

Minutes of the working group meeting

9 June 2017

The meeting was chaired by Ms. Maes.

1. Adoption of the agenda and approval of the minutes of the ISSDC plenary meeting on 3 February 2017

The agenda and the draft minutes of the previous meeting (plenary meeting 3 February 2017) were adopted, following the comments submitted via written procedure by UNI Europa.

2. Demographic challenges and Telework in the insurance sector

- Tour de table on new developments and initiatives at sectoral and company level

- Presentation on “Healthy Financial Sector project” by Tarja Kallonen, Federation of Finnish Financial Services and Liisa Halme, Union of Insurance Employees in Finland

Ms. Maes presented recent developments from Belgium. A new collective bargaining agreement on ad-hoc telework was put into place. Structural telework was possible already. Each company will have to set up a framework to provide the possibility for ad-hoc telework which can be granted for example on personal grounds.

Mr. Hopfner presented developments from Germany. Based on the joint declaration on digitisation, negotiations are on-going on a new collective agreement that will regulate social security and qualifications amongst others.

Ms. Kallonen and Ms. Halme gave a presentation on the project ‘*Wellbeing and Productivity*’ (2014) in the Finnish finance and insurance sector. The project reviewed the future of work in the financial sector in Finland. It comprised a study and a series of workshops and final seminar (June 2016). It looked at the jobs and job descriptions likely to become obsolete, customer behaviour and what this means for new sets of skills, and identified good practices in Finnish companies. In 2017 the project will examine the new ways of work and in 2018 it will focus on digitisation and robotics. Recommendations from the project will be published and translated into EN. The project found that there are converging opinions between employers and trade unions, but did not venture into collective bargaining. Action will be taken mostly at local and company level.

3. Digitilisation

-Follow up of the ISSDC joint declaration on digitisation

The employers offered their reaction to the position paper by UNI Europa presented at the last meeting. According to Mr. Hopfner, at EU level there should be no binding rules but recommendations. This should be a bottom-up approach. Four elements were taken up from the joint declaration in the position paper of UNI Europa. The employers support some of these but are not in agreement on all.

On investment on qualifications, this entails costs for the companies, but it can generally be supported by the employers.

On rights and obligations for workers, the wording can be agreed at the level of the secretariats.

On the proposal for a credit system for training, the employers are not in a position to support this proposal. A statement on ‘‘sustainable training programmes’’ can be supported. Specific training for workers risking to lose their jobs can be offered when jobs are at risk.

On the definition of training objectives for workers and managers, companies should have the freedom to organise this as they see fit.

On sectorial studies on skills, there would be a difficulty for companies to define the skills they need in a very concrete way, given also the speed at which things are changing in labour markets.

On protection against dismissal, there are far too many diverse systems in the MS, but a link can be made with training instead.

On the replacement policy, there can be no agreement at this stage.

On working time and place of work, the point is referred to the on-going discussions on teleworking.

Ms. Maes highlighted that work must build on the points for which there is a convergence of views to build a shared vision on future skills and competences for the insurance sector. She agreed to focus on point 4 of the discussion paper and proposed the possible conduct of a joint survey on future skill needs.

Mr. Hopfner agreed on the importance of qualifications and skills as a topic. The text to be prepared in advance of the autumn working group meeting could be enriched in this direction. The employers will draw up their own contribution to be shared with the trade unions one week in advance of the next meeting. The possibility of a joint study could also be examined. He invited the German members to present the work carried out in Germany on skills in the insurance sector at the next meeting.

FR employers highlighted the parallel between training and employability (i.e. specific training to remain employable).

FI unions welcomed the consensus on conducting studies and surveys on skills.

NO unions underlined the perspective of skills for newcomers to the labour market.

--Digitalisation and collective bargaining- Developments in Germany- presentation by the German social partners

Mrs. Grundler (Ver.di) gave a presentation on the on-going collective bargaining negotiations in Germany on behalf of her union. She underlined some key questions including: who will be the interface to customers in the future; which jobs and functions will disappear; how will working conditions change and who will determine how certain decisions are prepared; how to deal with outsourcing, which issues can be best organised through works councils and what role for collective bargaining etc.

A conference was held in October on the social dimension of digitisation. 200 works councils were present at the conference. It was preceded by a survey amongst 5,000 employees.

