fund depend on factors such as age, gender, smoking status, and occupation.

This occupational guide is provided by the insurer and can be used to ensure to allocate the correct occupation rating to your client when quoting premiums for insurance held through Hejaz Islamic Super & Pension.

## AIA AUSTRALIA POLICY

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## Category Description

Professional	Professional white-collar occupations where the worker holds a tertiary qualification relevant to their occupation and is a member of a professional institute and earns a gross income of at least \$100,000 per annum. They must be working in a sedentary capacity in an office environment with less than 20% of time spent outdoors (e.g. solicitor, accountant and medical practitioner).
White Collar	Clerical, administration and managerial occupations involving office duties only (e.g. office administrator, computer operator, bank clerk, consultant).
Light Blue Collar	Occupations mainly engaged in light manual duties in non-hazardous industries. This includes store workers, professionals with some fieldwork, persons who travel but do not deliver goods, and supervisors of manual work (e.g. retail and sales personnel, computer technicians, purchasing officer, coffee shop owner).
Blue Collar	Qualified tradespeople who perform a moderate amount of manual work (e.g. plumber, carpenter, nurse).
Heavy Blue Collar	Unskilled occupations performing manual work or skilled employees mainly performing heavy manual work (e.g. construction workers, factory workers, cleaners, labourers, delivery drivers, storemen, production workers and machine operators).

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## Excluded Occupations

- Aviation worker such as a pilot, air traffic controller or aerial photographer,
- Emergency services worker such as a fireman, police officer, ambulance officer or paramedic, except as a volunteer,
- Entertainer working professionally such as an actor, dancer, musician or performer,
- Forestry worker such as a tree feller or sawmill worker,
- Horse racing industry worker such as a jockey, trainer or strapper,
- Mining worker such as a miner, mineral explorer earth driller or explosives handler,
- Offshore worker such as a fisherman, oil rig worker or diver,
- Security worker such as a security guard, doormen, bouncer or crowd controller,
- Sex worker,
- Sports person working professionally or semi-professionally,
- Underground or underwater worker, or
- Working at heights above 10 metres such as a rigger, scaffolder or roof worker

## Rating Key

Key	Rating	Description	Examples
1	Professional	Professional occupations where the person: <ol style="list-style-type: none"> <li>Spends more than 80% of their time doing clerical or administrative activities in an office-based environment, and</li> <li>Earns \$100,000 or more a year from their job (excluding superannuation contributions), and</li> <li>Holds a university qualification they use in their job.</li> </ol>	Solicitor, accountant or medical practitioner).
2	White Collar	White collar occupations where the person performs clerical, administration or managerial duties only in an office-based environment.	Office administrator, computer operator, bank clerk, consultant or a teacher at a school, university or TAFE.
3	Light Blue Collar	Occupations where the person: <ol style="list-style-type: none"> <li>Performs light manual duties, or</li> <li>Supervises manual workers, or</li> <li>Travels as part of their job but does not deliver goods, or</li> <li>Would otherwise be 'Professional' but does not spend more than 80% of their time doing clerical or administrative activities in an office-based environment, or</li> <li>Would otherwise be 'White Collar' but performs some duties outside an office-based environment.</li> </ol>	Retail store worker, sales person, computer technician or purchasing officer.
4	Blue Collar	Qualified tradespeople who perform a moderate amount of manual work.	Plumber, carpenter or nurse.
5	Heavy Blue Collar	Unskilled occupations performing manual work or skilled employees mainly performing heavy manual work.	Construction worker, factory worker, cleaner, labourer, delivery driver, production worker or machine operator.

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Key	Rating	Description	Examples
R	Refer to the insurer	Refer to the insurer for individual consideration.	
D	Decline Cover	It is likely the member's application for cover will be declined due to the risks associated with their occupation.	

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Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Abattoir Worker	Butcher/Boner		Meat & Poultry	5	D	D
Abattoir Worker	Inspector		Meat & Poultry	4	4	4
Abattoir Worker	Process Worker		Meat & Poultry	5	D	D
Abattoir Worker	Slaughterer		Meat & Poultry	5	D	D
Abattoir Worker	Supervisor - manual work		Meat & Poultry	5	5	5
Abattoir Worker	Supervisor - no manual work		Meat & Poultry	4	4	4
Accountant		Degree qualified	Accounting	1	1	1
Accountant		Other	Accounting	2	2	2
Accounts Clerk			Accounting	2	2	2
Accounts Clerk			Banking, Finance & Insurance	2	2	2
Accounts Executive			Accounting	1	1	1
Accounts Executive		Degree qualified, Earning > \$100k	Banking, Finance & Insurance	1	1	1
Actor/Actress			Media & Entertainment	D	D	D
Actuary			Accounting	1	1	1
Acupuncturist			Health & Community Services	2	2	2
Adjuster/Assesor			Banking, Finance & Insurance	3	3	3
Advertising	Executive		Marketing	1	1	1
Advertising	Agent/Clerical		Marketing	2	2	2
Advertising Bill Posters			Marketing	4	R	R
Aerobatics			Aviation	D	R	R
Aerobics Instructor			Personal Services	4	D	D
Aeronautical Engineer			Aviation	1	1	1

