



SA Building Indemnity Insurance Premium Rates - effective from 1 September 2023

Cat W

Cat X

Cat Y

STRUCTURAL WORKS (excluding Multi-units)

	Cat W				Cat X				Cat Y			
	Base	GST	Stamp Duty	Total	Base	GST	Stamp Duty	Total	Base	GST	Stamp Duty	Total
\$12,000	\$ 355.03	\$ 35.50	\$ 42.96	\$ 433.49	\$ 439.00	\$ 43.90	\$ 53.12	\$ 536.02	\$ 743.49	\$ 74.35	\$ 89.96	\$ 907.80
\$12001 - \$25000	\$ 380.53	\$ 38.05	\$ 46.04	\$ 464.62	\$ 470.75	\$ 47.08	\$ 56.96	\$ 574.79	\$ 799.53	\$ 79.95	\$ 96.74	\$ 976.23
\$25,001 - \$50000	\$ 406.03	\$ 40.60	\$ 49.13	\$ 495.76	\$ 500.64	\$ 50.06	\$ 60.58	\$ 611.29	\$ 851.84	\$ 85.18	\$ 103.07	\$ 1,040.10
\$50,001 - \$75000	\$ 431.52	\$ 43.15	\$ 52.21	\$ 526.89	\$ 532.40	\$ 53.24	\$ 64.42	\$ 650.06	\$ 904.15	\$ 90.41	\$ 109.40	\$ 1,103.96
\$75,001 - \$100,000	\$ 457.02	\$ 45.70	\$ 55.30	\$ 558.03	\$ 562.29	\$ 56.23	\$ 68.04	\$ 686.56	\$ 958.32	\$ 95.83	\$ 115.96	\$ 1,170.11
\$100,001 - \$150,000	\$ 557.06	\$ 55.71	\$ 67.40	\$ 680.17	\$ 689.32	\$ 68.93	\$ 83.41	\$ 841.66	\$ 1,169.41	\$ 116.94	\$ 141.50	\$ 1,427.85
\$150,001 - \$200,000	\$ 633.56	\$ 63.36	\$ 76.66	\$ 773.57	\$ 782.72	\$ 78.27	\$ 94.71	\$ 955.70	\$ 1,330.07	\$ 133.01	\$ 160.94	\$ 1,624.01
\$200,001 - \$250,000	\$ 782.63	\$ 78.26	\$ 94.70	\$ 955.59	\$ 971.40	\$ 97.14	\$ 117.54	\$ 1,186.08	\$ 1,647.64	\$ 164.76	\$ 199.36	\$ 2,011.77
\$250,001 - \$300,000	\$ 961.12	\$ 96.11	\$ 116.30	\$ 1,173.53	\$ 1,189.96	\$ 119.00	\$ 143.99	\$ 1,452.94	\$ 2,019.39	\$ 201.94	\$ 244.35	\$ 2,465.67
\$300,001 - \$350,000	\$ 1,061.16	\$ 106.12	\$ 128.40	\$ 1,295.67	\$ 1,315.12	\$ 131.51	\$ 159.13	\$ 1,605.76	\$ 2,232.35	\$ 223.23	\$ 270.11	\$ 2,725.69
\$350,001 - \$400,000	\$ 1,137.66	\$ 113.77	\$ 137.66	\$ 1,389.08	\$ 1,406.66	\$ 140.67	\$ 170.21	\$ 1,717.53	\$ 2,393.00	\$ 239.30	\$ 289.55	\$ 2,921.85
\$400,001 - \$450,000	\$ 1,263.19	\$ 126.32	\$ 152.85	\$ 1,542.36	\$ 1,563.58	\$ 156.36	\$ 189.19	\$ 1,909.13	\$ 2,656.40	\$ 265.64	\$ 321.42	\$ 3,243.46
\$450,001 - \$500,000	\$ 1,388.72	\$ 138.87	\$ 168.04	\$ 1,695.63	\$ 1,720.49	\$ 172.05	\$ 208.18	\$ 2,100.72	\$ 2,923.53	\$ 292.35	\$ 353.75	\$ 3,569.63
\$500,001 - \$750,000	\$ 1,514.26	\$ 151.43	\$ 183.23	\$ 1,848.91	\$ 1,873.68	\$ 187.37	\$ 226.71	\$ 2,287.76	\$ 3,188.80	\$ 318.88	\$ 385.84	\$ 3,893.52
\$750,001 - \$1,000,000	\$ 1,641.76	\$ 164.18	\$ 198.65	\$ 2,004.58	\$ 2,030.59	\$ 203.06	\$ 245.70	\$ 2,479.36	\$ 3,455.93	\$ 345.59	\$ 418.17	\$ 4,219.69
\$1,000,000 - \$1,500,000	\$ 1,765.99	\$ 176.60	\$ 213.69	\$ 2,156.28	\$ 2,199.92	\$ 219.99	\$ 266.19	\$ 2,686.10	\$ 3,815.69	\$ 381.57	\$ 461.70	\$ 4,658.95
\$1,500,000 - \$2,000,000	\$ 2,018.28	\$ 201.83	\$ 244.21	\$ 2,464.32	\$ 2,380.67	\$ 238.07	\$ 288.06	\$ 2,906.80	\$ 4,141.93	\$ 414.19	\$ 501.17	\$ 5,057.29
\$2,000,000 - \$2,500,000	\$ 2,270.56	\$ 227.06	\$ 274.74	\$ 2,772.36	\$ 2,583.47	\$ 258.35	\$ 312.60	\$ 3,154.42	\$ 4,463.76	\$ 446.38	\$ 540.11	\$ 5,450.25
\$2,500,000- \$999,999,999	\$ 2,522.85	\$ 252.28	\$ 305.26	\$ 3,080.40	\$ 2,942.77	\$ 294.28	\$ 356.08	\$ 3,593.13	\$ 4,933.28	\$ 493.33	\$ 596.93	\$ 6,023.53

