



EUROPEAN COMMISSION

DG Employment, Social Affairs and Inclusion

Employment and Social Legislation, Social Dialogue
Social dialogue, Industrial Relations

Brussels, 15 December 2014

**SECTORAL SOCIAL DIALOGUE
COMMITTEE
INSURANCE**

DRAFT Minutes of the working group meeting

6 October 2014

The meeting was chaired by Mr Hopfner (AGV-InsuranceEurope). The agenda of the meeting and the draft minutes of the plenary meeting (27 May 2014) were adopted.

1. The demographic challenge in the insurance sector

Within the *tour de table* on sectoral and company initiatives; a) the DE social partners reported on national negotiations on work-life balance and on-going discussions on mobile sales workers in the context of telework. An agreement on life-long training has been recently concluded in the country; the DE employers introduced a new brochure on the management of health at work in the insurance sector, which puts forward 27 good practice examples of German insurance undertakings¹; b) the ES representatives reported also on national discussions on work-life measures in a context of 2014 study on better inclusion of women in the labour market; c) the SE employers mentioned a joint conference organized with the unions on stress, sickness and work burden due to high absenteeism rates in the SE insurance sector (3.15% in comparison to 1.9% on average for all sectors); d) the BE social partners spoke about the recently-issued "*Recommendations on stress*", which include topics linked to demographic change such as motivation at the end of working careers; e) the NL social partners made an update on the developments in the employability and health & safety projects, notably the seminar on work-related stress; f) the employee representative of AXA EWC spoke shortly about a good practice example "Alliance for Youth"², a private sector initiative designed to address youth unemployment in Europe .

2. Telework

Mr Keller (deputy HR director) and Mr Scheffer (chair of the workers' council) presented the telework practices in LVM, a large mutual insurer in Germany. The company uses a scheme of alternating telework; 50% at the office and 50% at the company. The system is addressed to all employees, with exception of certain management functions and some location-bound staff (ex. maintenance staff) and experienced steady growth in workers using it. Among the impacts, a 10% increase in productivity and a decrease in absenteeism have been noted. The approach is described as a "win-win" solution but the speakers noted also that the concerns about the desk-sharing are relevant. In a follow-up discussion, the social partners pointed to

¹ <http://www.agv-vers.de/projekte/gesundheitsmanagement.html>

² <http://www.axa.com/en/careers/alliance-for-youth/>

the need of mutual trust for the arrangement to be effective, legal requirements, and inclusion of the mobile sales workers.

Ms Dewind (HR business partner) and Mr Vandeuren (workers' representative *LBC-NVK*) jointly presented the Baloise Insurance (Belgium) "Working Differently" pilot project. The scheme has two elements: *home-working* and *hot-desking* and has a voluntary character. Currently covering 15% of company's employees, the programme is considered a success and the company plans to roll it out on a larger scale, covering 250 new employees in the first 6 months of 2015. In a follow-up exchange, the social partners discussed the telework model being increasingly common and the issue of mobile sales workers' exclusion.

Continuing their discussion on the finalization of the draft statement, the employers underlined the difficulty with accepting the inclusion of the loss adjustors and mobile sales workers in the scope and the unions argued on a very general character of the text. UNI Europa stressed that this was a key element for them. The Commission suggested changing the title to "declaration" in line with the classification of EU SD outcomes³ and clarifying the objective as well as follow-up provisions of the text.

3. Disclosure of non-financial and diversity information by certain large companies and groups

Mr Bernier Abad presented the main elements of the new Directive (adopted by the Council on 29 September⁴), which clarify and strengthen the previous rules on non-financial reporting in a spirit of increasing the transparency, which will be a competitive advantage to EU companies. The new rules will apply as of 2017, with the first round of reporting starting in 2018. The Directive will be applicable to companies with over 500 employees that are publicly listed on a European stock market. In the banking and insurance sectors, however, all companies above 500 employees will have to adhere to these requirements. In total, only some 6,000 out of 45,000 large companies in Europe are to be affected by the changes, as compared to 2,000 today. DG MARKT stressed that there is a sufficient time for the enterprises to adjust, and that the Commission will prepare non-binding guidelines. The IT employers noted that it is an important step to strengthen the CSR actions of companies. AMICE asked whether consolidated companies would have to provide one or more statement and Mr Bernier answered that groups are allowed to prepare a single consolidated report. Bipar asked for more specifications on the reporting and DG MARKT pointed to information for instance on pollution and on supply chains. UNI Europa stressed the need to establish a concrete set of criteria. InsuranceEurope asked for understandable and easy to read guidelines.

4. Insurance SSDC work programme 2015-2016

Under this agenda point, the social partners had an exchange on items for the new work programme. The main points discussed were: a) finalization of the telework statement; b) follow-up project on demographic challenges, including longer working lives and focus on CEE countries; c) possibly follow-up on telework in a similar format; d) further follow-up on regulatory developments, ex. the disclosure of non-financial and diversity information.

³ <http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52004DC0557&from=EN>

⁴ http://europa.eu/rapid/press-release_STATEMENT-14-291_en.htm

5. Any other business

The dates of the meetings in 2015 (subject to confirmation upon receiving the draft agendas): **10 February** (plenary meeting), **12 May** (working group) and **5 October** (working group).