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Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Aerospace Engineer			Aviation	1	1	1
Agent	Stock/Station		Agriculture	3	3	3
Agent		TAB-Full Time	Hospitality & Gaming	2	2	2
Agent		Employment	Human Resource	2	2	2
Agent	Entertainment - Est 2 years F/T		Media & Entertainment	2	2	2
Agent	Real Estate - Principle - at least 5 employees		Real Estate	1	1	1
Agent	Real Estate - Other		Real Estate	2	2	2
Agricultural and Resource Economist			Agriculture	1	1	1
Agricultural Blaster			Agriculture	5	D	D
Agricultural Flying	Crop Dusting, Mustering, Animal Shooting/Recovery		Agriculture	D	D	D
Agricultural Flying	Crop Dusting, Mustering, Animal Shooting/Recovery		Aviation	D	D	D
Agricultural Scientist	Agronomist	Office, field work <20%	Agriculture	1	1	1
Agricultural Scientist	Agronomist	>20% field work	Agriculture	3	3	3
Air Traffic Controller			Aviation	D	D	D
Aircraft Maintenance		Engineer	Aviation	4	4	4
Airline Passenger Officer			Aviation	2	2	2
Ambulance Services		Driver/Paramedic	Law Enforcement & Emergency Services	D	D	D
Ambulance Services		Office Administration Only	Law Enforcement & Emergency Services	2	2	2
Anaesthetist			Health & Community Services	1	1	1
Analyst (Information Technology)			Information Technology	2	2	2
Analyst (Information Technology)		Degree qualified, Earning > \$100k	Information Technology	1	1	1
Animal Scientist			Animal Workers	2	2	2
Announcer			Media & Entertainment	2	R	R
Antenna Erector	Domestic - up to 10m		Electronics	4	4	4

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Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Antenna Erector	Over 10m		Electronics	D	D	D
Anthropologist			Science & Research	1	1	1
Antique Dealer		Sales Only	Retail	2	2	2
Antique Dealer		Deliveries	Retail	5	D	D
Apiarist		Beekeeper	Agriculture	4	4	4
Applications Programmer			Information Technology	2	2	2
Aquaculture Technician			Marine/Aquatic	3	3	3
Archaeologist		Office Only	Other	1	1	1
Archaeologist		Field Work	Other	2	2	2
Architect			Building/Construction	1	1	2
Architectural Drafter		Degree Qualified	Building/Construction	1	1	1
Archivist			Library	2	2	2
Armed Forces		Army - All Ranks, No Special Hazards	Defence	R	R	R
Armed Forces		Army - Office Duties Only	Defence	R	R	R
Armed Forces		Army - Special Air Services/Commando	Defence	R	R	R
Armed Forces		Army - Bomb Disposal	Defence	R	R	R
Armed Forces		Army - Volunteer Reserve	Defence	R	R	R
Armed Forces		Navy - All Ranks, No Special Hazards	Defence	R	R	R
Armed Forces		Navy - Seagoing	Defence	R	R	R
Armed Forces		Navy - On Shore Office Duties Only	Defence	R	R	R
Armed Forces		Navy - Submariner	Defence	R	R	R
Armed Forces		Navy - Diver	Defence	R	R	R
Armed Forces		Navy - Volunteer Reserve	Defence	R	R	R
Armed Forces		Air Force - All ranks, No Special Hazards Including No Aviation	Defence	R	R	R
Armed Forces		Air Force - Office Duties Only	Defence	R	R	R

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Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Armed Forces		Air Force - Volunteer Reserve	Defence	R	R	R
Armed Forces		Air Force - Airborne (Pilots, Parachutists, Flight Crew)	Defence	R	R	R
Armoured Security		Driver, Guard	Security	D	D	D
Artificial Inseminator		For Animals	Agriculture	4	4	4
Artist		Employed	Other	2	2	2
Arts Administrator			Other	2	2	2
Arts and Cultural Planner			Other	2	2	2
Asbestos Worker			Building/ Construction	5	D	D
Asphalt Layer		Roofing	Building/ Construction	D	D	D
Astronomer			Science/Research	1	1	1
Auctioneer			Real Estate	2	2	2
Audiologist			Health & Community Services	2	2	2
Audiovisual Technician			Media & Entertainment	3	3	3
Author			Publishing	2	D	D
Auto Upholsterer			Automotive	4	4	4
Autobody Repairer			Automotive	4	4	4
Automotive Airconditioning Fitter			Automotive	4	4	4
Automotive Electrical Fitter			Automotive	4	4	4
Automotive Electrical Mechanic			Automotive	4	4	4
Automotive Electrician			Automotive	4	4	4
Automotive Motorcycle Mechanic			Automotive	4	4	4
Aviation Firefighter			Aviation	D	D	D
Backhoe/Bobcat/ Bulldozer/ Powershovel		Owner/Operator only	Building/Construction	5	5	5
Bacteriologist			Science & Research	2	2	2
Baggage Handler			Aviation	5	D	D
Bailiff			Legal Services	3	3	3
Balloonist		Commercial	Aviation	D	D	D

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Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Bank Officer			Banking, Finance & Insurance	2	2	2
Bar Attendant			Hospitality & Gaming	3	3	3
Bargeman, Dredger			Building/Construction	5	D	D
Barrister			Legal Services	1	1	1
Bartender			Hospitality & Gaming	5	D	D
Beauty Therapist		Not Working from Home	Personal Services	2	2	3
Beauty Therapist		Working from Home	Personal Services	2	D	D
Betting Clerk			Hospitality & Gaming	3	D	D
Beverage Attendant			Hospitality & Gaming	3	3	3
Bicycle Mechanic			Other	4	4	4
Bicycle Repairer			Other	4	4	4
Binder and Finisher			Publishing	2	2	2
Bindery Assistant			Graphics & Printing	2	2	2
Biochemist			Science & Research	1	1	1
Biologist			Marine/Aquatic	1	1	1
Biologist	office/lab only		Marine/Aquatic	3	3	3
Biologist	field work		Science & Research	1	1	1
Biomedical Engineer			Science & Research	1	1	1
Blaster		Shotfirers	Mining, Oil & Gas	D	D	D
Blaster and Other Explosives Handler			Building/Construction	D	D	D
Blind/Awning installer			Building/Construction	4	4	4
Boatbuilder			Building/Construction	4	4	4
Boatbuilder			Marine/Aquatic	4	4	4
Boiler Attendant			Mining, Oil & Gas	5	5	5
Book Keeper			Accounting	2	2	2
Bookmaker			Hospitality & Gaming	3	D	D
Botanist			Science & Research	1	1	1
Brake Mechanic			Automotive	4	4	4
Breeder		Small Animals (e.g. dogs, cats)	Agriculture	3	R	R
Brew House Hand			Other	5	D	D
Brewery Worker			Other	5	D	D
Bricklayer			Building/Construction	5	5	5



