AUSTRALIAN BUREAU OF STATISTICS
CANBERRA

CATALOGUE NO. 5620.0

EMBARGOED UNTIL 11.30 A.M. 5 SEPTEMBER 1984

GENERAL INSURANCE AUSTRALIA 1982-83

PHONE INQUIRIES *for more information about these statistics*—contact Mr Rhod McDonald on Canberra (062) 52 6244 or any of our State offices.
other inquiries including copies of publications—contact Information Services on Canberra (062) 52 6627 or in any of our State offices.

MAIL INQUIRIES *write to* Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.

EXPLANATORY NOTES

Introduction

This publication contains statistics on general insurance business for the year 1982-83. Details for 1980-81 and 1981-82 have been included for comparison.

Scope

2. The purpose of the general insurance collection is to measure the direct insurance of Australian risks. Direct insurance is a contract between an insurance company and an individual, business, etc., (the insured) whereby the insurance company provides insurance cover for risks specified by the insured in return for payment of a premium.

3. The risks may be underwritten in Australia or overseas. The collection covers risks that are underwritten in Australia and risks that are underwritten overseas through the intermediation of brokers operating in Australia. It has not been possible to collect data on those risks where the insured has negotiated directly with overseas insurers.

4. Although the collection seeks to measure direct insurance only, it is not possible to separate direct insurance from inward facultative reinsurance as, except in the case of brokers, most insurers are unable to provide this information from their records. Therefore, direct insurance is derived by deducting outward facultative reinsurance within Australia from direct insurance plus inward facultative reinsurance within Australia.

5. Facultative reinsurance is a contract whereby an insurance company cedes parts or all of individual risks to a reinsurance company.

Coverage

6. The information presented relates to the operations of:

(a) *Bodies corporate* authorised under the *Insurance Act 1973* or with applications pending to write general insurance business (including reinsurance) in Australia, except those authorised under S.37 of the Act;

(b) *Government instrumentalities* i.e. State Government Insurance Offices and Australian and State Government instrumentalities in respect of their general insurance business; and

(c) *Brokers* in respect of business placed directly overseas with overseas insurers.

Definitions

7. *Premiums* comprise the full amount receivable in respect of direct insurance and facultative reinsurance business written or renewed within Australia (including business placed overseas by Australian brokers) during the year less (a) outward facultative reinsurance within Australia, (b) stamp duty and fire service charges paid, and (c) returns, rebates and bonuses paid or credited to policy holders. Premiums are not adjusted to provide for premiums unearned at the end of the year and consequently the amounts differ from *earned premium income* appropriate to the year.

8. *Claims* comprise, for direct insurance and facultative reinsurance business, payments made during the year, plus the estimated amount of outstanding claims at the end of the year, less the estimated amount of outstanding claims at the beginning of the year. Salvage and other amounts recoverable, including outward facultative reinsurance claims recovered or recoverable, have been deducted.

Presentation

9. Accounting period. While the statistics in this publication are presented in terms of financial years ended 30 June, they were obtained by aggregating data from the accounts of the various organisations in respect of accounting periods ending within the period 1 July to 30 June.

10. State statistics. In general, business is classified to the State where the policy is recorded and may not necessarily indicate the State of location of the risk.

11. Premiums and claims, classified by class of business and by State are presented for authorized insurers and government. Premiums, classified by class of business, are presented at the Australian level only for brokers because of their centralized record keeping. Claims

statistics are not collected from brokers as in many instances they have no knowledge of claims made by the insured on overseas insurers in respect of business placed through them.

Class of business

12. Where a single insurance policy covers a number of classes of business (e.g. a 'package' policy) and the data relating to the policy cannot be split into distinct classes, it is allocated either to the predominant class of business, or if no single class predominates, to the 'Other' category.

Revisions

13. This publication incorporates revisions made to previous statistics in this series.

Related publications

14. Users are referred to the annual reports of the Insurance Commissioner and the Life Insurance Commissioner which contain, in addition to statistical information, considerable descriptive material.

15. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

Symbols and other usages

— nil or rounded to zero
n.p. not available for separate publication but included in totals where applicable.

16. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

R. J. CAMERON
Australian Statistician

TABLE 1. PREMIUMS ON AUSTRALIAN RISKS—AUSTRALIA
($ million)

Class of business	1980-81					1981-82					1982-83				
	Underwritten in Australia					Underwritten in Australia					Underwritten in Australia				
	Authorised insurers	*Govern-ment*	*Total*	*Brokers*	*Total*	*Authorised insurers*	*Govern-ment*	*Total*	*Brokers*	*Total*	*Authorised insurers*	*Govern-ment*	*Total*	*Brokers*	*Total*
Fire (including sprinkler leakage)	230.7	17.6	248.3	8.7	257.0	259.4	23.9	283.3	8.2	291.5	287.8	29.1	316.9	13.9	330.8
Loss of profits	29.2	2.8	32.0	1.7	33.7	34.4	0.4	34.8	3.5	38.3	30.0	0.2	30.2	5.1	35.3
Crop (including hailstone)	15.2	—	15.2	0.1	15.2	22.2	0.2	22.4	0.5	23.0	15.4	0.3	15.7	0.3	16.0
Houseowners' and householders'	318.5	60.8	379.3	0.3	379.6	380.1	78.5	458.7	1.1	459.8	456.0	100.5	556.5	2.5	559.0
Contractors' risks	21.8	1.8	23.7	3.1	26.8	29.5	1.9	31.4	7.7	39.1	30.6	2.0	32.6	11.7	44.3
Marine hull—private pleasure craft	17.8	1.1	18.8	0.2	19.0	19.9	1.2	21.1	0.3	21.4	21.2	2.0	23.2	0.4	23.6
—other	16.8	1.8	18.5	3.8	22.3	19.4	2.4	21.8	2.1	23.9	19.5	1.7	21.2	4.6	25.8
Marine cargo	81.3	1.0	82.3	10.4	92.7	84.8	1.1	85.8	8.6	94.4	86.0	1.8	87.8	10.5	98.3
Motor vehicle (including motor cycles)	740.1	166.6	906.7	7.9	914.6	833.1	204.0	1,037.1	5.1	1,042.2	971.4	245.0	1,216.4	8.5	1,224.9
Compulsory third party (motor vehicles)	42.0	726.4	768.4	—	768.4	51.9	858.5	910.4	—	910.4	65.6	970.2	1,035.8	—	1,035.8
Employers' liability(a)	612.9	262.4	875.3	0.4	875.7	796.3	379.3	1,175.5	0.3	1,175.8	1,181.2	571.3	1,752.5	2.5	1,755.0
Public liability	83.1	8.5	91.6	11.1	102.7	106.1	12.3	118.3	16.1	134.4	135.2	15.9	151.1	22.5	173.6
Product liability	5.6	0.1	5.7	3.1	8.7	6.1	—	6.1	1.1	7.2	8.9	—	8.9	1.3	10.2
Professional indemnity	14.8	—	14.8	8.3	23.0	17.1	—	17.1	12.0	29.1	22.5	—	22.5	18.8	41.3
Burglary	30.0	1.7	31.7	0.8	32.5	35.2	1.5	36.7	1.2	37.9	41.0	2.2	43.2	2.7	45.9
Travel (including baggage)	28.8	1.0	29.8	1.5	31.3	35.6	1.3	36.9	0.1	37.0	38.0	1.5	39.5	—	39.5
Boiler engineering machinery breakdown	29.3	1.7	31.1	2.5	33.6	33.3	2.1	35.4	1.9	37.3	35.1	1.9	37.0	4.7	41.7
Plate glass	9.8	0.6	10.4	0.1	10.5	11.2	0.5	11.7	—	11.7	13.8	0.8	14.6	—	14.6
Guarantee	6.5	0.4	6.9	2.2	9.1	7.0	0.2	7.2	1.1	8.3	8.4	0.5	8.9	2.9	11.8
Livestock	7.0	—	7.0	3.9	10.9	9.0	—	9.0	5.5	14.5	10.3	0.1	10.4	6.0	16.4
Personal accident	72.4	4.1	76.5	4.7	81.1	82.0	3.4	85.4	4.4	89.8	86.1	4.1	90.2	3.4	93.6
Other	135.4	25.4	160.7	14.7	175.3	150.5	29.8	180.4	14.0	194.3	175.0	26.3	201.3	22.6	223.9
Total	**2,549.0**	**1,285.8**	**3,834.8**	**89.1**	**3,923.8**	**3,024.0**	**1,602.5**	**4,626.6**	**94.7**	**4,721.3**	**3,739.0**	**1,977.4**	**5,716.4**	**145.1**	**5,861.5**

(a) *Excludes* workers' compensation insurance in the coal mining industry for N.S.W.