SWIMMING POOLS

	Cat W				Cat X				Cat Y			
	Base	GST	Stamp Duty	Total	Base	GST	Stamp Duty	Total	Base	GST	Stamp Duty	Total
\$12,000	\$ 443.29	\$ 44.33	\$ 53.64	\$ 541.26	\$ 547.35	\$ 54.73	\$ 66.23	\$ 668.31	\$ 930.30	\$ 93.03	\$ 112.57	\$ 1,135.90
\$12001 - \$25000	\$ 474.68	\$ 47.47	\$ 57.44	\$ 579.58	\$ 586.57	\$ 58.66	\$ 70.98	\$ 716.21	\$ 997.55	\$ 99.76	\$ 120.70	\$ 1,218.01
\$25,001 - \$50000	\$ 506.06	\$ 50.61	\$ 61.23	\$ 617.90	\$ 627.67	\$ 62.77	\$ 75.95	\$ 766.39	\$ 1,062.93	\$ 106.29	\$ 128.61	\$ 1,297.84
\$50,001 - \$75000	\$ 537.44	\$ 53.74	\$ 65.03	\$ 656.22	\$ 666.90	\$ 66.69	\$ 80.70	\$ 814.29	\$ 1,130.18	\$ 113.02	\$ 136.75	\$ 1,379.95
\$75,001 - \$100,000	\$ 568.83	\$ 56.88	\$ 68.83	\$ 694.54	\$ 704.26	\$ 70.43	\$ 85.22	\$ 859.91	\$ 1,195.57	\$ 119.56	\$ 144.66	\$ 1,459.79
\$100,000 - \$200,000	\$ 602.96	\$ 60.30	\$ 72.96	\$ 736.21	\$ 745.39	\$ 74.54	\$ 90.19	\$ 910.12	\$ 1,267.30	\$ 126.73	\$ 153.34	\$ 1,547.37
Above \$200,000	\$ 639.14	\$ 63.91	\$ 77.34	\$ 780.38	\$ 790.11	\$ 79.01	\$ 95.60	\$ 964.73	\$ 1,343.34	\$ 134.33	\$ 162.54	\$ 1,640.22