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Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Builder - liscensed - >25% general manual building duties			Building/ Construction	4	4	4
Builder - liscensed - admin & sales only - office based			Building/ Construction	2	2	2
Builder - liscenseed - <25% onsite supervision and/or manual duties			Building/ Construction	3	3	3
Builder's Labourer			Building/ Construction	5	D	D
Building Certifier			Building/ Construction	3	3	3
Building Inspector			Building/ Construction	5	D	D
Building Site Manager - <25% onsite supervision and/or manual duties			Building/ Construction	3	3	3
Building Site Manager - >25% general manual building duties			Building/ Construction	3	3	3
Building Site Manager - >25% general manual building duties			Building/ Construction	3	3	3
Bus Driver		Local	Logistics & Transport	4	4	4
Bus Driver		Long Distance	Logistics & Transport	5	D	D
Business (Systems) Analyst			Information Technology	2	2	2
Business Equipment Serviceperson			Electronics	3	3	3
Business Equipment Technician			Electronics	3	3	3
Butcher			Meat & Poultry	4	4	4
Cabinetmaker			Building/ Construction	4	4	4
Cable Jointer			Electronics	3	3	3
Cake Decorator			Other	2	2	2
Call Centre Operator			Telecommunications	4	4	4
Car Park Attendant			Logistics & Transport	4	4	4
Car Rental Officer			Logistics & Transport	2	2	2

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Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Car Rental Officer			Travel & Tourism	2	2	2
Car Wash Attendant			Automotive	4	D	D
Cardiac Technologist			Health & Community Services	2	2	2
Carpenter			Building/Construction	4	4	4
Carpet/Linoleum Layer			Building/Construction	4	4	4
Cartographer			Graphics & Printing	2	2	2
Cartographic Drafter			Building/ Construction	2	2	2
Cartoonist			Graphics & Printing	2	R	R
Cashier			Hospitality & Gaming	2	2	2
Cashier			Hospitality & Gaming	2	2	2
Cashier			Retail	2	2	2
Catering Manager			Hospitality & Gaming	3	3	3
Catering Officer			Hospitality & Gaming	3	3	3
Celling Fixer			Building/ Construction	4	4	4
Cellarhand			Food & Beverages	5	D	D
Cement Renderer			Building/ Construction	5	D	D
Charter Flying		Regular Flights Between Airports	Aviation	D	D	D
Charter Flying		Others	Aviation	D	D	D
Checkout Operator		Cashier	Retail	2	2	2
Cheesemaker			Food & Beverages	4	4	4
Chef			Hospitality & Gaming	4	4	4
Chef			Hospitality & Gaming	4	4	4
Chemical Engineer	No manual		Mining, Oil & Gas	1	1	1
Chemical Scientist			Science & Research	2	2	2
Chemist			Health & Community Services	1	1	1
Chief Sub-editor			Publishing	2	2	2
Child Care Worker		At Home	Community Service	3	D	D
Child Care Worker		Not At Home	Community Service	3	3	3
Chiropractor			Health & Community Services	2	2	2
Choreographer			Media & Entertainment	3	D	D
Civil Engineer		Degree Qualified	Building/ Construction	1	1	1
Civil Engineering Design Drafter			Building/Construction	2	2	2
Civil Engineering Design Drafter			Mining, Oil & Gas	2	2	2

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Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Claims Officer		Loss Adjustor/ Assesor	Banking, Finance & Insurance	3	3	3
Claims Officer		Office Only	Banking, Finance & Insurance	2	2	2
Classical Musician			Media & Entertainment	D	D	D
Classification Society Marine Surveyor			Marine/Acquatic	1	1	1
Cleaner		Home, Schools, Offices	Cleaning	5	5	5
Cleaner		Industrial	Cleaning	5	D	D
Cleaner		High rise window	Cleaning	D	D	D
Cleaner		Brick	Cleaning	5	D	D
Cleaner		Street	Cleaning	5	D	D
Clerical Officer - Local Government			Legal Services	2	2	2
Clerical Officer (Local Courts)			Legal Services	2	2	2
Clerk			Office	2	2	2
Clerk of Court			Legal Services	2	2	2
Clerk of work, site office, admin only			Building/Construction	2	2	2
Clinical Biochemist			Science & Research	1	1	1
Clinical Psychologist			Health & Community Services	1	1	1
Clothing and Soft Furnishing Production Worker			Textiles, Apparel & Fashion	5	D	D
Clothing Patternmaker		Not Working from Home	Textiles, Apparel & Fashion	3	3	3
Clothing Patternmaker		Working from Home	Textiles, Apparel & Fashion	3	D	D
Cold Store Worker			Meat & Poultry	5	D	D
Commercial Traveller			Retail	3	3	3
Commercial Traveller			Travel & Tourism	3	3	3
Community Psychologist			Health & Community Services	1	1	1
Community Worker		No manual	Community Service	2	2	2
Computer Engineer			Information Technology	2	2	2
Computer Engineer - Degree qualified			Information Technology	1	1	1