TABLE 2. CLAIMS ON AUSTRALIAN RISKS UNDERWRITTEN IN AUSTRALIA(a)—AUSTRALIA
($ million)

	1980-81			*1981-82*			*1982-83*		
Class of business	*Authorised insurers*	*Government*	*Total*	*Authorised insurers*	*Government*	*Total*	*Authorised insurers*	*Government*	*Total*
Fire (including sprinkler leakage)	215.3	9.4	224.7	198.9	12.3	211.3	271.4	25.6	297.0
Loss of profits	13.1	0.4	13.6	30.6	0.1	30.6	23.0	0.1	23.1
Crop (including hailstone)	7.4	—	7.4	20.6	0.2	20.8	11.7	0.3	12.1
Houseowners' and householders'	227.8	40.0	267.8	233.8	40.1	273.9	317.0	57.9	374.8
Contractors' risks	17.8	1.1	18.8	29.3	1.1	30.4	n.p.	n.p.	24.3
Marine hull—private pleasure craft	13.4	0.7	14.1	15.0	0.9	15.9	n.p.	n.p.	15.5
—other	15.6	0.7	16.2	22.4	1.9	24.3	18.0	0.7	18.7
Marine cargo	52.9	0.7	53.7	64.9	0.7	65.6	62.0	0.8	62.8
Motor vehicle (including motor cycles)	609.0	131.3	740.2	701.8	159.7	861.4	738.8	180.0	918.8
Compulsory third party (motor vehicles)	48.0	802.5	850.5	44.8	1,063.1	1,107.9	54.1	1,348.0	1,402.0
Employers' liability(b)	640.6	281.8	922.4	933.9	390.9	1,324.8	1,080.7	471.1	1,551.8
Public liability	56.0	10.7	66.6	73.7	11.2	84.9	84.3	12.4	96.7
Product liability	2.4	—	2.5	3.7	—	3.7	2.7	—	2.8
Professional indemnity	9.2	—	9.2	19.2	—	19.2	19.6	—	19.6
Burglary	24.0	0.8	24.8	24.7	0.8	25.5	28.9	1.9	30.8
Travel (including baggage)	19.7	0.8	20.5	21.0	0.7	21.7	18.9	1.0	19.8
Boiler/engineering/machinery breakdown	18.6	1.2	19.9	23.7	1.3	25.0	n.p.	n.p.	24.3
Plate glass	8.2	0.4	8.6	8.4	0.1	8.5	8.7	0.5	9.2
Guarantee	2.6	0.1	2.7	2.1	0.2	2.3	2.8	0.6	3.4
Livestock	5.1	—	5.2	8.0	—	8.0	9.8	0.2	10.0
Personal accident	42.0	2.8	44.8	44.8	1.8	46.6	45.3	3.2	48.5
Other	63.7	11.5	75.2	62.1	15.7	77.9	78.6	17.7	96.4
Total	**2,112.4**	**1,297.0**	**3,409.4**	**2,587.4**	**1,702.7**	**4,290.1**	**2,936.8**	**2,125.7**	**5,062.4**

(a) *Excludes* brokers, see paragraph 11 of Explanatory notes. (b) *Excludes* workers' compensation insurance in the coal mining industry for N.S.W.

