Minutes of the working group meeting
27 September 2018

FINAL

The meeting was chaired by Mr. Hopfner.

1. Adoption of the agenda and approval of the minutes of the ISSDC Working Group meeting on 23 April

The agenda and minutes of the previous meeting were approved. A bureau meeting took place at the end of July with important progress achieved in relation to the draft joint text under discussion.

2. Demographic challenge in the insurance sector: Closing the gender gap in insurance

- Tour de table on new developments and initiatives at sectoral and company level.
- Presentations of good practice examples at national/company level, followed by Q&As:
  - Presentation by Katrien Dewijngaert, General Manager Strategy & Transformation at KBC, on “closing the gender gap at KBC”. Ms Dewijngaert will share with the social partners her experience at KBC Belgium, working on reducing the gender gap in IT and scientific jobs. [before lunch break]

  - Presentation by Mrs Tove Selnes, CHRO at Storebrand, one of Norway’s largest insurance companies and Arne Fredrik Hästein, chief shop steward in Storebrand, of the FiftyFifty 2017 program. The speakers will report on how large Norwegian companies, including Storebrand, have worked together to gain more female leaders in financial services. [after lunch break]
Two company presentations, by Katrien Dewijngaert from KBC and Tove Selnes from Storebrand took place linking to the committee’s work on closing the gender pay gap. Ms. Maes mentioned that a presentation by Allianz Spain (unions and if possible employers) can take place at the next meeting.

Mr. Hopfner mentioned that in Germany, the topic is dealt with at the company level. In 2014, the insurance federation for employers has set up a "women in leadership" forum to allow women to network. Companies are encouraged to set objectives (voluntary obligations etc.). The sector employs 53-54% females, but this is not reflected in top management. Joint projects (unions and employers) have been implemented in the past.

Ms. Dewijngaert, General Manager for Strategy and Support at KBC presented two case studies, one on KBC and the financial industry, and the latter on entrepreneurship in Belgium. The conclusion of the first study is that more formal commitments are needed. The second case study dealt with tech start-ups in Belgium. Following the project, the rate of female founders of tech companies went up from 8% to 42%, showcasing the need for relevant interventions. The project involved role models, webinars, partnerships and walk-in sessions.

Mr. Budolsfen referred to a survey on IT in the finance sector in Denmark. The Copenhagen Fin Tech start-up environment has been hosted by the NFU. Ms. Halme (FIN), inquired about the monitoring of salary developments. Mr. Kust (CZ) referred to the challenges linked to parental leave in the Czech Republic and the subsequent gender pay gap.

It was debated whether the gender debate should be integrated within the overall diversity discussion or tackled separately. Both aspects will be included in the next work programme.

3. Digitalisation

- Tour de table to share the latest developments and good practice examples on this topic within the different jurisdictions.
- Presentation of good practice examples at national/company level, followed by Q&As:
  - The joint project “Mitdenken 4.0”. Presentation by Mr Michael Gold, from AGV the DE employers’ association, Verdi the DE employees’ representatives and the State Workplace Accident Insurance VBG (VGB). The social partners will introduce the joint project on health and safety “Mitdenken 4.0” (“Think 4.0”), which aims to develop guidance documents for companies based on research studies. For this purpose, the VBG engages with different universities and research institutions. The social partners will introduce the study on “availability and work life balance of employees” and the topic of “indirect control and leading through goals”.
  - Follow-up to the ISSDC discussion to the joint declaration on digitalisation
    - Next steps

A tour de table on national developments took place. DE/unions reported on the on-going negotiations. This is the 3rd attempt for an agreement on digitisation. The unions would like to
see more stringent rules with regard to telework/mobile work. The next round of negotiations is foreseen for 16-17 January 2019.

On the draft joint text on digitisation, Ms. Maes referred to the work carried out to date. On "the right to receive training", the unions would like to add that this "should be discussed with the social partners". Under "time and place of work", the unions propose to delete "company level recommendations".

Mr. Hopfner gave an initial reaction on behalf of the employers. The employers will discuss and provide their feedback before the next meeting. From the employer's side, the text on the 2010 declaration reads difficult. References should be added. The reference to training for every employee exists in the source declaration. Ms Maes responded that the suggestions will be examined but that the right to training remains key. The discussion will continue at bureau level, with the aim to finalise and sign the joint declaration at the first meeting of 2019 (15 February 2019).

The discussion on the draft joint text was followed by a presentation by Mr. Gold from AGV on "Middendenken 4.0". This was a joint project of the social partners in the financial sector on how to address the new world of work. He described the overall framework and the findings of the research project. A kick off meeting took place in July 2018 in order to discuss the implementation of the scientific and research findings. There is no limitation on timings and the subjects for discussion. The joint statement on digitisation of the European social partners in insurance was used as a starting point for the national debate.

A discussion ensued.

Mr. Budolfsen (NFU, DK) referred to an on-going project by NFU on the future of the financial work place. What will be the strategic objectives of companies on AI (Artificial Intelligence)? Results can be presented in a future meeting of the SSDC.