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Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Concrete Paver			Building/ Construction	5	D	D
Concrete Worker			Building/ Construction	5	D	D
Conveyancer			Real Estate	2	2	2
Copywriter			Marketing	2	2	2
Correctional Officer			Law Enforcement & Emergency Services	D	D	D
Council Worker - Outdoor			Government & Public Service	5	5	5
Counselling Psychologist			Health & Community Services	1	1	1
Courier		Motorcycle or Cycle	Logistics & Transport	5	D	D
Courier		Local - Car/Van	Logistics & Transport	4	4	4
Courier		Long Distance	Logistics & Transport	5	D	D
Court Officer			Legal Services	2	2	2
Court Registrar			Legal Services	2	2	2
Court Reporter			Legal Services	2	2	2
Crane Driver			Building/ Construction	5	D	D
Crane Operator			Building/ Construction	5	D	D
Credit and Loans Officer			Accounting	2	2	2
Credit and Loans Officer			Banking, Finance & Insurance	2	2	2
Credit Officer			Accounting	2	2	2
Credit Officer			Banking, Finance & Insurance	2	2	2
Criminologist			Legal Services	2	2	2
Croupier			Hospitality & Gaming	3	3	3
Crowd Controller			Security	D	D	D
Customer Service Agent			Aviation	2	2	2
Customer Service Assistant			Logistics & Transport	2	2	2
Customer Service Officer/Teller			Banking, Finance & Insurance	2	2	2
Customs Broker			Import/Export	2	2	2
Customs Clerk			Import/Export	2	2	2
Customs Dog Handler			Law Enforcement & Emergency Services	D	D	D
Customs Officer			Law Enforcement & Emergency Services	D	D	D
Dairy Farm Hand/ Worker			Agriculture	5	D	D

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Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Dairy Process Worker			Agriculture	5	D	D
Dance Teacher		Est 3 years	Media & Entertainment	4	4	4
Dancer			Media & Entertainment	D	D	D
Dangerous Goods/ Explosives Driver			Logistics & Transport	4	D	D
Data Processing Operator			Information Technology	2	2	2
Database Administrator			Information Technology	2	2	2
Database Design Specialist			Information Technology	2	2	2
Deck Officer			Marine/Aquatic	D	D	D
Deckhand			Marine/Aquatic	D	D	D
Delicatessen Assistant			Retail	3	3	3
Delivery Driver			Logistics & Transport	3	3	3
Demolition		Supervisor	Building/ Construction	4	D	D
Demolition		Others	Building/ Construction	5	D	D
Dental Assistant			Health & Community Services	2	2	2
Dental Hygienist			Health & Community Services	2	2	2
Dental Technician			Health & Community Services	3	3	3
Dental Therapist			Health & Community Services	2	2	2
Dentist			Health & Community Services	1	1	1
Derrick and Hoist Driver			Building/ Construction	5	D	D
Desktop Publisher			Information Technology	2	2	2
Desktop Publisher			Publishing	2	2	2
Development Manager			Sports	2	2	2
Developmental Care Worker			Health & Community Services	3	3	3
Diesel Mechanic			Automotive	4	4	4
Diesel Mechanic			Logistics & Transport	4	4	4
Dietitian			Health & Community Services	1	1	1
Dietitian(Sports)			Sports	1	1	1

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Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Digital Video-sound Editor			Information Technology	2	2	2
Diplomat			Government & Public Service	1	1	1
Disability Services Instructor			Health & Community Services	2	2	2
Disabled Carer			Health & Community Services	5	5	5
Dispatch Clerk			Logistics & Transport	5	5	5
Dispatch Clerk			Warehousing	3	3	3
Diver		Instructor - For Amateurs	Warehousing	D	D	D
Diver		Instructor - For Professionals	Marine/Aquatic	D	D	D
Diver		Abalone Diver - Shallow	Marine/Aquatic	D	D	D
Diver		Abalone Diver - Deep	Marine/Aquatic	D	D	D
Diver		Commercial - Shallow - No Explosives	Marine/Aquatic	D	D	D
Diver		Commercial - Shallow - Using Explosives	Marine/Aquatic	D	D	D
Diver		Commercial - Deep Water - No Explosives	Marine/Aquatic	D	D	D
Diver		Commercial - Deep Water - Using Explosives	Marine/Aquatic	D	D	D
Dog Clipper/ Groomer			Animal Workers	5	5	5
Dog Trainer			Animal Workers	3	R	R
Dogger			Building/Construction	5	D	D
Dogman			Building/Construction	5	D	D
Doorperson			Hospitality & Gaming	5	D	D
Draftperson			Building/Construction	2	2	2
Drainer			Building/Construction	4	4	4
Dressmaker		Not Working from Home	Textiles, Apparel & Fashion	3	3	3
Dressmaker		Working from Home	Textiles, Apparel & Fashion	3	D	D
Driller			Mining, Oil & Gas	D	D	D
Driller			Mining, Oil & Gas	D	D	D

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Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Driller's Assistant			Building/Construction	5	D	D
Drinks Waiter and Wine Steward			Hospitality & Gaming	4	4	4
Driveway Attendant			Automotive	4	D	D
Driving Instructor			Automotive	3	3	3
Dry Cleaner			Cleaning	4	4	4
EaR Moving Mechanic			Automotive	4	4	4
EaR Moving Mechanic			Building/Construction	4	4	4
EaR Moving Mechanic			Logistics & Transport	4	4	4
Economist			Banking, Finance & Insurance	1	1	1
Economist			Government & Public Service	1	1	1
Economist			Science & Research	1	1	1
Editor			Publishing	2	2	2
Education Aide			Education	2	2	2
Educational and Developmental Psychologist			Education	1	1	1
Electrical and Electronic Equipment Assembler			Electronics	4	4	4
Electrical Engineer	No Manual		Electronics	1	1	1
Electrical Engineer	<20% manual		Electronics	2	2	2
Electrical Engineer	>20% manual		Electronics	3	3	3
Electrical Engineering Technician			Electronics	4	4	4
Electrical Goods Sales Assistant	No Deliveries		Electronics	3	3	3
Electrical Linesperson			Electronics	5	D	D
Electrical Motor Winding Tradesperson			Electronics	4	4	4
Electrician - licensed			Building/Construction	4	4	4
Engine Reconditioner			Automotive	4	4	4
Engineer	Office only		Mining, Oil & Gas	1	1	1
Engineer	<20% field work		Mining, Oil & Gas	3	3	3

