

**LUMLEY GENERAL INSURANCE
(N.Z.) LIMITED**

Including

**LUMLEY FINANCE (N.Z.) LIMITED
LUMLEY SERVICES (N.Z.) LIMITED**

**COLLECTIVE EMPLOYMENT
AGREEMENT**

2003-2005

LUMLEY GENERAL INSURANCE (N.Z.) LIMITED

COLLECTIVE EMPLOYMENT AGREEMENT

1. **THE AGREEMENT**

This is a collective employment agreement made between the parties in terms of the Employment Relations Act 2000.

2. **THE PARTIES**

This agreement is made:

BETWEEN the employers named in the First Schedule to this agreement (referred to as "*the employer*")

AND the Union named in the Second Schedule to this agreement (referred to as "*the Union*").

3. **COVERAGE CLAUSE**

This agreement shall cover all employees of the employer earning less than \$46,350.00 per annum who are members of the Union.

4. **VARIATION**

This agreement may be varied by mutual agreement between the employer and the employees directly involved. Where any variation affects a Union member, then the Union shall be notified of the proposed variation which shall be recorded in writing.

5. **INTENTION OF THE PARTIES**

The parties recognise that they have a mutual interest in the efficient and profitable operation of the business of the employer. The employer recognises that its employees are entitled to fair and equitable treatment.

6. **INDIVIDUAL AGREEMENTS**

Each employee who comes within the coverage clause contained in this agreement may also have an individual agreement of employment which specifies certain elements of their employment conditions. Such conditions shall not be inconsistent with the terms of this agreement except where expressly provided for in writing.

7. **POLICY DECISIONS**

All employees are required to comply at all times with the terms and conditions contained in the Policies and Procedures Manual of the employer. The policies and procedures set out in the Policies and Procedures Manual are deemed to form part of this employment agreement and any breach of the terms and conditions of the Policies and Procedures Manual shall be deemed to be a breach of terms and conditions of this agreement. The employer reserves the right to vary at its individual discretion any such policies or procedures.

8. **CONFIDENTIALITY**

The employees covered by this Agreement shall not at any time during employment with the employer or after termination, discuss or disclose information, processes, materials, costs or secrets relating to the business or affairs of the employer, or to any person except as is necessary to perform the employee's position responsibilities or with the employer's written authority.

9. **JOB CLASSIFICATIONS/GRADINGS**

Indications of Job Classifications and Gradings applicable to employees employed under this agreement are described in the Third Schedule to the agreement.

10. **SALARIES**

- (a) Minimum salaries for employees are set out below:

	<i>Per Annum</i> \$
Grade I	16,656.00
Grade II	18,354.00
Grade III	25,143.00
Grade IV	30,775.00
Grade V	34,259.00

- (b) The actual salary payable to each employee will be specified in an individual employment agreement entered into with each employee.
- (c) This agreement shall not apply to any employee in receipt of a salary that exceeds \$46,350.00 per annum.

11. PROVISIONS FOR JOB GRADING

The provisions for job grading set out below are minimum requirements only. The employer may remunerate any employee at a higher level than that determined by applying the grading provisions.

- (a) Salary on appointment. A new employee will have their commencing salary determined by:
 - (i) The grading of the position.
 - (ii) The time worked by the employee in positions of substantially similar or higher levels of skill or responsibility within or outside the insurance industry.
 - (iii) Experience, qualifications and performance.
 - (iv) Prevailing market rates.
- (b) Salaries will be reviewed once yearly by the Managing Director based on (a) (i), (ii), (iii), (iv) and evaluations from department heads and managers.

12. HOURS OF WORK

- (a) The ordinary hours of work shall not exceed 37 ½ hours per week or seven and a half hours per day to be worked on any five days per week Monday to Friday inclusive in between the hours of 8.00 am and 6.00 pm; provided that:
 - (i) the ordinary hours of an employee may be varied subsequently by mutual agreement and recorded in writing in the individual employment agreement; and
 - (ii) the normal pattern of ordinary hours shall be between the hours of 8.30 am and 5.00 pm Monday to Friday inclusive unless otherwise agreed by the employee and the employer.
- (b) Shifts may be worked as required by the employer on terms and conditions agreed by the employer and the employees directly affected. Such terms and conditions as agreed may vary any element of this agreement, provided that such agreement is recorded in writing and signed by both parties.
- (c) All employees shall be allowed a meal break which shall be determined by the employer after discussion with the employee and shall take account of the work requirements of the employer and the preference of the employee. Such meal break shall be not less than 30 minutes nor more than 60 minutes in duration.
- (d) An interval of ten minutes shall be allowed each half day to every employee for the purpose of tea breaks without any deduction from pay.

