



EUROPEAN COMMISSION  
Employment, Social Affairs and Inclusion DG  
Employment and Social Governance  
**Social dialogue**

**SECTORAL SOCIAL DIALOGUE  
COMMITTEE  
INSURANCE**

**Minutes of the working group meeting**

**11 September 2019**

**Chair: Mr. Van Kerrebroeck (interim coordinator UNI Europa)**

**1. Adoption of the agenda and approval of the minutes of the ISSDC working group meeting of 6 June 2019**

The agenda and minutes of the previous meeting were adopted.

**2. Regulatory Developments**

**Presentation by Armando Garcia (*Lawyer at Servicios CCOO trade union, Spain*) on the recent European Court of Justice ruling in their favour concerning working time at Deutsche Bank, and its potential impact on Europe's insurance sector**

Mr. Armando Garcia, a lawyer at the Spanish trade union Servicios CCOO presented the case they launched at the ECJ on implementing the registration of working time by employers (case ruling against Deutsche Bank), and provided his interpretation on the outcome of the ECJ's ruling. The court ruled that employers should ensure an easily accessible and effective systems to compute verifiable working hours allowing to check the authenticity of the hours registered and that the Member States must guarantee the maximum hours worked, in the meaning of the relevant EU directives, with the obligation to rest (including the right to disconnect) safeguarded. It also put forward that the safeguarding of workers' H&S should not be decided only based on economic arguments. Trade unions / staff representatives must be centrally involved in discussions on working hours and working time registration systems should be part of collective bargaining agreements.

The presentation was followed-up by a round of Q&As on the potential impact of the ruling on the insurance sector (various examples and arguments mentioned: application to temporary and mobile workers in Spain, but exception for senior managers; right to disconnect in the national contexts; differentiated systems for external staff; remote workers etc.). It was suggested that regulation needs to be implemented correctly, and that negotiations between the social partners should ensure this (including at company level).

**3. Diversity, Inclusion & Gender Equality**

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

- **Presentation by Alexis Meyer (*FFA – French Insurance Federation*) for the employers on the French legislative reform aiming to close the gender salary gap**
  - **Presentation by Teresa Kelly Oroz, Head of Public Policy & Governance at Irish Life on Insurance Ireland’s diversity & inclusion initiatives, including on gender equality, persons with disabilities and members of the LGBTIQ+ community**
  - **Presentation by Laura Martinez-Alvaro (*Gender and Diversity Expert, Break The Gap*) on ‘Introduction to ILO Participatory Gender Audits (PGA)’, as a best practice for equal opportunities in the workplace, showcasing successful implementations in the private and public sector and its impact at the organisational and individual levels**
- **Followed by Q&A and tour de table**

Mr. Alexis Meyer from the French Insurance Federation presented the measures taken in France to close the gender pay gap. Legislation setting up a “Gender equality Index” has been passed by the French government. It is applicable to companies with over 250 employees. Mr. Meyer presented the objectives of the new legislation, which also foresees financial penalties for companies non-conforming to the index and the process for assessing the five indicators.

In the follow-up discussion, the topic of variable pay, jobs’ segregation, pension inequalities and monitoring systems were raised by several participants. The pertinence of the indicators and the extent to which realities can be depicted therein was also debated.

Ms. Laura Martinez-Alvaro, a consultant on strategy, diversity and inclusion gave an introduction on the ILO participatory gender audits (PGAs). She presented the methodological approach of the PGAs, designed in 2000 and implemented in UN agencies and elsewhere. The PGAs are voluntary and have to be requested. They involve a participatory learning process. One of their aims is to help companies avoid ‘vertical’ gender segregation. For instance, Europe’s insurance sector as a whole has majority female employees and yet, whilst most entry-level jobs are done by women, managerial/director positions are held mostly by men.

Ms. Teresa Kelly Oroz, head of public policy and governance at Irish Life presented Insurance Ireland’s diversity and inclusion initiatives. She referred to 4 priorities to address: the war on talent in the insurance sector, the need to have more diverse workforces (reflecting also the diversity of customers); performance and governance. Since 2013, all boards of insurance companies in Ireland must adopt diversity policies. An inclusion committee was set up in 2015.

#### **4. AOB**

The chair presented an overview of the work envisaged in the coming months. The employers circulated a first paper sketching out their ideas of the possible content of a joint statement on the impact of AI in the insurance sector, to be discussed and negotiated in 2020 (relevant aspects as seen by the employers, content to be validated, see annex 1). Mr. Hopfner presented the draft paper (format, content) and the next steps from an employer’s perspective. He recalled that the EC has set up a high-level expert group on AI and that this independent group has published an extensive paper on ethical guidelines for AI. He

suggested that items already tackled under the joint statement on digitisation should not be repeated.

In addition, the chair referred to the aspiration to negotiate a joint statement on diversity and gender equality. The Director for Equal Opportunities at UNI Europa wondered whether the social partners would also discuss more practical tools, such as toolkits or guidelines. These topics will be discussed at the 2020 meetings (dates to be fixed).

Ms. Hadjiantoni informed the group that the president elect of the new European Commission taking up office in November 2019, has nominated Mr. Nicolas Schmit from Luxembourg to take over the jobs (empl/social affairs) portfolio. Amongst his tasks is the development of an action plan to implement the European Pillar of Social Rights and the promotion of social dialogue and engagement with social partners at the EU level across all Commission priorities.



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**Brussels, 11 September 2019**

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<b>List of participants</b>	
<b><u>Employers</u></b>	<b><u>Workers</u></b>
Mr. Hopfner (DE, co-chair)	Mr. Van Kerrebroeck (interim UNI Europa coordinator, chair)
Ms. Llorente (Insurance Europe)	Ms. Hick (UNI Europa)
Ms. Sheppard (AMICE)	Ms. Buttigieg Hili (MT)
Mr. Meyer (FR)	Ms. Cuciniello (IT)
Mr. Demarree (BE)	Ms. Darmanin (MT)
Ms. Runa (NO)	Ms. Djemail (UNI Europa)
Ms. Kerry Oroz (Irish Life, speaker)	Ms. Ferreira (FR)
Ms. Koch (SE)	Mr. Forestier (FR)
Mr. Vidonja (Insurance Europé)	Mr. Garcia (ES, speaker)
Ms. Mitta (BIPAR)	Mr. Genre (IT)
Ms. Römelt (DE)	Ms Halme (FI)
Mr. Ryde (DK)	Mr. Hellman (NO)
Mr. Sajavaara (FI)	Ms. Lalevska (SE)
	Ms. Lindberg (SE)
	Ms. Maccio (IT)
	Ms. Martel Gil (ES)Mr. Murphy (IRL)
	Mr. Nolan (IRL)
	Ms. Pulcinella (FR)
	Mr. Scocca (IT)

**European Commission**

Ms. Hadjiantoni (DG EMPL)

Ms. De Smet (DG EMPL)

**Others:**

Ms. Martinez Alvaro (Independent Consultant at Break the gap)