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Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Engineer	underground or offshore inspections		Mining, Oil & Gas	D	D	D
Exhaust Fitter and Repairer			Automotive	4	4	4
Exporter and Importer			Import/Export	2	2	2
Factory Worker			Industrial	5	D	D
Factory/Production Worker			Textiles, Apparel & Fashion	5	D	D
Farm Hand			Agriculture	5	D	D
Farmer/Farm Manager/Grazier		Small Holding - No employees	Agriculture	5	5	5
Farmer/Farm Manager/Grazier		Large Holding / Supervisory - Employees	Agriculture	4	4	4
Farrier			Animal Workers	4	4	4
Fashion Coordinator			Retail	3	3	3
Fashion Coordinator			Textiles, Apparel & Fashion	3	3	3
Fashion Designer		Working from Home	Textiles, Apparel & Fashion	3	D	D
Film and Television Camera Operator			Media & Entertainment	3	3	3
Film and Television Editor			Media & Entertainment	2	2	2
Film and Television Lighting Operator			Media & Entertainment	3	3	3
Film and Television Producer's Assistant			Media & Entertainment	3	3	3
Film, Stage and Television Director			Media & Entertainment	2	R	R
Financial Dealer and Broker		Degree qualified, Earning > \$100k	Banking, Finance & Insurance	1	1	1
Financial Dealer and Broker		Others	Banking, Finance & Insurance	2	2	2
Fire Extinguisher Servicer			Other	4	4	4
Firefighter		Chief, Senior Officers	Law Enforcement & Emergency Services	2	2	2
Firefighter		General Duties	Law Enforcement & Emergency Services	D	D	D
Firefighter		Volunteer	Law Enforcement & Emergency Services	R	R	R



# Occupation Rating Guide



Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Fish Farm Hand			Marine/Aquatic	R	R	R
Fisheries Officer			Marine/Aquatic	D	D	D
Fisherman		Freshwater, Shallow	Marine/Aquatic	D	D	D
Fisherman		Deep Sea	Marine/Aquatic	D	D	D
Fitness Instructor			Personal Services	4	D	D
Fight Attendant			Aviation	5	D	D
Fight Attendant			Travel & Tourism	2	D	D
Floor Finisher and Coverer			Building/ Construction	5	5	5
Florist			Agriculture	3	3	3
Florist	Sales Only		Retail	3	3	3
Florist	Deliveries		Retail	4	4	4
Food Process Worker			Food & Beverages	5	D	D
Food Technologist			Food & Beverages	2	2	2
Foreign Affairs and Trade Officer			Government & Public Service	2	2	2
Forensic Scientist			Science & Research	3	3	3
Forest Worker			Forestry	D	D	D
Forklift Operator			Logistics & Transport	5	5	5
Forklift Operator			Warehousing	5	5	5
Functions Coordinator			Hospitality & Gaming	2	2	2
Funeral Attendant			Community Service	4	4	4
Furniture Removalist			Logistics & Transport	5	5	5
Gaming Worker			Hospitality & Gaming	3	3	3
Garbage Collector			Community Service	5	5	5
Gardener's Assistant			Agriculture	5	D	D
Geologist			Mining, Oil & Gas	1	1	1
Geologist	Office only		Mining, Oil & Gas	3	3	3
Geologist	<20% field work		Mining, Oil & Gas	D	D	D
Geophysicist	Office only		Mining, Oil & Gas	1	1	1
Geophysicist	underground or offshore inspections		Mining, Oil & Gas	D	D	D
Geoscience Technician			Mining, Oil & Gas	3	3	3
Graphic Designer			Graphics & Printing	2	2	2
Graphic Designer			Information Technology	2	2	2
Guidance Officer			Education	2	2	2

# Occupation Rating Guide



Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Guide Dog Instructor			Community Service	3	3	3
Hairdresser			Personal Services	3	3	3
Health Services - Hospital Administrator		Degree qualified, Earning > \$100k	Health & Community Services	1	1	1
Health Services - Hospital Administrator		Others	Health & Community Services	2	2	2
Heat Treater			Industrial	5	D	D
Heavy Vehicle Motor Mechanic			Automotive	4	4	4
Home Care Worker			Community Service	5	5	5
Home Care Worker			Health & Community Services	5	5	5
Homoepath			Health & Community Services	2	2	2
Horse Manager			Animal Workers	3	R	R
Horse Trainer			Animal Workers	D	D	D
Horticultural Tradesperson			Agriculture	4	4	4
Hospital Food Service Manager			Health & Community Services	2	2	2
Hotel and Motel Front Office Clerk			Hospitality & Gaming	3	3	3
Human Resources Officer			Human Resource	2	2	2
Illustrator			Graphics & Printing	2	D	D
Industrial Designer			Industrial	2	2	2
Industrial Relations Officer			Human Resource	2	2	2
Industrial Relations Officer			Industrial	2	2	2
Industrial Spray Painter			Automotive	4	4	4
Industrial Spray Painter			Industrial	4	4	4
Information Technology Administrator			Information Technology	2	2	2
Information Technology Educator			Information Technology	2	2	2
Information Technology Manager	Degree qualified, Earning > \$100k		Information Technology	1	1	1