13. OVERTIME

- (a) All time worked outside of or in excess of the hours prescribed in subclause (a) of clause 12 of this Agreement shall be regarded as overtime and shall be paid for at the rate of time and a half, with the proviso that such work shall be by mutual agreement.
- (b) Employees required to work in excess of two hours overtime on any day of their first five working days in any week or for more than four continuous hours overtime on their sixth or seventh working day of any week or on a statutory holiday, shall in the first instance be provided with a meal or, if this is not able to be arranged, \$7.50 meal money unless he or she can reasonably go home for the meal in the time allowed.
- (c) Only overtime which has been formally pre-authorised by the employer shall be paid for.
- (d) Notwithstanding clause (a) above overtime can, at the employee's request and subject to the employer's agreement, be settled by time off in lieu equal to the hours worked.

14. PAYMENT OF SALARIES

- (a) Salaries shall be paid fortnightly by direct credit to the employee's nominated account and not later than Thursday in the pay week, unless otherwise agreed between the employer and the employee.
- (b) When a pay day falls on a public or annual holiday, payment of salaries shall be made not later than the working day immediately preceding the holiday.
- (c) Overtime shall be paid not later than the pay day for the pay period following that in which it is incurred.
- (d) Within 14 days of commencement of employment and any subsequent salary change the employee shall be supplied in writing with details of their annual gross salary.
- (e) The employer shall be entitled to make a rateable deduction from the salary of any employee for time lost through special leave (other than as provided in clause 18 of this Agreement) or default.

15. PART-TIME EMPLOYEES

Part-time employees shall be paid pro rata the appropriate salary, based on the number of hours worked in relation to the ordinary hours specified in clause 12(a).

This clause shall not be used for the purposes of reducing the hours of work or the earnings of any full-time employee without that employee's agreement.

16. PUBLIC HOLIDAYS

- (a) The following shall be paid holidays, and shall not be considered as part of the annual leave: New Year's Day and the following day, Waitangi Day, Good Friday, Easter Monday, Anzac Day, the Anniversary Day in each province, the day of observance of the birthday of the reigning Sovereign, Labour Day, Christmas Day, and Boxing Day. Should a public holiday, except Waitangi Day or Anzac Day, fall on the employee's rostered day off, the employee shall receive an additional day's leave to be taken at a time agreeable to the employer.
- (b) In any locality where any of the above holidays is not generally observed another may be substituted by mutual agreement between the employer and the employee.
- (c) Any work performed on any of the holidays mentioned in subclause (a) of this clause shall be paid for at the rate of time and a half for actual time worked and the employee shall be allowed a paid day off in lieu on ordinary pay.
- (d) Where any employee has been employed at any time during the fortnight ending on the day on which any of the whole holidays referred to above occurs, the employer shall pay the employee for the holiday, on or before the next regular pay day after the holiday, an amount equal to one-tenth of the employee's salary for an ordinary working day multiplied by the number of ordinary working days on which the employee is employed during the fortnight by the employer.

17. INSURANCE HOLIDAYS

- (a) The employer will recognise as a paid holiday the day after Boxing Day;
- (b) Where the employer requires an employee to work on this day the employer will provide four weeks notice of this requirement and provide a paid day off in lieu. Time worked on the day after Boxing Day shall be paid at the ordinary time rate.

18. SPECIAL LEAVE

- (a) Sick Leave

Up to 10 days per annum shall be granted as sick leave on ordinary pay (subject to the production of a medical certificate if requested by the employer). The employee shall notify the employer as soon as practicable of any absence from work for the sick leave.

Unused sick leave may accumulate to a maximum (inclusive of the current year's entitlement) of:

- (i) For employees with up to ten years' service with the employer, 55 working days;

- (ii) For employees with over ten years' service with the employer – an additional three working days for each additional year of service with a maximum accumulation of 90 working days

For the purposes of this subclause, service with the employer shall not be deemed to be broken either by reason of the sale or transfer of a business to a new employer who continues to employ the employee, or where the employer transfers the employee to an associated or subsidiary organisation operating as a separate legal entity.

In the event of sickness the current year's entitlement shall be used in the first instance followed by accumulated sick leave.

Accumulated sick leave is not a benefit to be paid on termination.

In the event of a work accident as defined by the Accident Insurance Act 1998, the first week of incapacity shall be paid in full by the employer and shall not be regarded as sick leave.

(b) Domestic and Bereavement Leave

Five days of special leave on ordinary pay are available to be used as:

- (i) Domestic Leave: where the employee finds it essential to stay at home in the event of the illness of the employee's partner, child, parent of either employee or partner and who are dependent on the employee. The employee shall produce medical evidence if required by the employer; or
- (ii) Bereavement Leave: on the death of the employee's partner and on the death of the employee's or partner's parent, child, brother, sister, grandparent or grandchild. Bereavement leave is also available to enable an employee to discharge their obligations and/or pay their respects to a deceased person with whom they have had a close association or because of family or particular cultural requirements. The employee shall produce satisfactory proof of the bereavement if required by the employer.

The five days' special leave available in the event of domestic or bereavement leave shall not accumulate from one year to the next and the employee shall advise the employer as soon as practicable of any absence from work for domestic or bereavement leave.

