



EUROPEAN COMMISSION
Employment, Social Affairs and Inclusion DG

Employment and Social Governance
Social dialogue

**SECTORAL SOCIAL DIALOGUE
COMMITTEE
INSURANCE**

Minutes of the plenary meeting

15 February 2019

1. Welcome and introduction of new UNI Europa coordinator for the insurance social dialogue

The meeting was chaired by Ms Maes, who announced that this would be her last meeting as chairperson for the worker's delegation due to a change of role within her trade union. UNI Europa's new interim coordinator is Mr. Vic Van Kerrebroeck from LBC-NVK (Belgium). Mr Hopfner thanked Ms Maes for the many years of excellent work and collaboration. Mr. Van Kerrebroeck presented himself to the group.

2. Adoption of the agenda and approval of the minutes of the ISSDC Working Group meeting of 27 September 2018

The agenda and minutes of the previous meeting were approved.

3. Regulatory Developments

- **Signing of the joint statement on the effects of regulatory requirements and compliance on employees**
- **Tour de table on new developments and initiatives at sectoral and company level**

4. Digitalisation

- **Signing of the follow-up to the 2016 joint declaration on the social effects of digitalisation**

3+4. Two new joint declarations, (a) on the effects of regulatory requirements and compliance on employees, and (b) on the follow up of the 2016 joint text on digitalisation were signed. The chairperson highlighted that this is the result of important work. The joint texts should now be implemented at company level. Mr. Hopfner underlined that the joint declaration on the effects of regulation is a clear message to EU regulators that the social partners should be closely involved in policy making and implementation, with full agreement from UNI Europa. The text complements the work by the Nordic Financial Unions (NFU) on Coping with Compliance¹.

5. Diversity and Inclusion

- **Presentation of good practice examples at company level, followed by Q&As:**

¹ <https://nordicfinancialunions.org/new-nfu-study-coping-compliance/>

- **Presentation by Ms Tanja Steidle (Head of HR Consulting at Munich Re) on the Diversity Concept at *Munich Re***

A presentation took place by Ms. Tanja Steidle of Munich Re. Ms. Steidle first presented the company's profile (43,000 employees in primary insurance and re-insurance). In 2011, the company defined its diversity policy, based on four pillars including gender and internationality. A goal of reaching 25% of women in managerial posts in Germany was set, and reached (currently at 25.7%). Ms. Steidle presented the analysis underpinning the policy and the situation in Germany (too few women in managerial positions, 50% of women working part time against 6% for men; only 8% of women in leadership roles). She finally presented the company's policies to address this challenge. The measures included inter alia a pilot scheme in job-sharing (see ppt for more information).

A lively discussion followed. Amongst others, DK/unions mentioned that a survey in Denmark did not reveal a significant gender pay gap, yet, managerial patterns remain an obstacle.

IT/employers mentioned that a working group on gender equality issues has been re-activated for the sector.

IT/unions clarified that this is a committee not a working group, as per the national sectoral collective bargaining agreement. The committee has led to many positive developments in the sector as regards gender balance and career development for female employees and it is welcome that it has been relaunched following a 3-year hiatus due to the non-replacement of some outgoing employer representatives.

FR/unions underlined that companies should consider how to adapt managerial positions to fit both female and male workers and their needs (reconciliation work and family life, etc.) and that the French government will now be starting to carry out spot-checks on companies to ensure they are respecting legislation on equal pay for equal work.

6. Digitalisation (continued)

- **Tour de table on new developments and initiatives at sectoral and company level**
- **Presentation of good practice examples at company level, followed by Q&As:**
 - **Presentation by Ms Pauliina Heiskanen (HRD-Manager at Varma) on the 'Survivors 2030' project at *Varma Mutual Pension Insurance Company* and work culture transformation from a traditional to a modern and agile way of working,**
followed by Ms Tanja Avomaa (Senior Shop Steward at Varma) on the employee perspective
 - **Presentation by Ms Sibylle Quéré-Becker (Head of Social Affairs at AXA France) on the evolution of social dialogue in the context of numerous workplace developments at *AXA France***
followed by Mr Bernard Bosc (National Trade Union Coordinator at AXA France) on the employee perspective

Ms. Heiskanen and Ms. Avomaa from the company VARMA presented the company's work culture transformation. They presented inter alia the coaching programme of the company that encourages employees to take initiatives with regard to their future competence and career path (see relevant ppt).

FI/unions raised some general concerns on how to ensure workers undertaking telework do not end up working overtime and respect GDPR, and that investment from employers is needed to ensure continuous training and lifelong learning opportunities in the workplace.

This was followed by a presentation by Ms. Becker and Mr. Bosc from the company AXA, who presented respectively, the recent changes in labour legislation in France (so called "Macron ordinances" of 22 September 2017) and how these have affected social dialogue at the national and company level. Overall, these labour reforms have resulted in fewer levels of representativeness (3 pre-

existing committees merged into one). The presenters also introduced the practices of AXA France, including the union cheque ('cheque syndical').