# Occupation Rating Guide



Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Information Technology Manager	Other		Information Technology	2	2	2
Information Technology Support Technician			Information Technology	3	3	3
Inspector - Local Government			Government & Public Service	3	3	3
Instructor			Aviation	D	D	D
Insurance Agent			Banking, Finance & Insurance	2	2	2
Insurance Broker			Banking, Finance & Insurance	2	2	2
Insurance Officer			Banking, Finance & Insurance	2	2	2
Interior Decorator			Building/ Construction	2	2	2
Inventory and Supply Officer			Automotive	3	3	3
Inventory and Supply Officer			Warehousing	3	3	3
Jackaroo			Agriculture	5	D	D
Jeweller			Retail	3	3	3
Jockey			Animal Workers	D	D	D
Joiner			Building/ Construction	4	4	4
Journalist		No special hazards	Media & Entertainment	2	2	2
Judge			Legal Services	1	1	1
Kiln Operator			Industrial	5	D	D
Kitchen Hand			Hospitality & Gaming	5	5	5
Kitchenhand			Hospitality & Gaming	5	D	D
Laboratory Worker			Science & Research	3	3	3
Labourer			Building/Construction	5	D	D
Labourer			Industrial	5	D	D
Laundry Worker			Cleaning	5	5	5
Lawyer			Legal Services	1	1	1
Leadlight Worker			Other	5	5	5
Leaflet and Newspaper Deliverer			Retail	5	5	5
Legal Executive			Legal Services	1	1	1
Legal Secretary			Legal Services	2	2	2
Librarian			Library	2	2	2
Life Scientist			Science & Research	1	1	1

# Occupation Rating Guide



Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Lifeguard		Professional	Community Service	5	D	D
Lifeguard		Volunteer	Marine/Aquatic	R	R	R
Lift Electrician			Electronics	4	R	R
Light Engine Mechanic			Automotive	4	4	4
Light Vehicle Motor Mechanic			Automotive	4	4	4
Linesman			Telecommunications	5	D	D
Luggage Porter			Aviation	5	D	D
Luggage Porter			Hospitality & Gaming	5	D	D
Machine ShoRand Reporter			Office	2	2	2
Management Consultant			Human Resource	2	2	2
Management Consultant			Industrial	2	2	2
Marine Engineer			Marine/Aquatic	4	D	D
Marine Pilots			Marine/Aquatic	D	D	D
Market Garderner			Agriculture	5	D	D
Market Researcher			Marketing	2	2	2
Massage Therapist	Not Working from Home		Health & Community Services	3	3	3
Massage Therapist	Working from Home		Health & Community Services	3	D	D
Materials Engineer			Science & Research	1	1	1
Meat Processing Worker			Meat & Poultry	5	D	D
Mechanical Engineering Associate			Building/ Construction	1	1	1
Mechatronic Engineer	Office only		Electronics	1	1	1
Medical Imaging Technologist	<20% manual		Electronics	2	2	2
Medical Laboratory Technician	>20% manual		Electronics	3	3	3
Medical Imaging Technologist			Health & Community Services	2	2	2
Medical Laboratory Technician			Health & Community Services	3	3	3
Medical Practitioner			Health & Community Services	1	1	1
Medical Scientist			Health & Community Services	1	1	1
Medical Scientist			Science & Research	1	1	1

# Occupation Rating Guide



Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Metal Press Operator			Industrial	5	D	D
Metal Trades Assistant			Industrial	5	D	D
Metallurgical Technician			Industrial	3	3	3
Metallurgist			Mining, Oil & Gas	3	3	3
Miner	Surface - No Explosive		Mining, Oil & Gas	5	D	D
Miner	Surface - Using Explosive		Mining, Oil & Gas	D	D	D
Miner	Underground - Supervisor, Electrician, Mechanic		Mining, Oil & Gas	D	D	D
Miner	Underground - Face Worker		Mining, Oil & Gas	D	D	D
Miner	Underground - Explosive handler		Mining, Oil & Gas	D	D	D
Mineral Processing Operator			Mining, Oil & Gas	D	D	D
Mobile Plant Operator			Industrial	5	D	D
Mobile Plant Operator			Logistics & Transport	2	2	2
Model Maker			Building/Construction	3	3	3
Multimedia Developer			Graphics & Printing	2	2	2
Multimedia Developer			Information Technology	2	2	2
Museum Attendant			Community Service	2	2	2
Museum Curator			Community Service	1	1	1
Museum Technician			Community Service	3	3	3
Music Therapist		Well established	Media & Entertainment	2	2	2
Musical Instrument Maker			Media & Entertainment	4	4	4
Musician			Media & Entertainment	D	D	D
Naturopath			Health & Community Services	2	2	2
Naval Architect			Marine/Aquatic	1	1	1
Neuropsychologist			Health & Community Services	1	1	1
Newsagent			Retail	2	2	2
Nuclear Medicine Technologist			Health & Community Services	2	2	2

# Occupation Rating Guide



Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Nurse - Enrolled			Health & Community Services	3	3	3
Nurse - Registered			Health & Community Services	4	4	4
Nursing aid			Health & Community Services	5	5	5
Occupational Health and Safety Officer			Health & Community Services	3	3	3
Occupational Therapist			Health & Community Services	1	1	1
Office Administrator			Office	2	2	2
Ophthalmologist			Health & Community Services	1	1	1
Optometrist			Health & Community Services	1	1	1
ORodontist			Health & Community Services	1	1	1
Osteopath			Health & Community Services	2	2	2
Outdoor Power Equipment Mechanic			Automotive	4	4	4
Paediatrician			Health & Community Services	1	1	1
Painter			Building/ Construction	5	5	5
Panel Beater			Automotive	5	5	5
Paper and Pulp Operator			Graphics & Printing	5	5	5
Park Ranger			Forestry	4	4	4
Parking Inspector			Community Service	3	3	3
Pastrycook			Hospitality & Gaming	3	3	3
Pathologist			Health & Community Services	1	1	1
Personal Care Worker			Community Service	5	5	5
Personal Care Worker			Health & Community Services	5	5	5
Petrol/Petroleum Products Tanker Driver			Logistics & Transport	4	4	4
Petroleum and Gas Plant Operator			Mining, Oil & Gas	D	D	D

