



It's time to  
have your  
say



**FSU members together have achieved a lot with this round of negotiations and you now have an opportunity to make a decision about the next IAG Enterprise Agreement.**

The FSU worked with our IAG members nationally to understand areas of the IAG Enterprise Agreement 2003 that staff at IAG wanted improved. And the proposed 2012 Enterprise Agreement will not see any IAG staff moving backwards with conditions which was achieved by FSU members actively campaigning in all IAG workplaces nationally. Many conditions will remain unchanged and the table below outlines areas and clauses that have been revised and what this means for staff.

There are areas like Pay and Leave where the FSU and our members have been able to move IAG from their original position with some improvements, but we understand that there is more room for further improvements with the next Enterprise Agreement we will be negotiating in 3 years time.

A ballot for the proposed Agreement will be conducted by an independent company, Australian Election Company, between Tuesday 6th December and Tuesday 13th December 2011. All eligible IAG employees, including those on extended leave, will receive log-in details and a unique password prior to the ballot commencement. Employees without internet access will be able to cast their vote by telephone, and everyone will receive contact details of Australian Election Company officers who can assist in the event of technical difficulties.

Please take a moment to read through the information provided overleaf before the ballot opens, and take the opportunity to have your say on the proposed Enterprise Agreement.

# What's the difference between the 2003 Agreement and the 2012 proposal?

IAG ENTERPRISE AGREEMENT 2003	PROPOSED IAG 2012 EA	WHAT THIS MEANS FOR IAG STAFF
<b>Section 4 Hours of Work:</b> Sunday loading 50% for ordinary hours.	<b>Section 4 Hours of Work:</b> Sunday loading 75% for ordinary hours.	Benefit of an increase loading in line with insurance industry standard.
<b>Section 4 Hours of Work:</b> Nominated weekends to be 2 consecutive days.	<b>Section 4 Hours of Work:</b> Option to take weekend as consecutive or individual days.	Increased flexibility for employees.
<b>Section 4 Hours of Work:</b> Varying the pattern of hours: Managers required to give employees 2 weeks notice of changes to pattern of hours (with mutual agreement).	<b>Section 4 Hours of Work:</b> Varying the pattern of hours: Managers required to give employees 3 weeks notice of changes to pattern of hours (with mutual agreement).	FSU members were very vocal in telling IAG that maintaining mutual agreement in this section was vital, the proposed changes give staff a more adequate notice period of proposed changes.
<b>Section 4 Hours of Work:</b> Shift work conditions preserved in a number of local site agreements.	<b>Section 4 Hours of Work:</b> 24 hour Shift work provisions to be applied to the group of staff who regularly work outside ordinary hours.	Shift staff were asked by the FSU to calculate the effect the proposed provisions would have on their conditions. From the feedback received, many staff will have unchanged or slightly better conditions.
<b>Section 5 remuneration:</b> The Minimum Safety Adjustment (MSA) applies if you have not had a salary increase or a bonus over two Remuneration Reviews and met eligibility criteria. The MSA applies in year 2 and is 50% of the average spend of the previous 2 remuneration periods.	<b>Section 5 remuneration:</b> The Minimum Performance Increase (MPI) will apply to employees who 'Achieve Expectations' and meet eligibility criteria. The MPI is 2% for 2012, 1.5% for 2013 and no less than 1% in 2014.	The MPI operates annually, unlike the MSA which only came into effect after two remuneration reviews. The MPI is linked to performance ratings and goes part of the way in securing an across the board increase for staff.
<b>Section 5 remuneration:</b> The Annual Pool 4% spend for year 1 of 2003 EA.	<b>Section 5 remuneration:</b> The Annual Pool 3% spend for year 1 of 2012 EA.	IAG over the last decade have averaged 3.8% pool but this reduced commitment introduced by IAG may disadvantage staff if IAG don't continue to spend in line with previous reviews.