The special leave available in this agreement is in place of and not additional to special leave as provided in the Holidays Act 1981.

19. ANNUAL HOLIDAYS

- (a) Every employee after 12 months' service shall be entitled to 16 days paid leave per annum under the terms and conditions provided for in the Holidays Act 1981.
- (b) Every employee upon the completion of six continuous years' service with the employer or upon the completion of ten years' service in the industry shall in the next year and each subsequent year be entitled to a further 5 days of annual holidays calculated on the same basis provided for in the Holidays Act 1981. The further five days holiday may be allowed either in conjunction with or separately from the first 16 days as mutually agreed between the employer and the employee.
- (c) For the purposes of this clause, service with the employer shall not be deemed to be broken either by reason of the sale or transfer of a business to a new employer who continues to employ the employee, or where an employer transfers the employee to an associated or subsidiary organisation operating as a separate legal entity.

20. LONG SERVICE LEAVE

- (a) An employee shall be entitled to long service leave as follows:
 - (i) One special holiday of two weeks after the completion of 15 years and before the completion of 20 years of continuous service with the employer;
 - (ii) One special holiday of three weeks after the completion of 20 years and before the completion of 30 years of continuous service with the employer;
 - (iii) One special holiday of four weeks after the completion of 30 years and before the completion of 40 years of continuous service with the employer;
 - (iv) One special holiday of six weeks after the completion of 40 years continuous service with the employer.
- (b) All such special holidays provided for in subclause (a) of this clause shall be on ordinary pay as defined by the Holidays Act 1981, and may be taken in one or more periods and at such time or times as may be agreed by the employer and the employee.
- (c) If an employee having become entitled to a special holiday leaves his/her employment before such holiday has been taken the employee shall be paid in lieu thereof.
- (d) The provisions of this clause shall not apply where the employer has in operation or brings into operation an alternative long service leave scheme for rewarding service, which is not less favourable to the employee than the foregoing.
- (e) No employee shall during any period when the employee is on special holiday engage in any employment for hire or reward.

- (f) For the purposes of this clause, continuity of service with the employer shall not be deemed to be broken either by reason of the sale or transfer of a business to a new employer who continues to employ the employee, or where the employer transfers the employee to an associated or subsidiary organisation operating as a separate legal entity.

21. PARENTAL LEAVE

The provisions of the Parental Leave and Employment Protection Act 1987 shall apply.

22. STUDY LEAVE

Lumley is committed to encouraging staff to undertake appropriate study and exams which will be of a benefit to individuals and the company's services. Further details can be found in the company training and study policy.

All employees sitting examinations approved by the employer shall be entitled to one days paid study leave for each examination paper, to be taken during the fortnight prior to the date of the examination on a date mutually agreed in advance.

Provided that the employer shall be entitled to withdraw the right to study leave for any employee who, in consecutive years takes study leave under this clause and does not pass any examination.

23. OTHER CONDITIONS

(a) Health & Safety

The parties to this Agreement confirm that the employer will implement and maintain an employee participation scheme, in consultation with the Union and employees, in compliance with clause 19C of the Health and Safety in Employment Act 1992.

Employees must take reasonable care of their own safety and are not to cause any harm to others while carrying out their employment duties and responsibilities. Any breach by an employee of this requirement will be treated as serious misconduct.

(b) Lunch/Tea Breaks

- (i) The employer shall permit the employees, should they so desire, to have their lunches during the period provided, on the premises.
- (ii) Tea, coffee, milk and sugar shall be provided free of charge by the employer for the tea breaks specified in subclause (c) of clause 12. The employer shall allow such tea/coffee to be prepared immediately prior to the actual tea breaks.

(c) Accommodation

- (i) In offices in which not less than four clerical employees covered by this Agreement are employed, reasonable dining accommodation shall be provided, if required. Where four or more clerical employees covered by this Agreement are employed, there shall be provided a cloakroom or enclosure in which privacy is secured for dressing. The cloakroom shall contain a suitable counter or table and a mirror. There shall also be provided, where practicable, a room with suitable couch accommodation for rest in cases of temporary indisposition; but where it is impracticable to set a room apart for that purpose, it shall be sufficient if a couch or couches are provided in a portion of the cloakroom screened off from the place where clothing is hung.
- (ii) Adequate lighting, heating, ventilation, and ablution and toilet facilities with hot water provided for washing hands shall be provided in all offices. In conjunction with ablution facilities, means of drying shall be provided and where towels are supplied these shall be in such form as shall allow of exclusive use by each employee. Where female employees are employed there shall be suitable provision in toilets for the hygienic disposal of sanitary items.

(d) Assessors

- (i) Repair assessors, upon production of evidence of soiling of clothing incurred in the course of their usual duties, beyond normal wear, shall be reimbursed for cleaning costs. Claims in any one year shall not exceed \$120.00.
- (ii) Repair assessors, upon production of evidence of damage to clothing incurred in the course of their usual duties, beyond normal wear and tear, shall be reimbursed for repair costs. Claims in any one year shall not exceed \$120.00.