# Occupation Rating Guide



Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Pharmacist			Health & Community Services	1	1	1
Pharmacist			Retail	1	1	1
Photographer		Aerial / War journalism	Aviation	D	D	D
Photographer		Studio	Photography	3	3	3
Photographer		Employed - on location within Australia	Photography	4	4	D
Photographer		Wedding, Established 3 years	Photography	3	3	3
Photographer		Freelance	Photography	4	4	D
Photographic Processor			Photography	3	3	3
Physicist			Science & Research	1	1	1
Physiotherapist			Health & Community Services	1	1	1
Physiotherapist			Sports	1	1	1
Piano Technician			Media & Entertainment	3	3	3
Pilot		Commercial	Aviation	D	D	D
Pilot		Private - Up to 100 hours per year	Aviation	D	D	D
Pilot		Private - Over 100 hours per year	Aviation	D	D	D
Pilot		Test Pilot	Aviation	D	D	D
Plasterer			Building/ Construction	5	5	5
Podiatrist			Health & Community Services	1	1	1
Police Officer - State & Federal		Bomb Disposal	Law Enforcement & Emergency Services	D	D	D
Police Officer - State & Federal		Diver	Law Enforcement & Emergency Services	D	D	D
Police Officer - State & Federal		General Duties	Law Enforcement & Emergency Services	D	D	D
Police Officer - State & Federal		STAR/TRG/SPG etc	Law Enforcement & Emergency Services	D	D	D
Politicians			Government & Public Service	2	D	D
Postal Employee		Manager	Community Service	2	2	2
Postal Employee		Mail Sorter	Community Service	3	3	3

# Occupation Rating Guide



Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Postal Employee		Postman / Postwoman / Mail Delivery	Community Service	4	4	4
Poultry Processor			Meat & Poultry	5	D	D
Powder Coater			Industrial	4	4	4
Primary Products Inspector			Agriculture	3	3	3
Primary Products Inspector			Meat & Poultry	3	3	3
Principal/Deputy Principal			Education	1	1	1
Print Finishing Artist			Graphics & Printing	2	2	2
Printing Hand			Graphics & Printing	4	4	4
Printing Machinist			Graphics & Printing	4	4	4
Private Investigator		Armed	Security	D	D	D
Private Investigator		Unarmed	Security	4	4	4
Process worker/ machinist			Textiles, Apparel & Fashion	5	D	D
Production Crew Member			Media & Entertainment	4	4	4
Programmer		Others	Information Technology	2	2	2
Programmer		Degree Qualified	Information Technology	1	1	1
Projectionist			Media & Entertainment	3	3	3
Proofreader			Media & Entertainment	2	2	2
Proofreader			Graphics & Printing	2	2	2
Proofreader			Publishing	2	2	2
Property Manager			Real Estate	2	2	2
Prosthetic/ORotic Technician			Health & Community Services	3	3	3
Psychologist			Health & Community Services	1	1	1
Public Relations Officer			Marketing	2	2	2
Public Relations Officer			Media & Entertainment	2	2	2
Public Servant		non executive grades	Government & Public Service	2	2	2
Public Servant		Exective grades	Government & Public Service	1	1	1



# Occupation Rating Guide



Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Publisher			Publishing	2	2	2
Purchasing Officer			Retail	3	3	3
Purchasing Officer			Office	3	3	3
Quality Assurance Inspector			Agriculture	3	3	3
Quality Assurance Inspector			Meat & Poultry	3	3	3
Quantity Surveyor			Building/ Construction	2	2	2
Radiation Therapist			Health & Community Services	1	1	1
Radiator Repairer			Automotive	4	4	4
Radio Despatcher			Law Enforcement & Emergency Services	2	2	2
Rail Transport Employee		Office Worker	Logistics & Transport	2	2	2
Rail Transport Employee		Foreman, Inspector	Logistics & Transport	3	3	3
Rail Transport Employee		Surveyor	Logistics & Transport	1	1	1
Rail Transport Employee		Track Worker	Logistics & Transport	5	D	D
Rail Transport Employee		Train Driver, Fireman, Porter	Logistics & Transport	4	4	4
Real Estate Salesperson			Real Estate	2	2	2
Recreation Officer			Sports	3	3	3
Recruitment Officer			Human Resource	2	2	2
Reflexologist			Health & Community Services	2	2	2
Rehabilitation Counsellor	Qualified		Health & Community Services	1	1	1
Rehabilitation Counsellor	Unqualified		Health & Community Services	2	2	2
Religious Leader			Community Service	2	2	2
Retail Buyer			Retail	3	3	3
Retail Manager			Retail	3	3	3
Rigger			Building/ Construction	5	D	D
Road Worker			Building/ Construction	5	D	D
Road Worker			Government & Public Service	5	5	5
Room Attendant			Hospitality & Gaming	5	5	5
Sales Assistant			Marketing	3	3	3
Sales Assistant		Indoor / non-travelling	Retail	2	2	2

# Occupation Rating Guide



Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Sales Representative			Logistics & Transport	3	3	3
Sales Representative			Marketing	3	3	3
Sales Representative			Retail	3	3	3
Sales Representative (Information Technology)			Information Technology	3	3	3
Salesperson		No deliveries	Textiles, Apparel & Fashion	3	3	3
Sandblaster			Building/ Construction	5	D	D
Saw Doctor			Forestry	D	D	D
Sawmill Worker			Forestry	D	D	D
Scaffolder			Building/ Construction	5	D	D
Seafood Processor			Marine/Aquatic	5	D	D
Seafood Processor			Meat & Poultry	5	D	D
Secretary			Office	2	2	2
Security Agent / Officer		Armed	Security	D	D	D
Security Agent / Officer		Unarmed	Security	4	D	D
Service Station Attendant			Automotive	3	3	3
Set Designer			Media & Entertainment	3	3	3
Settlement Clerk			Legal Services	2	2	2
Settlement Clerk			Real Estate	2	2	2
Shearer			Agriculture	5	D	D
Shearing Shed Hand			Agriculture	5	D	D
Shipwright			Building/ Construction	4	4	4
Shipwright		Shipbuilders	Marine/Aquatic	4	4	4
Shoe Maker/ Repairer			Community Service	3	3	3
Shotfirer			Building/ Construction	5	D	D
Shotfirer			Mining, Oil & Gas	D	D	D
Signwriter			Graphics & Printing	4	4	4
Solicitor			Legal Services	1	1	1
Sound Technician			Media & Entertainment	3	3	3
Special Care Worker			Community Service	2	2	2