TABLE 3. PREMIUMS ON AUSTRALIAN RISKS UNDERWRITTEN IN AUSTRALIA(a)—STATES

($' 000)

	New South Wales			*Victoria*			*Queensland*			*South Australia*		
Class of business	*1980-81*	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*
Fire (including sprinkler leakage)	90,661	102,244	119,345	78,032	86,770	96,192	29,679	40,488	43,370	19,749	20,200	22,438
Loss of profits	13,297	14,613	13,715	8,809	11,158	8,706	5,101	3,189	3,356	2,091	2,569	2,253
Crop (including hailstone)	3,440	8,542	1,833	3,939	3,496	1,091	434	763	872	2,852	2,619	1,291
Houseowners' and householders'	140,182	171,626	211,976	104,871	127,926	153,069	57,208	70,258	87,787	31,805	36,822	43,157
Contractors' risks	9,337	13,486	14,078	5,911	6,900	7,220	5,050	5,884	6,172	1,068	1,973	2,065
Marine hull—private pleasure craft	7,143	7,437	8,269	4,722	6,210	7,854	3,430	3,861	3,580	1,086	1,271	1,382
—other	6,684	8,176	7,850	4,646	4,960	4,775	2,696	4,050	3,475	1,399	1,679	1,390
Marine cargo	31,823	32,731	34,727	28,718	30,800	31,738	8,236	8,081	8,443	6,607	7,011	6,359
Motor vehicle (including motor cycles)	376,081	435,329	517,514	231,170	257,482	298,663	118,221	140,545	165,609	65,548	70,316	86,402
Compulsory third party (motor vehicles)	317,811	357,261	400,727	223,684	269,159	299,861	64,692	n.p.	n.p.	74,806	89,170	94,012
Employers' liability	(b)340,293	(b)489,964	(b)730,634	275,295	371,247	546,519	96,023	123,835	196,557	64,046	78,955	119,062
Public liability	41,283	54,706	72,091	24,345	32,017	39,543	10,056	12,386	14,917	6,871	8,285	10,714
Product liability	2,258	2,744	3,399	2,150	1,922	3,543	428	462	617	433	459	674
Professional indemnity	5,789	6,616	8,433	6,911	7,730	11,461	669	877	1,017	821	892	648
Burglary	13,873	16,747	19,135	8,832	10,082	12,149	3,087	3,154	4,005	2,547	2,895	3,538
Travel (including baggage)	11,983	14,362	14,833	9,237	10,623	12,548	2,592	3,859	4,203	2,529	3,056	2,849
Boiler/engineering/machinery breakdown	10,197	10,777	11,331	6,520	8,691	9,337	6,093	6,680	6,260	3,516	3,939	4,887
Plate glass	3,718	4,561	5,542	3,091	3,283	4,277	1,248	1,170	1,456	1,013	1,197	1,408
Guarantee	3,367	3,040	3,638	1,794	2,112	2,935	932	1,076	1,092	324	327	422
Livestock	2,807	3,357	3,507	1,293	2,726	3,710	1,083	1,185	1,032	630	585	977
Personal accident	29,858	34,245	34,789	21,820	24,923	26,322	8,401	8,393	10,166	7,219	7,784	7,879
Other	65,381	67,920	75,670	47,035	46,636	49,651	21,301	n.p.	n.p.	10,493	12,428	14,888
Total	**1,527,266**	**1,860,484**	**2,313,036**	**1,102,825**	**1,326,853**	**1,631,164**	**446,660**	**556,765**	**705,322**	**307,453**	**354,432**	**428,695**

(a) *Excludes* brokers, see paragraph 11 of Explanatory notes. (b) *Excludes* workers' compensation insurance in the coal mining industry.

TABLE 3. PREMIUMS ON AUSTRALIAN RISKS UNDERWRITTEN IN AUSTRALIA(a)—STATES
($' 000)