(e) Use of Private Vehicle

Where an employee is requested by the employer and agrees to use the employee's own vehicle in the course of the employee's employment for the business of the employer the employee shall be reimbursed an amount according to the State Services scale mileage rates and the employer shall be responsible for arranging any additional insurance thereby attracted.

(f) Payment of Expenses

Where it is known that an employee will incur expenses in the course of the business, the employer shall provide the employee with a reasonable amount in advance from which actual and reasonable business expenses can be met, after which the employee will properly account for such expenditure with appropriate receipts and/or refunds.

(g) **Property Ownership**

The employer shall have sole and absolute right to any intellectual property, copyright, patentable proprietary material or otherwise which may be developed or produced by the employee during the course of or arising out of employment with the employer.

(h) **Privacy -**

The employer recognises that personal files are confidential and will be treated in that manner. However it is agreed that the employer's authorised representatives may be given access to the files.

25. TRAVEL

Where an employee is required by the employer to travel on the employer's business (other than to or from the employee's normal place of work) including any training course approved by the employer:

- (a) The employer shall reimburse all reasonable expenses incurred by the employee in travelling.
- (b) Where such travel requires the employee to stay away from home the employer shall meet all reasonable and actual expenses in relation to accommodation and meal costs.
- (c) Where an employee is required to travel outside their normal working hours, paid leave for the equivalent time involved up to a maximum of seven and a half hours in respect of each day shall be granted.

26. EQUALITY OF OPPORTUNITY

The parties to this Agreement recognise and accept current legislation regarding equality of employment opportunity.

27. REDUNDANCY

(a) **Definition**

- (i) "Redundancy" means a situation where an employee's employment is terminated by the employer, the termination being attributable to the fact that the position filled by that worker is, or will become, superfluous to the needs of the employer, because of the cessation of the whole or any part of the employer's operation or where the employee's job function is no longer required. An employee engaged for a fixed term of employment shall not be deemed to be redundant at the completion of that period of employment.
- (ii) Redundancy shall not include a situation where part or all of the employer's business is sold, or restructured or where the employer transfers the employee to an associated or subsidiary organisation operating as a separate legal entity,

and the employee is offered ongoing employment on similar terms and conditions and the service of the employee is agreed to be treated as continuous service.

(b) Notice

An employee whose position becomes superfluous to the needs of the employer will receive four weeks notice of termination of his or her employment. The employer may make a payment in lieu of working the period of notice.

(c) Redundancy Compensation

Where an employee is made redundant the following payments will apply:

- (i) Six weeks salary for the first year of service or part thereof.
- (ii) Plus two weeks salary for each subsequent year of service or part thereof.

Employees who have reached normal retirement age will not be paid redundancy compensation.

(d) Unused Leave

Payment will be made for any outstanding annual leave and long service leave.

(e) Counselling and Advice

Employees declared redundant will be offered outplacement and financial counselling and assistance by internal and/or external consultants at the employer's expense.

28. TECHNOLOGY

- (a) When the employer has decided to introduce new computer technology or to enhance existing computer technology, the employer shall consult fully with the employees affected by the decision and with the authorised agent of the employees where that decision will affect the employees' employment.
- (b) When changes in operating and technical methods or practices require alternative knowledge and skill on the part of an employee, the employee shall be given the opportunity to train to acquire any knowledge and skill necessary, provided the employee can qualify for the new work in a pre-determined reasonable training period. The employer shall provide the necessary training during working hours.
- (c) All visual display equipment shall be maintained and serviced at regular intervals to ensure that it is maintained in the best reasonably possible working order. Lighting, ergonomic and environmental factors shall be arranged so that unnecessary glare and reflections are eliminated, distractions and noise problems are

minimised so that employees can operate in conditions at a reasonably optimal level of comfort.

- (d) An employee required to operate a visual display unit as part of normal duties and for at least 50 per cent of normal working time may request and shall be entitled to have an eye test at the employer's expense, up to a maximum of \$60.00, by a qualified optometrist or optician approved by the employer. Further tests, if necessary, may be carried out at 12 monthly intervals or at such times as the optometrist or optician recommends.
- (e) An employee who is principally engaged in operating a keyboard shall not be required to perform such duties for more than 50 minutes continuously without a break of at least 10 minutes for the purpose of performing other non-keyboard duties or taking a scheduled tea break or meal interval.

29. TRANSFERS

In the case of employer-initiated transfers, the employer agrees to set down in writing the terms and conditions of the transfer prior to it taking place.