7. Diversity and Inclusion (continued)

- **Tour de table on new developments and initiatives at sectoral and company level**
- **Presentation of good practice examples at company level, followed by Q&As:**
 - **Joint presentation by Ms Ana Martel (Global Broker Business Advisor at Allianz Spain) from the trade union side and Ms Laura Pacheco (Labour Relations Specialist at Allianz Spain) from the employer side on the Equality Plan at Allianz**

Ms. Laura Pacheco presented Allianz Spain's policies to promote equality. She explained the overall legal framework, including a 2007 law that obliges larger companies to set up an equality framework. Ms. Martel underlined that the legal framework has been conducive to the policy developments in Spain. The policies and measures in place at Allianz Spain were described. ES/employers complemented by mentioning that a compendium of good practices in the insurance sector in the field of gender equality has been developed.

8. Adoption of the 2019-2020 ISSDC work programme

The chairperson presented the main axes of the new draft work programme for the committee covering the years 2019-2020. The focus on digitisation will continue, and the social partners will in particular be looking for testimonials on how the joint declaration has been used and implemented at the national sectoral level. This topic will also touch inter alia on Artificial Intelligence (AI) – company examples on the impact of AI on workers should be presented – and on the secondary effects of telework/smart work, in follow up to the 2015 joint declaration on the topic.

The section on regulatory developments is maintained, underpinning the importance of involving EU social partners in policy-making and implementation.

A point has also been added on BREXIT, and the corresponding impact and challenges for the insurance sector and its workers.

It was also proposed that the section on diversity and inclusion be renamed to 'diversity, inclusion and gender equality' to emphasise the gender dimension.

Mr. Hopfner agreed on the importance of discussing AI and proposed to invite a speaker from the EC to present the EC's perspective. A joint position of the social partners on the impact of AI on working conditions could be explored.

On BREXIT, it was proposed to have a presentation by Insurance Europe at the next meeting on the overall effects on the sector, from both the EU and UK perspectives. A joint presentation may be foreseen.

UK/unions suggested adding mental health in the agenda of the next meeting. This is in line with the draft work programme.

The work programme will now be finalised and adopted in written procedure.

9. AOB

Ms Hadjiantoni confirmed the EC's work on the topic of AI, with a communication released in April 2018 and a high-level expert group set up. The EC is also issuing guidelines on the ethics of AI and on emerging digital technologies.

Ms Hadjiantoni also reminded the social partners that the EC will be organising a high-level conference on 9 April on the future world of work, with an active participation from the social partners.

Ms. Hadjiantoni gave a brief update on the recent legislative files in the field of employment and social affairs. Broad agreement with the Council has been reached on the following initiatives: work – life balance, transparent and predictable working conditions, and ELA. See links for more information:

ELA: <https://ec.europa.eu/social/main.jsp?catId=1414&langId=en>

TPWC: [http://europa.eu/rapid/press-release STATEMENT-19-873 en.htm](http://europa.eu/rapid/press-release_STATEMENT-19-873_en.htm)

WLB: <https://ec.europa.eu/social/main.jsp?catId=1311&langId=en>

She also updated the group on the next steps for the representativeness study in the SSDC insurance, due for evaluation in March 2019.

The dates of the next meetings were announced: 6 June and 11 September.



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Brussels, 15 February 2019

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| SECTORAL SOCIAL DIALOGUE COMMITTEE INSURANCE |
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| List of participants | |
|---------------------------------|---|
| <u>Employers</u> | <u>Workers</u> |
| Mr. Hopfner (DE, co-chair) | Ms. Maes (BE, chair) |
| Ms. Llorente (Insurance Europe) | Ms. Hick (UNI Europa) |
| Ms. Sheppard (AMICE) | Mr. Budolfsen (DK) |
| Ms. Yasharova (AMICE) | Ms. Avomaa (FIN) |
| Ms. Basti (IT) | Ms. Cuciniello (IT) |
| Ms. Bastien (BE) | Ms. Clausen (DK) |
| Mr. Caso (IT) | Ms Danesi (FR) |
| Ms. De Nie (BIPAR) | Ms. Darmanin (MT) |
| Mr. Demarree (BE) | Ms. Deguara (MT) |
| Ms. Goddard (AMICE) | Ms. Ferreira (FR) |
| Ms. Heiskanen (FIN) | Mr. Genre (IT) |
| Ms. Kallonen (FIN) | Ms Halme (FI) |
| Ms. Runa (NO) | Mr. Hellman (NO) |
| Ms. Koch (SE) | Ms. Lalevska (SE) |
| Mr. Meyer (FR) | Mr. Leon (ES) |
| Ms. Pacheco (ES) | Ms. Maccio (IT) |
| Mr. Pissoort (BIPAR) | Ms. Martel Gil (ES) |
| Mr. Pollet (Insurance Europe) | Mr. Murphy (Ireland) |
| Ms. Quere-Becker (FR) | Mr. Nolan (IRL) |
| Ms. Römelt (DE) | Ms. Pulcinella (FR) |
| Mr. Serena (ES) | Mr. Toth (HU) |
| Ms. Steidle (DE) | Mr. Van Kerrebroeck (BE, in-coming chair) |

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| | Mr. Forestier (FR) |
| <p style="text-align: center;"><u>European Commission</u> Ms. Hadjiantoni (DG EMPL) Ms. De Smet (DG EMPL)</p> | |