	New South Wales			*Victoria*			*Queensland*			*South Australia*		
Class of business	*1980-81*	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*
Fire (including sprinkler leakage)	90,661	102,244	119,345	78,032	86,770	96,192	29,679	40,488	43,370	19,749	20,200	22,438
Loss of profits	13,297	14,613	13,715	8,809	11,158	8,706	5,101	3,189	3,356	2,091	2,569	2,253
Crop (including hailstone)	3,440	8,542	1,833	3,939	3,496	1,091	434	763	872	2,852	2,619	1,291
Houseowners' and householders'	140,182	171,626	211,976	104,871	127,926	153,069	57,208	70,258	87,787	31,805	36,822	43,157
Contractors' risks	9,337	13,486	14,078	5,911	6,900	7,220	5,050	5,884	6,172	1,068	1,973	2,065
Marine hull—private pleasure craft	7,143	7,437	8,269	4,722	6,210	7,854	3,430	3,861	3,580	1,086	1,271	1,382
—other	6,684	8,176	7,850	4,646	4,960	4,775	2,696	4,050	3,475	1,399	1,679	1,390
Marine cargo	31,823	32,731	34,727	28,718	30,800	31,738	8,236	8,081	8,443	6,607	7,011	6,359
Motor vehicle (including motor cycles)	376,081	435,329	517,514	231,170	257,482	298,663	118,221	140,545	165,609	65,548	70,316	86,402
Compulsory third party (motor vehicles)	317,811	357,261	400,727	223,684	269,159	299,861	64,692	n.p.	n.p.	74,806	89,170	94,012
Employers' liability	(b)340,293	(b)489,964	(b)730,634	275,295	371,247	546,519	96,023	123,835	196,557	64,046	78,955	119,062
Public liability	41,283	54,706	72,091	24,345	32,017	39,543	10,056	12,386	14,917	6,871	8,285	10,714
Product liability	2,258	2,744	3,399	2,150	1,922	3,543	428	462	617	433	459	674
Professional indemnity	5,789	6,616	8,433	6,911	7,730	11,461	669	877	1,017	821	892	648
Burglary	13,873	16,747	19,135	8,832	10,082	12,149	3,087	3,154	4,005	2,547	2,895	3,538
Travel (including baggage)	11,983	14,362	14,833	9,237	10,623	12,548	2,592	3,859	4,203	2,529	3,056	2,849
Boiler/engineering/machinery breakdown	10,197	10,777	11,331	6,520	8,691	9,337	6,093	6,680	6,260	3,516	3,939	4,887
Plate glass	3,718	4,561	5,542	3,091	3,283	4,277	1,248	1,170	1,456	1,013	1,197	1,408
Guarantee	3,367	3,040	3,638	1,794	2,112	2,935	932	1,076	1,092	324	327	422
Livestock	2,807	3,357	3,507	1,293	2,726	3,710	1,083	1,185	1,032	630	585	977
Personal accident	29,858	34,245	34,789	21,820	24,923	26,322	8,401	8,393	10,166	7,219	7,784	7,879
Other	65,381	67,920	75,670	47,035	46,636	49,651	21,301	n.p.	n.p.	10,493	12,428	14,888
Total	**1,527,266**	**1,860,484**	**2,313,036**	**1,102,825**	**1,326,853**	**1,631,164**	**446,660**	**556,765**	**705,322**	**307,453**	**354,432**	**428,695**

(a) *Excludes* brokers, see paragraph 11 of Explanatory notes. (b) *Excludes* workers' compensation insurance in the coal mining industry.

TABLE 3. PREMIUMS ON AUSTRALIAN RISKS UNDERWRITTEN IN AUSTRALIA(a)—STATES *(continued)*

($' 000)