<b>Section 5 remuneration:</b> Annual Remuneration Review Period to be completed by 1 September annually.	<b>Section 5 remuneration:</b> Annual Remuneration Review Period to be completed by 1 October annually with 2012 pay increase backdated to the first full pay period in September.	IAG are seeking to extend the dates to allow more time for discussions to take place between staff and managers. FSU negotiations secured the back pay to ensure staff were not faced with 13 months without a remuneration review.
<b>Section 5 remuneration:</b> N/A	<b>Section 5 remuneration:</b> Annual Remuneration Review for employees on extended leave to occur in line with annual process.	More equitable access for staff on extended leave eg parental leave in terms of remuneration outcomes.
<b>Section 5 remuneration:</b> N/A	<b>Section 5 remuneration:</b> Fixed Pay Range is now defined.	IAG staff told the FSU that a lack of transparency around pay at IAG was a real issue and these proposed revisions will provide staff with additional details on how pay is determined. Negotiations also resulted in the remuneration review letters to outline the % increase which all staff will attract.
<b>Section 6: Leave</b> N/A	<b>Section 6: Leave</b> Option to cash out annual leave once per year for employees who will be able to maintain a balance of 4 weeks annual leave. Employees must have taken at least 2 weeks annual leave in 12 month period.	Flexibility for staff with excess accrued leave.
<b>Section 6: Leave</b> N/A	<b>Section 6: Leave</b> New addition: Long Service Leave retirement transition for employees with 10 or more years service. Allows for phasing in to retirement by taking single days of Long Service Leave per week.	Increased choice and flexibility for long serving employees.
<b>Section 6: Leave</b> N/A	<b>Section 6: Leave</b> New addition: Mid Service Leave provides an extra 1 week of paid leave every year for employees who reach 7, 8 and 9 years of service.	FSU members nationally raised dissatisfaction with having the NSW legislation for Long Service Leave apply across all states. Through negotiations IAG have proposed to keep the NSW Long Service Leave provisions as the entitlement for all states but have introduced a new entitlement of Mid Service Leave in an attempt to address concerns raised by staff.
<b>Section 6: Leave</b> Parental Leave: 6 weeks primary carer (12 weeks in policy) and 2 weeks secondary carer.	<b>Section 6: Leave</b> Parental Leave: 14 weeks primary carer, 3 weeks secondary carer.	The FSU claim was achieved which has brought IAG in line with industry standard.
<b>Section 6: Leave</b> Purchasing additional leave capped at 4 weeks.	<b>Section 6: Leave</b> Purchasing additional leave capped at 6 weeks.	Greater flexibility for staff.
<b>Section 6: Leave</b> N/A	<b>Section 6: Leave</b> Compassionate Leave: 2 days paid leave per occasion.	This change reflects a legislative requirement under the National Employment Standards.
<b>Section 6: Leave</b> Personal and Emergency Leave: 5 days paid leave per year for personal emergencies.	<b>Section 6: Leave</b> Personal and Emergency Leave to be based on length of service. Year 1 length of service = 2 day entitlement per year, Year 2 = 3 days, Year 3 and onwards = 4 days. Personal and Emergency Leave does not accrue from year to year.	This change reflects a legislative requirement under the National Employment Standards.
<b>Section 7: Redundancy, Redeployment and Retrenchment</b>	<b>Section 7: Redundancy, Redeployment and Retrenchment</b> New addition: In cases of redundancy, staff will have an opportunity to elect a position at a lower salary for a trial period, during which they remain entitled to a retrenchment package at their previous salary rate.	This new addition may enable employees who wish to remain with IAG an opportunity to do so where there are no available comparable positions for redeployment.
<b>Section 9: Workplace Commitments</b>	<b>Section 9: Workplace Commitments</b> New addition: FSU Honorary Officials: introduction of new clause to recognize the position of Honorary Officials such as FSU National president Wendy Conlan who was part of the FSU negotiation team for Enterprise Bargaining.	This new addition recognises the role that Honorary Officials of the FSU play in representing FSU members in various settings such as Enterprise Agreement negotiations and FSU National Conference.