# Occupation Rating Guide



Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Speech Pathologist			Health & Community Services	1	1	1
Sports Administrator			Sports	2	2	2
Sports Coach			Sports	3	R	R
Sports Scientist			Sports	1	1	1
Sportsperson / Athlete		Professional	Sports	D	D	D
Stablehand			Animal Workers	D	D	D
Stage Manager			Media & Entertainment	3	3	3
Statistician			Science & Research	2	2	2
Steeplejack			Building/ Construction	5	D	D
Stonemason			Building/ Construction	5	5	5
Stuntman / Stuntwoman			Media & Entertainment	D	D	D
Supervisor		Non Manual	Meat & Poultry	3	3	3
Surgeon			Health & Community Services	1	1	1
Surveyor	field		Building/ Construction	3	3	3
Surveyor	office only		Building/ Construction	2	2	2
Systems Designer		Others	Information Technology	2	2	2
Systems Designer		Degree Qualified	Information Technology	1	1	1
Tailor			Textiles, Apparel & Fashion	3	3	3
Taxi/Cab Driver			Logistics & Transport	5	D	D
Taxidermist			Other	3	3	3
Teacher - Art			Education	2	2	2
Teacher - Early Childhood			Education	2	2	2
Teacher - English as a Second Language			Education	2	2	2
Teacher - English as a Second Language			Education	2	2	2
Teacher - Music - other			Education	2	R	R
Teacher - Music - School based			Education	2	2	2
Teacher - Physical Education			Education	2	2	2

# Occupation Rating Guide



Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Teacher - Secondary			Education	2	2	2
Teacher - Special Education			Education	2	2	2
Teacher - Special Education			Health & Community Services	2	2	2
Technical and FuRer Education Lecturer			Education	2	2	2
Telemarketer			Telecommunications	2	2	2
Telephonist			Telecommunications	2	2	2
Telephonist			Office	2	2	2
Telephonist			Telecommunications	2	2	2
Textile Designer		Employed	Textiles, Apparel & Fashion	2	2	2
Theatre Mechanist			Media & Entertainment	4	4	4
Theatrical Costume Maker and Designer		Not Working from Home	Textiles, Apparel & Fashion	3	3	3
Therapy Aide			Community Service	5	5	5
Therapy Aide			Health & Community Services	4	4	4
Ticket Seller			Media & Entertainment	2	2	2
Ticket Seller			Travel & Tourism	2	2	2
Tiler - Roof			Building/Construction	5	D	D
Tiler - Wall and Floor			Building/Construction	4	4	4
Timber/Forest Products Worker			Forestry	D	D	D
Tissue Culture Technician			Health & Community Services	3	3	3
Tool and Die Setter			Industrial	4	4	4
Tour Guide		No special hazards	Travel & Tourism	3	3	3
Tourism Manager			Hospitality & Gaming	2	2	2
Tourism Manager			Travel & Tourism	2	2	2
Tourist Information Officer			Travel & Tourism	3	3	3
Town Planner			Building/Construction	2	2	2
Training Officer			Education	2	2	2
Translator			Other	2	2	2
Transport Administrator			Logistics & Transport	2	2	2

# Occupation Rating Guide



Occupation	Sub-occupation	Sub-categories	Industry	Death	TPD	IP
Transport Clerk			Logistics & Transport	2	2	2
Transport Clerk			Logistics & Transport	2	2	2
Travel Agent			Travel & Tourism	2	2	2
Travel Consultant			Hospitality & Gaming	2	2	2
Travel Consultant			Travel & Tourism	2	2	2
Trichologist			Health & Community Services	2	2	2
Truck Driver		Local	Logistics & Transport	4	4	4
Truck Driver		Interstate	Logistics & Transport	5	D	D
Truck Driver		Towing	Logistics & Transport	5	5	5
Truck Offsider			Logistics & Transport	5	D	D
Tyre Fitter and Repairer			Automotive	4	4	4
Underwriter			Banking, Finance & Insurance	2	2	2
University Lecturer/ Academic			Education	1	1	1
Upholsterer			Textiles, Apparel & Fashion	4	4	4
Usher			Media & Entertainment	2	2	2
Valuer			Real Estate	2	2	2
Vehicle Body Builder			Automotive	4	4	4
Vehicle Dismantler/ Wrecker			Automotive	5	D	D
Vehicle Glazer			Automotive	4	4	4
Vehicle Painter			Automotive	5	5	5
Vehicle Trimmer			Automotive	4	4	4
Vending Machine Servicer			Electronics	4	4	4
Veterinarian		Domestic Pets	Animal Workers	1	1	1
Veterinarian		Large Animals	Animal Workers	2	2	2
Veterinary Nurse			Animal Workers	4	4	4
Visual Merchandiser			Retail	4	4	4
Viticulturalist			Food & Beverages	3	3	3
Waiter			Hospitality & Gaming	3	3	3
Ward Assistant			Health & Community Services	5	5	5
Watch and Clock Maker and Repairer			Electronics	3	3	3
Web Designer/ Developer			Information Technology	2	2	2