30. TERMINATION OF EMPLOYMENT

- (a) Four weeks notice of the termination of employment shall be given by either party, or payment in lieu of notice may be provided if agreed.
- (b) In the first six months of employment, the engagement shall be regarded as probationary and may be ended on two weeks notice at the discretion of the employer should the employee's performance be regarded as unsatisfactory. The employee shall be advised as to whether their performance is unsatisfactory during this period.
- (c) Nothing in the above clauses shall prevent the employer from suspending an employee on pay until an investigation is performed into any allegation of serious misconduct or from summarily dismissing an employee for serious misconduct.
- (d) All remuneration due shall be paid not later than 5.00 pm on the day on which the notice expires.
- (e) Abandonment - Where an employee is absent from work for more than five working days without notification to the employer, the employee shall be deemed to have terminated the employer's employment without notice, provided that:
 - (i) The employer shall make reasonable efforts to contact the employee before invoking this clause, and
 - (ii) Where, through unavoidable circumstances, an employee is unable to notify the employer of the employee's absence, this clause shall not apply.

- (iii) This clause shall have no effect until the employer has sent a registered letter to the employee at the employee's last known address notifying the employee that this clause has been invoked.
- (f) Upon the termination of employment for whatever reason employees are required to give to the employer all documents, computer files/disks, letters, papers, keys and other materials of every description (including copies) which relate to the business of, or belong to the employer.
- (g) If at date of termination an employee has an outstanding debt owed to the employer, the employer is entitled to deduct any outstanding monies due from the total sum of the final pay.

31. **ACCESS**

The Union and its authorised agents shall, with the consent of the employer (which consent shall not be unreasonably withheld) and with the prior approval of the employer, be entitled to enter at all reasonable times upon the premises to interview any employee covered by the collective agreement but not so as to interfere unreasonably with the employer's business.

32. **SUBSCRIPTION DEDUCTIONS**

On receiving written authority from an employee, the employer shall deduct a subscription from the employee's fortnightly/monthly pay and shall forward the amounts deducted to the authorised representative at monthly intervals.

Provided that by three months notice to the authorised representative the employer may cease this arrangement.

33 **RESOLUTION OF EMPLOYMENT RELATIONSHIP PROBLEMS**

If any employee covered by this Agreement has an employment relationship problem he/she shall advise the employer of it . The parties will discuss and attempt to resolve the problem in the first instance.

Where the problem cannot be resolved through mediation by the Department of Labour, the Employment Relations Authority may be asked to determine the problem.

If the problem is in the nature of a personal grievance, then the employee must raise the grievance with the employer within 90 days of the date of the alleged action giving rise to the grievance or coming to the employee's notice whichever is the later.

FIRST SCHEDULE

NAMES OF EMPLOYER PARTIES TO CONTRACT

PARTY: LUMLEY GENERAL INSURANCE (N.Z.) LIMITED

SIGNATURE:

DATED:

PARTY: LUMLEY SERVICES (N.Z.) LIMITED

SIGNATURE:

DATED:

PARTY: LUMLEY FINANCE (N.Z.) LIMITED

SIGNATURE:

DATED:

SECOND SCHEDULE

NAME OF UNION PARTY TO THE AGREEMENT

A. SIGNED BY AN AUTHORISED AGENT

On behalf of FINSEC by :

NAME:

SIGNATURE:

DATE:

THIRD SCHEDULE
JOB CLASSIFICATIONS

1. **GRADE I** - An employee shall be assigned to Grade I if wholly or substantially engaged to perform the duties covered by one or more of the following benchmark positions or a position of the same or substantially similar skill and responsibility.

Accounts Clerk I - An employee wholly or substantially engaged in performing under close supervision simple routine accounting operations such as posting simple entries from source documents, reconciling bank accounts, or posting subsidiary ledgers controlled by general ledgers. A knowledge of accounting and bookkeeping principles is not required.

General Clerk I - An employee who performs work not otherwise specified in this grade or who performs a variety of mixed clerical functions not falling wholly or substantially within any other classifications within this grade. This work may include such simple routine office duties as compiling data for reports, tabulating, posting, checking of calculations, comparing figures, sorting, matching and distributing documents, routine maintenance of records, routine correspondence and may also include typing.

Receptionist - An employee who is wholly or substantially engaged in normal counter reception duties, but excluding any discussion of business matters.

Telephonist I - An employee wholly or substantially engaged in operating a PABX switchboard, keeping a record of toll calls, checking telephone accounts.

Keyboard operations I - An employee in a job requiring a basic level of speed and accuracy wholly or substantially engaged in:

- (i) Typing - Straightforward typing from draft, corrected copy or audiotape.
- (ii) Data input - Straightforward operation of alpha or alpha-numeric data input equipment transcribing data from source documents.
- (iii) Word processing - Being trained in the operation of a memory/magnetic typewriter or word processing equipment.

Duties may require the operation of duplicating or copying machines and other duties appropriate to this grade.

Filing Clerk - An employee wholly or substantially engaged on locating, sorting and filing correspondence, cards, invoices, receipts and other records in alphabetical, numerical or subject order in an established filing system.

Mailing Clerk - An employee wholly or substantially engaged in opening, sorting, distributing incoming mail and despatching outgoing

mail. Such employee may also maintain records of registered mail and postages.