Class of business	*Western Australia*			*Tasmania*			*Northern Territory*			*Australian Capital Territory*		
	1980-81	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*
Fire (including sprinkler leakage)	21,669	23,691	23,852	5,319	5,002	4,945	2,257	3,642	5,521	928	1,293	1,279
Loss of profits	1,782	2,201	1,450	636	574	514	130	333	12	153	208	218
Crop (including hailstone)	4,362	6,661	10,330	9	202	209	—	53	88	131	80	—
Houseowners' and householders'	27,240	30,951	35,961	10,528	12,395	14,441	1,817	2,457	3,364	5,683	6,250	6,714
Contractors' risks	1,536	2,366	2,091	269	248	211	184	375	638	312	166	159
Marine hull—private pleasure craft	1,626	1,611	1,517	582	426	411	116	128	144	135	145	109
—other	2,198	2,153	2,582	821	573	595	72	186	506	32	17	4
Marine cargo	5,229	5,429	5,354	1,292	1,488	491	359	254	495	7	35	146
Motor vehicle (including motor cycles)	80,206	92,845	102,633	21,764	23,102	24,399	4,000	6,199	7,732	9,732	11,261	13,536
Compulsory third party (motor vehicles)	55,114	74,456	91,185	10,072	13,379	18,579	5,804	n.p.	n.p.	16,423	18,012	21,884
Employers' liability	72,135	77,848	117,103	17,584	20,117	24,405	5,985	9,982	13,763	3,953	3,591	4,444
Public liability	6,086	7,325	9,365	1,676	1,973	2,372	517	852	1,206	807	772	782
Product liability	323	437	576	69	62	79	3	7	11	5	4	—
Professional indemnity	496	814	868	72	83	100	10	29	26	8	22	16
Burglary	2,280	2,617	2,993	670	797	797	138	182	216	260	219	398
Travel (including baggage)	2,156	3,380	3,873	628	778	823	64	120	158	622	698	185
Boiler engineering machinery breakdown	3,320	4,479	4,301	1,007	695	579	312	36	179	100	122	68
Plate glass	912	1,001	1,301	294	330	374	45	59	83	101	87	155
Guarantee	355	484	643	72	92	84	33	29	34	13	9	5
Livestock	964	985	896	245	163	142	6	40	140	15	6	5
Personal accident	6,233	6,898	8,133	2,075	2,138	2,050	227	331	282	646	715	548
Other	12,156	14,750	14,826	2,890	3,080	3,748	761	n.p.	n.p.	689	643	1,060
Total	**308,378**	**363,382**	**441,833**	**78,574**	**87,697**	**100,348**	**22,840**	**32,625**	**44,264**	**40,755**	**44,355**	**51,715**

(a) *Excludes* brokers, see paragraph 11 of Explanatory notes.

TABLE 4. CLAIMS ON AUSTRALIAN RISKS UNDERWRITTEN IN AUSTRALIA(a)—STATES
($'000)

	New South Wales			*Victoria*			*Queensland*			*South Australia*		
Class of business	*1980-81*	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*
Fire (including sprinkler leakage)	87,743	94,255	119,679	73,992	64,618	91,284	24,090	20,529	37,322	15,486	13,432	23,055
Loss of profits	6,214	13,077	8,277	3,971	11,855	7,222	2,695	3,092	4,267	310	627	1,631
Crop (including hailstone)	3,754	3,457	1,025	1,241	5,039	345	337	671	479	678	1,149	261
Houseowners' and householders'	95,421	112,976	129,851	85,406	83,135	143,541	37,247	30,579	39,576	22,832	20,096	31,623
Contractors' risks	8,165	13,650	13,287	5,236	9,676	6,310	3,290	4,368	n.p.	685	740	1,506
Marine hull—private pleasure craft	5,778	6,414	6,464	3,678	3,832	4,558	2,407	3,000	n.p.	661	853	631
—other	4,607	7,405	5,760	3,438	3,822	5,994	3,151	7,712	3,049	1,788	2,477	811
Marine cargo	18,764	23,103	22,851	20,964	28,176	27,879	5,263	4,956	4,889	4,484	4,650	3,423
Motor vehicle (including motor cycles)	330,531	391,456	408,788	186,093	214,046	230,227	93,079	105,608	123,530	49,124	53,620	55,897
Compulsory third party (motor vehicles)	237,424	296,281	405,072	291,223	452,682	559,799	66,713	n.p.	n.p.	108,742	115,456	143,059
Employers' liability	(b)403,896	(b)584,898	(b)677,330	268,770	395,635	459,003	94,343	129,921	149,749	59,671	87,272	105,755
Public liability	30,882	39,354	43,100	20,418	27,404	28,108	4,974	5,099	9,312	5,320	6,767	10,336
Product liability	2,543	2,351	1,146	-623	414	1,302	173	182	-48	301	564	588
Professional indemnity	3,208	8,451	6,939	5,209	8,574	10,271	196	267	864	357	913	789
Burglary	10,130	11,468	14,771	7,691	7,619	7,818	2,038	1,876	2,855	2,412	2,393	2,342
Travel (including baggage)	7,634	8,535	7,561	7,322	7,319	6,887	1,464	1,740	1,772	1,894	1,503	1,408
Boiler/engineering/machinery breakdown	6,497	8,068	6,615	4,909	6,896	6,511	3,835	3,874	n.p.	1,791	2,271	2,647
Plate glass	2,995	3,182	3,465	2,585	2,654	2,671	937	655	818	868	911	915
Guarantee	975	802	980	1,210	1,090	1,402	218	336	475	46	72	90
Livestock	2,443	3,304	4,111	1,006	2,476	3,574	640	988	839	345	432	586
Personal accident	16,640	17,835	17,465	14,061	14,140	14,915	4,840	4,289	5,861	4,347	4,766	4,292
Other	28,272	27,203	33,698	27,929	22,700	29,793	7,835	n.p.	n.p.	5,471	5,122	5,617
Total	**1,314,516**	**1,677,525**	**1,938,235**	**1,035,729**	**1,373,802**	**1,649,414**	**359,765**	**435,418**	**531,255**	**287,613**	**326,086**	**397,262**