SA Building Indemnity Insurance Premium Rates - Multi-Units - Effective from 1 September 2023

Cat W

Cat X

Cat Y

MULTI-UNIT DEVELOPMENTS (per unit pricing)

\$12,000
 \$12001 - \$25000
 \$25,001 - \$50000
 \$50,001 - \$75000
 \$75,001 - \$100,000
 \$100,001 - \$150,000
 \$150,001 - \$200,000
 \$200,001 - \$250,000
 \$250,001 - \$300,000
 \$300,001 - \$350,000
 \$350,001 - \$400,000
 \$400,001 - \$450,000
 \$450,001 - \$500,000
 \$500,001 - \$750,000
 \$750,001 - \$1,000,000
 \$1,000,000 - \$1,500,000
 \$1,500,000 - \$2,000,000
 \$2,000,000 - \$2,500,000
 \$2,500,000 - \$999,999,999

	Base	GST	Stamp Duty	Total
\$12,000	\$ 674.55	\$ 67.46	\$ 81.62	\$ 823.63
\$12001 - \$25000	\$ 723.00	\$ 72.30	\$ 87.48	\$ 882.78
\$25,001 - \$50000	\$ 771.45	\$ 77.14	\$ 93.35	\$ 941.94
\$50,001 - \$75000	\$ 819.90	\$ 81.99	\$ 99.21	\$ 1,001.09
\$75,001 - \$100,000	\$ 868.35	\$ 86.83	\$ 105.07	\$ 1,060.25
\$100,001 - \$150,000	\$ 1,058.41	\$ 105.84	\$ 128.07	\$ 1,292.32
\$150,001 - \$200,000	\$ 1,203.76	\$ 120.38	\$ 145.65	\$ 1,469.79
\$200,001 - \$250,000	\$ 1,486.99	\$ 148.70	\$ 179.93	\$ 1,815.62
\$250,001 - \$300,000	\$ 1,826.13	\$ 182.61	\$ 220.96	\$ 2,229.71
\$300,001 - \$350,000	\$ 2,016.20	\$ 201.62	\$ 243.96	\$ 2,461.78
\$350,001 - \$400,000	\$ 2,161.55	\$ 216.15	\$ 261.55	\$ 2,639.25
\$400,001 - \$450,000	\$ 2,400.06	\$ 240.01	\$ 290.41	\$ 2,930.48
\$450,001 - \$500,000	\$ 2,638.58	\$ 263.86	\$ 319.27	\$ 3,221.70
\$500,001 - \$750,000	\$ 2,877.09	\$ 287.71	\$ 348.13	\$ 3,512.93
\$750,001 - \$1,000,000	\$ 3,119.33	\$ 311.93	\$ 377.44	\$ 3,808.71
\$1,000,000 - \$1,500,000	\$ 3,355.39	\$ 335.54	\$ 406.00	\$ 4,096.93
\$1,500,000 - \$2,000,000	\$ 3,834.73	\$ 383.47	\$ 464.00	\$ 4,682.21
\$2,000,000 - \$2,500,000	\$ 4,314.07	\$ 431.41	\$ 522.00	\$ 5,267.48
\$2,500,000 - \$999,999,999	\$ 4,793.41	\$ 479.34	\$ 580.00	\$ 5,852.76

