

# Employer Occupation Rating Guide Mercer Business Super

## For SuperStream purposes

Code	Occupation Category	Description
NA	Not Available	This benefit is not available to this occupation.
P	Professional	University degree qualified white collar professional occupations specified in the occupation listing below. e.g. certified accountant; University degree qualified white collar professionals, with no manual duties and earning an average of at least \$100,000 p.a. over the last three years; White collar office professionals with no degree, no manual duties and earning an average of at least \$125,000 p.a. over the last three years; Excludes medical, dental and legal professionals.
W	White Collar	Occupations that are predominantly office based with no manual work, e.g. clerical roles, professional or administrative roles such as business analyst, office manager, lawyer, computer analyst, doctor, real estate agent, social worker, clerk, etc. Also includes members and spouses who are not gainfully employed.
LB	Light Blue Collar	Occupations which are primarily non-manual but may involve light manual duties only e.g. hairdresser, shop assistant, florist, cashier, tailor.
B	Blue Collar	Occupations that involve a moderate degree of manual work, or recognised qualified trades e.g. baker, gasfitter, electrician, mechanic, printer, signwriter, greengrocer.
HB	Heavy Blue Collar	Heavy manual occupations or those with a degree of additional risk of disability e.g. boilermaker, gardener, tyre fitter, welder.
SR	Special Risk	Occupations that typically present special difficulties in assessing the Insurer's risk, are hazardous in nature, are sometimes unskilled occupations and generally unqualified, although some have minimum experience level (3 years). The occupations listed are often exposed to high-risk accidents or health hazards.
IC	Individual Consideration	Occupations with this rating will need to be referred to our Insurer for consideration.