Batch Clerk - An employee wholly or substantially engaged in encoding, sorting and balancing batches of data input for subsequent computer processing. Such work may include entering balances in control registers and general checking of content of computer input forms.

Fire, Accident, Marine Underwriting Clerk I - An employee wholly or substantially engaged in processing including checking and all other action required for new business, endorsements, cancellations and renewals or any other section of those categories on straightforward process jobs under close supervision while acquiring basic insurance knowledge.

Claims Clerk I - An employee wholly or substantially engaged in routine work associated with claims such as recording, opening claims files, checking details with policy records, checking calculations, filing, drawing but not authorising cheques and similar duties including compilation of statistics or any similar straightforward process jobs under close supervision while acquiring basic insurance knowledge.

Investment Clerk I - An employee wholly or substantially engaged in routine processing of applications for loans on mortgages, preparing share transfer documents, recording stock and share registers, or any of these or similar tasks under close supervision while acquiring basic insurance knowledge.

Computer Operator I - An employee who is wholly or substantially engaged in the operation of a computer under detailed and continuous supervision.

2. GRADE II - An employee shall be assigned to Grade II if wholly or substantially engaged to perform under frequent supervision the duties covered by one or more of the following benchmark positions or a position of the same or substantially similar skill and responsibility.

Accounts Clerk II - An employee wholly or substantially engaged in performing accounting duties of a varied nature in keeping one or more sections of a complete set of books or records of business transactions requiring a working knowledge of general accounting and bookkeeping procedures.

General Clerk II - An employee engaged to perform a variety of mixed functions or specific insurance duties requiring a working knowledge of clerical procedure.

Telephonist II - An employee wholly or substantially engaged in the duties described for telephonist I and in addition is responsible for the supervision of at least one other telephonist I.

Keyboard Operations II - Section A - An employee in a job requiring a basic level of speed and accuracy wholly or substantially engaged in:

- (i) Shorthand typing - Duties requiring shorthand typing and in addition may require typing from draft or corrected copy.

- (ii) Data input - Duties described under keyboard operations I (data input) and in addition is responsible for the guidance of at least one other operator.
- (iii) Typing/reception - Duties described under keyboard operations I (typing) but in addition is in a job where the employee may be left in charge of a branch, district or sales office and is therefore responsible during the absence of the other more senior employee(s) for the handling of straightforward client enquires.

Section B - An employee in a job requiring an intermediate level of speed and accuracy wholly or substantially engaged in:

- (i) Typing - Duties described under keyboard operations I (typing) in a job requiring a working knowledge of business and office procedures, or, a varied technical or specialised vocabulary.
- (ii) Data input - Duties described under keyboard operations I (data input).
- (iii) Word processing - Duties requiring an employee trained in the operations described under keyboard operations I (word processing) and a working knowledge of memory/magnetic card or word processing techniques and procedures.

Fire, Accident, Marine Underwriting Clerk II - An employee wholly or substantially engaged in the duties described for underwriting clerk Grade I, but of a more advanced nature requiring a working knowledge of a variety of insurance theory and procedures to enable minor decisions to be made requiring limited judgment.

Claims Clerk II - An employee wholly or substantially engaged in duties described for claims clerk Grade I, requiring a working knowledge of a variety of insurance theory and procedures to enable minor decisions to be made requiring limited judgment to process claim settlements.

Fire, Accident, Marine Inspector I - An employee who is undergoing training for inspector duties, which substantially include the servicing of selected clients' requirements regarding new and existing insurance covers and the completion of claim forms, requiring a working knowledge of a variety of insurance theory and procedures to enable advice to be given to clients on simple routine situations with limited judgment involved.

Investment Clerk II - An employee wholly or substantially engaged in the duties described for investment clerk Grade I, but of a more advanced nature requiring a working knowledge of company investment policy and procedures to enable minor decisions to be made. Such employee works within limit of standard practice.

Investigating Assessor I - An employee wholly or substantially engaged in motor accident investigation and/or investigation of other classes of fire or accident claims, and capable of investigating uncomplicated claims while acquiring a basic insurance knowledge and learning investigating skills.

Computer Operator II - An employee who is wholly or substantially engaged in the operation of a computer from a job schedule and detailed job run instructions. Such employee responds to operating system and programmer console communications and maintains machine room logs. Such employee may be required to assist in the guidance of less experienced operators.

Application Programmer I - An employee who is being trained in the basic skills of programming. Such employee may, as a training task, produce simple operations programmes.

Technical Trainee - An employee who is employed to install, test, and assist with the maintenance of telecommunications and microcomputer hardware while acquiring a basic knowledge of data processing theory and practice.

Data Control Clerk I - An employee who is wholly or substantially engaged in assisting with the assembly, control and disbursement of input and output documents for a computer, and who may additionally check the accuracy of output against control totals, arrange for the re-running or correction of jobs as directed, and assist with the security and documentation of file movements.

3. GRADE III - An employee shall be assigned to Grade III if wholly or substantially engaged to perform duties covered by one or more of the following benchmark positions or a position of the same or substantially similar skill and responsibility.