Mr. Hopfner (AGV) presented the views of the employers in this negotiating table. He underlined that 95% of workers in Germany are covered by collective bargaining agreements. He spoke of what he believed to be was over-regulation in Germany (volume of rules to be transposed by companies). AGV believes in the principles of working-time flexibility and self-responsibility, and in change management.

It was hoped convergence could be found in the future.

Negotiations have so far been inconclusive.

4. The European Pillar of Social Rights

-Presentation by the European Commission

- Comments by the social partners and discussion

Ms. Hadjiantoni gave an overview presentation on the European Commission's proposal for an EU Pillar of Social Rights published on 26 April. She underlined the main principles, specific initiatives, and the role of all stakeholders and notably the social partners in implementing the Pillar. Discussions will now be entered into with the EP and Council, starting at the EPSCO Council on 16 June and culminating at a social summit in Gothenburg in November. The presentation will be made available.

UNI Europa showed a video produced with its opinion on the Commission's proposals pre-publication.

Ms. Hicks, policy advisor from UNI Europa presented the position of UNI Europa with regard to the Commission's proposal. It welcomed the proposals and the re-affirmation of the European social model to rebalance social Europe vis a vis economic policies but hoped for more legally binding measures and policies and more financial means to implement the Pillar. She also called for a more tangible strengthening of social dialogue. Ms. Hicks called for more concrete initiatives in advance of the social summit in November.

Ms. Hadjiantoni asked the members for feedback on national debates on the Pillar. In DE, the debate focused on new standards and the risk of a two-speed EU.

5. AOB

-Dates of meetings in 2017

-AGM

-IDD transmission under national law

Ms. Maes cannot attend the next meeting scheduled for 29 September. The secretariats will be in touch with the E. Commission to discuss possible solutions.

Ms. Saller informed about the on-going project between UNI Europa and the ILO on strengthening social dialogue. A seminar will take place next week. The joint statement on the social impacts of digitisation will be used as a practice at this seminar.

The joint statement will also be translated into RO and SV. The social partner fund will be mobilised to translate the joint statement into even more languages.

Mr. Hopfner raised the issue of the transposition of the IDD at the national level. He inquired whether it would not be opportune to invite EIOPA or the European Commission at the next meeting to update the group on the topics of qualifications and remuneration.

Ms. Hadjiantoni informed the group about the new online tool for managing external meetings by the European Commission. The 'AGM' will be used already as of the next meeting of the Insurance social dialogue committee. All members are asked to read the presentation which will be circulated, follow the online tutorial and prepare for using the system.



EUROPEAN COMMISSION
Employment, Social Affairs and Inclusion DG

Employment and Social Governance
Social dialogue

Brussels, 9 June 2017

**SECTORAL SOCIAL DIALOGUE
COMMITTEE
INSURANCE**

Participants list 9/6/2017

List of participants	
<u>Employers</u>	<u>Workers</u>
Mr. Hopfner (DE)	Ms. Maes (BE)
Mr. Garralda (ES)	Ms. Halme (FIN)
Ms. Römelt (DE)	Mrs. Saller (UNI Europa)
Ms. Teifel (DE)	Ms. Hick (UNI Europa)
Mrs. Bauby (FR)	Mr. Toth (HU)
Mrs. Kallonen (FI)	Ms. Stenström (SE)
Mr. Meyer (FR)	Mr. Hellman Pål (NO)
Ms. Sheppard (AMICE)	Mr Kust (CZ)
Ms. Yasharova (AMICE)	Ms. Grundler (DE)
Mr. Lestanguet (BIPAR)	Mr. Curran (UK)
Ms Basti (IT)	Mr. Sainz (ES)
Mr. Abdulrahman (Insurance Europe)	Ms. Martel (ES)
Ms. Grisel (Insurance Europe)	Mr. Bernard (FR)
Mr. Pissoort (BE)	Mr. Coppi (IT)
Mr. Ryde (DK)	Mr. Genre (it)
Mr. Fox (Insurance Europe)	Mr. Hili Buttigieg (MT)
	Ms. Darmanin (MT)
<u>European Commission</u>	
Ms. Hadjiantoni (DG EMPL)	
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