Ms. Halme (FIN) referred to research on open landscapes (open space work environments) in the insurance sector which shows an increase in sick leave, the effect of noise on productivity (decreasing), and how jobs are developing differently than job descriptions. Too little is said about the effect of open landscapes on the workers. She also underlined the importance of debating AI. The chair wondered whether AI should not be added to the committee's next work programme. Ms. Maes agreed to explore more on AI, including its impact on well-being and stress in the workplace.

The next presentation was from Tove Selnes and Arne Fredrik from Storebrand (NO). Storebrand is the only insurance company registered with the Oslo scot exchange. Norway is ranked no2 on global gender equality but still lacks behind in the private sector. Action is necessary at different levels. He referred to existing legislation in Norway i.e. quota law for 40-60% women in the board of the largest corporations, anti-discrimination laws and generous parental leave provisions. Norway also offers close to 100% coverage for childcare at kindergarten level as of the age of 1. The presenters explained the project, its objectives and results.

4. The effects of overregulation on employees and employers
Follow-up discussion on UNI-Europa’s proposal text on the effects of overregulation on employees and on the employers’ federations suggestions.

Next steps

Ms. Maes referred to the work on a joint text on the effects of overregulation on workers in the financial sector. The unions propose to change "adequate" into "sound" customer protection and "consumer" into "customer". Discussions are on-going. Mr. Hopfner highlighted the importance of the text and of passing a clear message to the regulator (EU). The draft text will now be further discussed and agreed by the deciding bodies of the social partners.

5. Exchange on relevant regulatory developments

- Update by the European Commission on the latest developments on the European social affairs agenda.

Ms. Lucie Davoine from the access to social protection unit of DG EMPL (C2) presented the Commission's "access to social protection" initiative\(^1\) which aims to implement principle 12 of the European Pillar of Social Rights. The proposal is currently discussed at Council, at the social questions working party. Its overall objective has been well-received by the Member States but discussion is on-going on specific content. Ms. Davoine recalled the four chapters being discussed: formal coverage, effective coverage, adequacy and transparency. She recalled that the proposal is based on an overall mapping of existing gaps and a review of systems in place, as well as on a behaviours study carried out. In its proposal, the COM invites the Member States to review the rules governing entitlements and contributions that may cause barriers to transferability. The COM does not take a stance on public vs occupational vs private schemes because the realities in the EU are very diverse. However, ensuing better access is necessary. Ms. Hick recalled that UNI Europa has responded to the Commission's consultation with a position paper calling for coverage for all workers in all forms of employment and for any opt-outs to be strictly limited.

Ms. Hadjiantoni gave an update on other developments on social affairs.

6. Discussion on the work programme for 2019-2020

- The social partners will share their different views on the items that shall be included in the next work programme for 2019-2020.

The next work programme for 2019-2020 was discussed. The programme should inter alia take into account the work programme of the cross-industry social partners 2019-2021 (under development) and continue to address the challenges of demographic change. Unions and

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\(^1\) [https://ec.europa.eu/social/main.jsp?catId=1312&langId=en](https://ec.europa.eu/social/main.jsp?catId=1312&langId=en)
employers should define their main positions on AI. The European Commission could present its April communication on AI\textsuperscript{2} at the next meeting.

The unions proposed to add mental health and well-being at the workplace on the programme and the gender pay gap and IT (diversity and equal opportunities perspective). Regulatory developments should remain on the agenda. The effects of BREXIT in the insurance sector could also be added.

The work programme will be finalised at the first meeting of 2019.

7. AOB

The dates of the 2019 meetings will be communicated via email.

# List of participants

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<tr>
<th>Employers</th>
<th>Workers</th>
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<tbody>
<tr>
<td>Mr. Hopfner (DE, chair)</td>
<td>Ms. Maes (BE, chair)</td>
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<td>Ms. Llorente (Insurance Europe)</td>
<td>Ms. Hick (UNI Europa)</td>
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<td>Ms. Sheppard (AMICE)</td>
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<td>Ms. De Nie (BIPAR)</td>
<td>Mr. Murphy (Ireland)</td>
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<td>Ms. Yasharova (AMICE)</td>
<td>Mr. Budolfesen (DK)</td>
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<td>Mr. Demarree (BE)</td>
<td>Ms. Cuciniello (IT)</td>
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<td>Ms. Dewijngaert (KBC, speaker)</td>
<td>Ms. Darmanin (MT)</td>
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<td>Mr. Gold (AGV, speaker)</td>
<td>Mr. de Oliveira (FR)</td>
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<td>Mr. Grisel (BE)</td>
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<td>Ms. Kallonen (FIN)</td>
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<td>Ms. Runa (NO)</td>
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<td>Mr. Meyer (FR)</td>
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<td>Ms. Mitta (BIPAR)</td>
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<td>Mr. Pissoort (BIPAR)</td>
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<td>Ms. Römelt (DE)</td>
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<td>Mr. Selnes (NO, speaker)</td>
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<td>Ms. Teifel (DE)</td>
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**European Commission**

Ms. Hadjiantoni (DG EMPL)

Ms. De Smet (DG EMPL)