



Insurance Sectoral Social Dialogue Committee (ISSDC)

Working Group, 16 March 2021

Final minutes

Chair: Mr. Van Kerrebroeck

Interpretation: EN, FR, IT (ES passive)

1. Adoption of the agenda

The social partners adopted the agenda.

2. Approval of the minutes of the ISSDC working group meeting of 23 October 2020

The social partners adopted the minutes from the last meeting.

3. Artificial intelligence (AI)

• Signing of the Social partners' joint declaration on AI

The social partners officially adopted their joint declaration on AI.

The chairperson recapped on the content of the joint text. He highlighted that the social partners see the importance of an ethical and responsible roll out of AI. AI can help improve working conditions and productivity. The joint text further highlights the sustainable use that should be made of AI. The social partners should remain alert to any potential negative effects from the use of AI. He further stressed that no worker should be left behind, and that the declaration highlighted that AI should enhance, rather than replace human activity, with the human remaining in control.

Michael Budolfson thanked everybody involved in the negotiation. AI has the potential to create substantial value for employees and companies. He welcomed the joint approach from trade unions and employers, as a strong signal to regulators. He underlined that the social partners should endeavour to protect all workers, and to promote European values of ethical and responsible AI across the globe.

Sebastian Hopfner recalled that the agreement is based on very concrete and practical aspects that the world of work should respect in the use of AI. The document will benefit social partners at Member State level. It is a guidance document. The social partners developed the text in a spirit of trust, and he hoped this would also be implemented in a responsible way.

The chairperson confirmed the good spirit of collaboration.

4. Remote work

- **Best practice from Italy – updates on the negotiations for a sector protocol (Bianca Cuciniello, UILCA)**

Bianca Cuciniello and Emmanuela Basti gave a presentation on the protocol agreement signed in Italy's insurance sector on remote work.

In 2017, a law on agile working conditions (“smart working”) came into force. The law laid down some key points, defining how this type of work is to be carried out, following agreement between the partners. The take up of agile work remains voluntary. . Following the Covid-19 crisis, the social partners raised the need to establish further rules. The social partners thus agreed a framework that enables individual companies to come up with detailed rules. Flexibility was necessary because the agreement is based on the principles of inclusion, work life balance and addressed the topic of commuting and environmental sustainability.

The respect of working time in the context of telework as a means to mitigate the Covid-19 crisis, is a fundamental aspect of the agreement. There are reports of excess hours, which in turn link to stress. Messages sent outside of working hours, should only be looked at during working hours. In this way, regulation was also introduced on the right to disconnect.

Training is also key, to make the most of the new way of work, and to guarantee that the employees can make the most of their potential.

As regards trade union and individual rights and freedoms, communication is important as is the right to gather collectively (in conformity with national law 300), as well as the full respect of individual rights and privacy.

An observatory will be set up to monitor the implementation of the various agreements in the companies (also as regards the management of technological progress and impact on work organisation).

Sebastian Hopfner recalled that in June 2020, the EU social partners signed an autonomous agreement on digitisation, which also included a section on the right to disconnect. He marked his surprise at the EP resolution of 27 January 2021 that requested a legislative proposal on the right to disconnect. The social partners should rather discuss the modalities on disconnecting.

He also referred to the report of Ms. Andrea Nahles, special advisor to Commissioner Schmit, on social dialogue, which highlighted the institutional role of social dialogue and recalled the prerogative of social partners to negotiate and conclude agreements autonomously.

He proposed a discussion at the next meeting on this point. UNI Europa Finance will revert.

5. Diversity, Inclusion and non-Discrimination

- Diversity, Equity and Inclusion in the COVID-19 era (Carolina Klint, Risk Manager Leader for Continental Europe, Marsh and Lea Lonsted, D&I Leader in Denmark, Mercer)
- Update on a possible joint declaration on Diversity, Inclusion and non-Discrimination, and next steps

Carolina Klint (Marsh) and Lea Lonsted (Mercer) presented on diversity, equity, inclusion, and Covid-19.

On the impact of Covid-19, Ms. Lonsted mentioned that they conducted surveys and noticed that many companies did not have a picture of how Covid-19 was affecting the various demographic groups within their staff.

The same survey showed that 56% of workers would look for another job if employers did not maintain the flexibility they exhibited to date in terms of working conditions.

Further, it showed that consumers are more likely to buy a product if they believe in the strong purpose of the particular company. It appears that expectations towards companies and organisations have shifted.

In the US, surveys have shown huge disparities on how Covid-19 has affected women (disproportionally).

Ms. Klint presented the conclusions of the Global Report by the World Economic Forum.

The pandemic has exacerbated other global risks and exposed disparities in healthcare, education, technology and economic prospects. There is a need for support measures. More focus on equality, diversity and inclusion is necessary.

Ms. Lonsted referred to an annual study on equality. In 2020 (54 countries covered, representing 7 million employees), gender parity is still unattained. A report on the future of work, showed that skills gaps are a priority for most organisations. The presentation (rich content) will be shared.

The chairperson concluded that the financial sector needs more women. To that end, a holistic approach and a strategy should be put in place to achieve the goals set.

In the second part of the discussion, the social partners discussed the intention to work on a joint declaration on Diversity, Inclusion and non-Discrimination. Some exchanges took place already last year.

UNI Europa Finance consulted its affiliates and provided feedback as follows:

- The text should not only focus on one aspect of diversity but the social partners should widen the scope of the declaration as much as possible.
- The text should refer to existing EU legislation, and include specific practices that can be useful to any upcoming social dialogue.

-On the structure of the text, the following sub-sections could be envisaged:

Chapter 1: Equal opportunities in the workplace (including equal pay; selection and recruitment; training; and promotion and career development)

Chapter 2: Promoting diversity and inclusion, including specific measures to include and support employees with disabilities, and LGBTI, transgender and intersex employees.

Chapter 3: Fighting all forms of discrimination (anti-harassment)

Chapter 4: Ensuring sustainable workplaces (including preventing and combating psychological and sexual harassment, and promoting positive working conditions and work-life balance)

UNI Europa Finance stressed that it was important for the social partners to be ambitious, and reach a common shared vision in the text. UNI Europa Finance will submit its position in writing. It also proposed to organize a bureau meeting to work further on this topic.

Sebastian Hopfner (chairperson employer's delegation) agreed on the proposal to organize a bureau meeting to discuss further. The need for company strategies to be in place should also be mentioned (important that companies structure their procedures to consider a diverse workplace).

6. AOB

None.