Accounts Clerk III - An employee wholly or substantially engaged in performing accounting duties of a specialised nature requiring a detailed working knowledge of general accounting principles and insurance financial practices, and who makes decisions within the limit of standard practice under general supervision.

General Clerk III - An employee engaged on a variety of mixed clerical functions requiring a detailed working knowledge of insurance theory and procedures. Such employee makes decisions within the limit of standard practice under general supervision, and may be required to assist in the guidance and training of general clerks Grades I and II.

Fire, Accident, Marine Underwriting Clerk III - An employee wholly or substantially engaged in duties described for fire, accident, marine, underwriting clerks Grades I and II, and requiring a detailed working knowledge of insurance theory and procedures. Such employee makes decisions within the limit of standard practice under general supervision and may be required to assist in the guidance and training of underwriting clerks Grades I and II.

Claims Clerk III - An employee wholly or substantially engaged in some or all of the duties fully described for claims clerk Grade I, and requiring a detailed working knowledge of insurance theory and procedures. Such employee makes decisions in claim settlements within the limit of standard practices under general supervision, and may be required to assist in the guidance and training of claims clerks Grades I and II.

Fire, Accident, Marine Inspectors II - An employee wholly or substantially engaged in duties detailed for fire, accident, marine

inspector I (Grade II) requiring a detailed working knowledge of insurance theory and procedures to enable advice to be given to clients within standard situations under general supervision. Such employee may be required to assist in guidance and training of inspector I (Grade II).

Investigating Assessor II - An employee wholly or substantially engaged in duties described for investigating assessor I (Grade II) but in addition requiring a working knowledge of a variety of insurance theory and procedures to enable the handling of the investigations of all claims other than those of a serious nature. Such employee works under general supervision.

Keyboard Operations III - Section A - An employee in a job requiring an intermediate level of speed and accuracy wholly or substantially engaged in:

- (i) Shorthand typing - Duties described under keyboard operations II (shorthand typing) in a job requiring an advanced knowledge of business and office procedures which may require secretarial or administrative duties for one or more executives and/or supervision of Grade I or II typists.
- (ii) Typing/reception/general clerical - Duties described under keyboard operations II (typing/reception) in a job requiring the handling of more complex client enquires and general clerical duties as described under general clerk II and may require the supervision of other typist/receptionist(s).
- (iii) Word processing - Duties described under keyboard operations II (word processing) in a job where the employee is required to act as assistant to, and deputise for, the word processing supervisor.

Section B - An employee in a job requiring a high level of speed and accuracy wholly or substantially engaged in:

- (i) Typing - Duties described under keyboard operations II (typing) in a job requiring an advanced knowledge of business and office procedures which may require secretarial or administrative duties for one or more executives and/or supervision of Grade I or II typists.
- (ii) Data input - Duties described under keyboard operations II (section B - data input) in a job requiring a detailed working knowledge of the programmes and equipment, or of an insurance or specialist function appropriate to Grade III, to enable the handling of complex data input requirements, or in a job requiring the supervision of keyboard operators I or II.
- (iii) Word processing - Duties described under keyboard operations II (word processing) in a job requiring an advanced knowledge of techniques and procedures and may require the ongoing training of other word processing operators.

Computer Operator III - An employee who is wholly or substantially engaged in the operation of a computer system and who has a detailed working knowledge of the operating system and who may be required

to assist in the guidance and training of other computer operators. Such employee works under general supervision.

Application Programmer II - An employee who is wholly or substantially engaged in writing or maintaining computer programmes from detailed specifications under general supervision.

Systems Programmer I - An employee who is being trained in the basic skills of systems programming under general supervision from a higher graded systems programmer while acquiring a basic working knowledge of systems programming theory and procedures and a basic technical knowledge of the hardware, such as peripherals, telecommunications and mainframe.

Data Control Clerk II - An employee engaged in the duties described in data control clerk I (Grade II) but of a more advanced nature requiring a detailed working knowledge of the data control functions and who may be required to assist in the guidance and training of at least one data control clerk I.

4. GRADE IV - An employee shall be assigned to Grade IV if wholly or substantially engaged to perform the duties covered by one or more of the following benchmark positions or a position of the same or substantially similar skill and responsibility.

Accounts Clerk IV - An employee wholly or substantially engaged in performing accounting duties of a complex and specialised nature requiring a comprehensive knowledge of general accounting principles and insurance financial practices. Such employee may have limited supervisory and training responsibilities.

General Clerk IV - An employee engaged on a variety of mixed clerical functions requiring a comprehensive knowledge of insurance theory and procedures. Such employee may have limited supervisory and training responsibilities.

Fire, Accident, Marine Underwriting Clerk IV - An employee wholly or substantially engaged in the duties described for fire, accident, marine underwriting clerks Grades I, II, and III, and requiring a comprehensive knowledge of insurance theory and procedures. Such employee may have limited supervisory and training responsibilities.