	Base	GST	Stamp Duty	Total
\$12,000	\$ 834.09	\$ 83.41	\$ 100.93	\$ 1,018.43
\$12001 - \$25000	\$ 894.43	\$ 89.44	\$ 108.23	\$ 1,092.10
\$25,001 - \$50000	\$ 951.22	\$ 95.12	\$ 115.10	\$ 1,161.44
\$50,001 - \$75000	\$ 1,011.56	\$ 101.16	\$ 122.40	\$ 1,235.12
\$75,001 - \$100,000	\$ 1,068.35	\$ 106.84	\$ 129.27	\$ 1,304.46
\$100,001 - \$150,000	\$ 1,309.71	\$ 130.97	\$ 158.47	\$ 1,599.15
\$150,001 - \$200,000	\$ 1,487.17	\$ 148.72	\$ 179.95	\$ 1,815.84
\$200,001 - \$250,000	\$ 1,845.66	\$ 184.57	\$ 223.32	\$ 2,253.54
\$250,001 - \$300,000	\$ 2,260.93	\$ 226.09	\$ 273.57	\$ 2,760.59
\$300,001 - \$350,000	\$ 2,498.73	\$ 249.87	\$ 302.35	\$ 3,050.95
\$350,001 - \$400,000	\$ 2,672.65	\$ 267.27	\$ 323.39	\$ 3,263.31
\$400,001 - \$450,000	\$ 2,970.79	\$ 297.08	\$ 359.47	\$ 3,627.34
\$450,001 - \$500,000	\$ 3,268.94	\$ 326.89	\$ 395.54	\$ 3,991.37
\$500,001 - \$750,000	\$ 3,559.98	\$ 356.00	\$ 430.76	\$ 4,346.74
\$750,001 - \$1,000,000	\$ 3,858.13	\$ 385.81	\$ 466.83	\$ 4,710.78
\$1,000,000 - \$1,500,000	\$ 4,179.84	\$ 417.98	\$ 505.76	\$ 5,103.59
\$1,500,000 - \$2,000,000	\$ 4,523.27	\$ 452.33	\$ 547.32	\$ 5,522.92
\$2,000,000 - \$2,500,000	\$ 4,908.59	\$ 490.86	\$ 593.94	\$ 5,993.39
\$2,500,000 - \$999,999,999	\$ 5,591.27	\$ 559.13	\$ 676.54	\$ 6,826.94

	Base	GST	Stamp Duty	Total
\$12,000	\$ 1,412.64	\$ 141.26	\$ 170.93	\$ 1,724.83
\$12001 - \$25000	\$ 1,519.12	\$ 151.91	\$ 183.81	\$ 1,854.84
\$25,001 - \$50000	\$ 1,618.50	\$ 161.85	\$ 195.84	\$ 1,976.19
\$50,001 - \$75000	\$ 1,717.88	\$ 171.79	\$ 207.86	\$ 2,097.53
\$75,001 - \$100,000	\$ 1,820.81	\$ 182.08	\$ 220.32	\$ 2,223.21
\$100,001 - \$150,000	\$ 2,221.88	\$ 222.19	\$ 268.85	\$ 2,712.92
\$150,001 - \$200,000	\$ 2,527.13	\$ 252.71	\$ 305.78	\$ 3,085.62
\$200,001 - \$250,000	\$ 3,130.51	\$ 313.05	\$ 378.79	\$ 3,822.36
\$250,001 - \$300,000	\$ 3,836.83	\$ 383.68	\$ 464.26	\$ 4,684.77
\$300,001 - \$350,000	\$ 4,241.46	\$ 424.15	\$ 513.22	\$ 5,178.82
\$350,001 - \$400,000	\$ 4,546.70	\$ 454.67	\$ 550.15	\$ 5,551.52
\$400,001 - \$450,000	\$ 5,047.16	\$ 504.72	\$ 610.71	\$ 6,162.58
\$450,001 - \$500,000	\$ 5,554.71	\$ 555.47	\$ 672.12	\$ 6,782.30
\$500,001 - \$750,000	\$ 6,058.72	\$ 605.87	\$ 733.10	\$ 7,397.69
\$750,001 - \$1,000,000	\$ 6,566.27	\$ 656.63	\$ 794.52	\$ 8,017.42
\$1,000,000 - \$1,500,000	\$ 7,249.80	\$ 724.98	\$ 877.23	\$ 8,852.01
\$1,500,000 - \$2,000,000	\$ 7,869.66	\$ 786.97	\$ 952.23	\$ 9,608.86
\$2,000,000 - \$2,500,000	\$ 8,481.14	\$ 848.11	\$ 1,026.22	\$ 10,355.47
\$2,500,000 - \$999,999,999	\$ 9,373.23	\$ 937.32	\$ 1,134.16	\$ 11,444.71