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Employment, Social Affairs and Inclusion DG

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Social dialogue, Industrial Relations

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<p>SECTORAL SOCIAL DIALOGUE COMMITTEE INSURANCE</p>
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Minutes of the working group meeting

5 October 2015

The meeting was chaired by Ms Maes (LBC BE – UNI Europa Finance). The agenda and the draft minutes of 12 May plenary meeting were adopted.

1. The demographic challenge in the insurance sector

Mr Hopfner reported on the joint recommendation of the DE social partners to promote the use of permanent employment contracts in the sector, following the 2010 EU-level statement.

Ms Kallonen and Ms Halme (FI) presented the "Healthy Financial Sector" project, which aims to stimulate the discussion on the future challenges for the financial sector among the Finnish social partners. Ms Kallonen explained the methodology of the project, which started with a survey among employees and customers and continued with two thematic workshops on the shared vision and information collection on future of work and future skills. The speakers said that among the most surprising findings was the convergence of views between the labour and management representatives. The trade unions intend to incorporate the project conclusions in their operational activities and use some of the elements for the upcoming collective bargaining processes. The speakers underlined that the shared long-term vision for the sector makes the short-term negotiations easier.

In the follow-up discussion, InsuranceEurope stressed that it is important that also the national members are up to speed on the innovative topics within the social dialogue and UNI Europa stated that the findings on work-life balance are the basis for the discussion on sustainable work. Among the reactions from the participants, the MT trade unions spoke of the need to balance the employers' and workers' expectations on flexibility and the ES unions talked about the impact of multitasking on employees and reconciling it with longer working lives.

Ms Maes presented the KBC "Minerva" project, which intends to help employees reaching the end of their career in staying active and engaged. This initiative, targeted at 55+ employees of the group (about 1,800 employees) came against the background of rapidly ageing workforce and the need to do more to motivate older staff. Five tracks: "working the same", "working lighter", "working outside KBC", "working less" and "less and lighter working" in addition to a special one "working outside KBC" are featured within the initiative. Ms Maes added that even if the BE legislation limits the mobile working possibilities, it is now possible to work remotely from outside of the bank premises.

In the short discussion after the presentation, the social partners remarked similarities in the issues across number of EU countries. Ms Maes stressed that many ideas for the project came from the on-going EU-level project on demographic challenges.

In the last part of this agenda point, Ms Saller (UNI Europa) shortly reported on the project's kick-off workshop in Bratislava on 17 September. UNI was very satisfied with the workshop in terms of content developed but the number of participants from the CEE countries was smaller than expected (notably no BG, RO or PL members). The EU social partners invited the CEE countries to submit even small initiatives as best practice examples for the project brochure.

2. Telework

Ms Saller reported on the progress on translation of the telework declaration.

3. Digitalisation

Mr Vaultot (CFDT FR, AXA) reported on the company's dialogue on the digitalisation and notably the trade union's visit to "AXA Lab" in California on 20 January 2015. The visit took place ahead of the company "workforce planning" meeting in November and stimulated intensive discussion within the AXA's works council on the new methods of work. According to the speaker, currently the trade unions tend to think that digitalisation brings about job destruction in Europe but the trends could be soon reversed. Companies need to remain sensitive to changes in consumer preferences and this is a challenge ahead of both workers and employers.

The social partners agreed to develop this topic further. Both sides will work on summary of 1-2 pages of the issues important for their members as a basis for the discussions at the upcoming plenary meeting.

4. Regulatory issues

Ms Kadar (DG FISMA) presented to the SSDC the social employment aspects of the Insurance Distribution Directive, which is being introduced with an underlying objective of recovering customers trust in the sector. Broadening the scope from the previous Insurance Mediation Directive, the new legislation lays out the minimum requirements on professional knowledge and competence in three areas: non-life risks, investment products and life risks. It also regulates the general disclosure requirements, ex. on remuneration (no EU-wide ban on commissions but a new requirement to communicate the nature and source of the remunerations to the customers). In terms of the legislative process, the Directive awaits endorsement by the November plenary session of the European Parliament and official publication in February 2016.

In reaction to the Commission presentation, the FI trade unions noted that both the minimum competence and training requirements are subject to the national collective agreement. DG FISMA confirmed that the assessment whether the EU requirements are met is left to the national level. The EU social partners reiterated the need to be consulted on new initiatives in the framework of the impact assessment process.

5. Any other business

Ms Winiarska announced the tentative planning of SSDC meetings for 2016.