(a) *Excludes* brokers, see paragraph 11 of Explanatory notes. (b) *Excludes* workers' compensation insurance in the coal mining industry.

TABLE 4. CLAIMS ON AUSTRALIAN RISKS UNDERWRITTEN IN AUSTRALIA(a)—STATES *(continued)*

($' 000)

Class of business	*Western Australia*			*Tasmania*			*Northern Territory*			*Australian Capital Territory*		
	1980-81	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*	*1980-81*	*1981-82*	*1982-83*
Fire (including sprinkler leakage)	15,380	12,619	16,566	5,384	2,498	3,483	1,011	2,312	5,148	1,661	992	475
Loss of profits	1,017	1,915	1,736	476	18	96	41	15	85	-1,170	49	-184
Crop (including hailstone)	1,326	10,230	9,633	8	108	228	—	57	113	35	39	-7
Houseowners' and householders'	15,719	15,804	17,519	7,623	7,771	9,175	631	809	945	2,902	2,724	2,579
Contractors' risks	1,097	1,331	-2,231	98	150	160	31	154	n.p.	245	298	206
Marine hull—private pleasure craft	973	1,339	1,169	363	307	283	106	74	n.p.	174	107	82
—other	2,518	2,060	2,272	598	708	615	88	128	167	55	4	5
Marine cargo	2,673	2,968	2,942	1,056	1,481	563	185	182	166	272	77	45
Motor vehicle (including motor cycles)	54,821	66,609	70,597	16,580	17,056	15,068	2,326	4,092	5,168	7,669	8,934	9,590
Compulsory third party (motor vehicles)	98,239	86,964	119,824	22,841	38,501	22,963	8,268	n.p.	n.p.	17,013	20,069	25,368
Employers' liability	72,874	96,419	129,336	14,924	16,840	19,303	3,399	6,013	10,917	4,520	7,812	401
Public liability	3,539	4,794	3,819	630	332	1,067	218	241	1,316	659	873	-387
Product liability	2	54	-113	26	97	-88	—	—	—	32	1	-1
Professional indemnity	146	846	405	21	177	314	41	-6	6	15	—	1
Burglary	1,848	1,514	2,024	458	426	461	77	105	105	158	94	480
Travel (including baggage)	1,307	1,525	1,695	452	458	381	39	62	73	356	544	64
Boiler/engineering/machinery breakdown	1,854	2,455	2,358	743	726	375	132	619	n.p.	109	97	158
Plate glass	856	802	913	257	235	252	30	33	76	80	65	50
Guarantee	266	-45	-71	7	12	32	12	10	528	-1	—	-1
Livestock	577	663	601	155	126	77	7	15	218	13	31	5
Personal accident	3,174	3,767	4,413	1,304	1,110	1,083	87	149	159	395	536	327
Other	4,363	5,318	6,102	1,032	1,501	1,363	54	n.p.	n.p.	237	178	269
Total	**284,569**	**319,951**	**391,509**	**75,036**	**90,638**	**77,254**	**16,783**	**23,122**	**38,022**	**35,429**	**43,524**	**39,525**

(a) *Excludes* brokers, see paragraph 11 of Explanatory notes.

Printed by C. J. THOMPSON, Commonwealth Government Printer, Canberra