Fire, Accident, Marine Claims Clerk IV - An employee wholly or substantially engaged in some or all of the duties described for claims clerks Grades I, II, and III, and requiring a comprehensive knowledge of insurance theory and procedures to process complex claims situations. Such employee may have limited supervisory and training responsibilities.

Fire, Accident, Marine Inspectors III - An employee wholly or substantially engaged in duties described for fire, accident, marine inspectors I and II (Grades II and III), and requiring a comprehensive knowledge of insurance theory and procedures to enable advice to be given to clients under complex situations. Such employee may have limited supervisory and training responsibilities. This classification would include such sole charge positions as a resident inspector with one clerical/typist assistant.

Investigating Assessor III - An employee wholly or substantially engaged in the duties described for investigating assessors I and II (Grades II and III), and requiring a comprehensive knowledge of insurance theory and procedures to enable the handling of the investigations of fire and accident claims. Such employee requires minimal supervision.

Repair Assessor - An employee wholly or substantially engaged in assessing motor vehicle smash damage and arranging the completion of written repair contracts. Such employee requires minimal supervision.

Keyboard Operations IV - An employee in a job requiring the level of knowledge and skill described under keyboard operations III (Section B) wholly or substantially engaged in:

- (i) Secretarial - A position requiring a comprehensive knowledge of secretarial and general management administrative support duties for the chief executive and may require the supervision of Grade I, II or III typists or shorthand typists.
- (ii) Keyboard supervision - Shorthand typing, typing, word processing or data input duties requiring the supervision of at least three other keyboard operators including overall organisation, work flow and methods and which may require a high level of speed and accuracy.

Computer Operator IV - An employee who is wholly or substantially engaged in the operation of a computer system at a detailed and comprehensive level and who controls the operation of the computer console and peripheral machinery. Such employee may have supervisory and training responsibilities and may have shift supervision duties without responsibility for significant operational decisions.

Applications Programmer III - An employee who is required to structure and write programmes and modules of medium complexity from the structured design. The employee is involved in maintenance changes to programmes, creating test data and testing programmes. Such employee may also be required to perform other miscellaneous associated duties and assist in the guidance and training of applications programmers I and II.

Systems Programmer II - An employee who has a basic knowledge of systems programming theory, procedures and duties as described for systems programmer I and who, under supervision from a higher grades systems programmer, is being trained in the installation and maintenance of the operating system, minor problem solving, and assisting applications programmers and computer operators with technical queries and gives advice on technical matters of medium complexity. Such employee is expected to have a working technical knowledge of the hardware and may be involved in special projects, writing and revising operating instructions and the updating of technical manuals.

Systems Analyst I - An employee who is wholly or substantially undergoing training as a systems analyst and who may be required to assist in the defining and implementing of computer systems under

supervision. Such employee may also be required to undertake programming work.

5. GRADE V - An employee shall be assigned to Grade V where the employee is wholly or substantially engaged to perform duties described by one or more of the following benchmark positions or who is in a position of the same or substantially similar skill and responsibility.

- (i) An employee who has the level of knowledge for a Grade IV position, is a 1st line supervisor responsible for supervision of a unit or function, and is responsible for the supervision of the overall organisation, work flow, methods and training within a unit which includes complex work. Staff supervised must include at least two Grade III or IV employees.

A 1st line supervisor is an employee who is responsible in the first instance for on the job training and supervision of staff and who, in turn, has a higher level of supervisor who has final responsibility for staff supervised and work performed.

- (ii) An employee responsible for the performance of a technical or specialist function which requires the level of knowledge for a Grade IV position, and an intensive knowledge of the theory and practice of the function, and should include responsibility for significant decisions based upon precedent or established policy. Such specialised duties may be combined with some supervisory duties.

Inspector IV - An employee wholly or substantially engaged in the duties described for Inspectors II and III requiring an advanced knowledge to enable the handling of very complex insurance accounts. Such employee may have the supervisory and training responsibilities as defined in paragraphs (i) and (ii) above. This classification may include a position such as a resident inspector with supervisory and training responsibilities for clerical/typist assistant(s) and one or more inspectors.

Computer Operator V - An employee who supervises and controls computer operations during an assigned shift and who is responsible for all activities during that shift including significant operational decisions based on established policy.

Analyst Programmer - An employee with the level of knowledge required for applications programmer III and systems analyst I who structures, writes and documents programmes and writes specifications.

Systems Programmer III - An employee who is wholly or substantially engaged to perform the duties described for systems programmer II requiring a comprehensive working knowledge of those duties and of systems programming theory and procedures. Such employee may also be required to assist in the guidance and training of systems programmers I and II and to keep up-to-date with new technical functions, software products and industry trends.

Systems Analyst II - An employee under general supervision who interviews users, analyses the facts and designs, documents and implements solutions for simple new systems or simple system enhancements.

Applications Programmer IV - An employee who is engaged in the writing, testing and maintenance of computer programmes at a complex level. Such employee may also have supervisory and training responsibilities.