



Addressing the demographic challenge in the insurance sector

Final report on the project of the Insurance Sectoral Social Dialogue Committee (ISSDC) on Addressing the Demographic Challenge in the Insurance Sector: A Collection and Dissemination of Good Practices



With financial support from the European Union

1. Context and summary of the project

At the end of 2011, the social partners involved in the Insurance Sectoral Social Dialogue Committee (ISSDC) decided to implement a joint project on "Addressing the Demographic Challenge in the Insurance Sector: A Collection and Dissemination of Good Practices".

The project, which was financially supported by the European Union, aimed to help the insurance sector address efficiently the demographic changes it is currently facing.

The project was the very first initiative that contributed to tackling the demographic challenge in the insurance sector with a pan-European perspective. It was also the first time that a project took a horizontal approach on the attractiveness and employability in the insurance sector.

Concretely, the project consisted in the promotion and dissemination in the European insurance sector of good practice examples implemented at company, national and European level, and addressing effectively issues such as work-life balance, qualifications and life-long learning, and health and safety at work.

The practices were selected by the European insurance social partners for their innovation, originality and effectiveness in increasing the attractiveness of the insurance sector and the employability of individuals already working in the sector.

The project was a concrete follow-up to a Joint Statement on the demographic challenge in the insurance sector adopted by the European insurance social partners in January 2010.

It was addressed mainly to trade unions, employees and employers and their representatives in the insurance sector and beyond at national and company level across Europe. The project also involved other stakeholders, such as academics, NGOs and the EU institutions.

The project included the following initiatives:

- A booklet on "Combatting the demographic challenge in the insurance sector. A selection of initiatives in Europe"
- One-day booklet dissemination conference (14 June 2012, Brussels) and a summary report of the conference
- One-day follow-up seminar (September 2012, Prague) and a summary report of the seminar
- Final report concluding the project
- Regular project coordination group meetings

The project marked also a starting point as its ultimate aim was to create an emulation phenomenon within the insurance sector and beyond by diffusing good practices – aim now reached thanks to the booklet, the conference and the seminar.

2. Actions carried out during the project

Insurance Europe was responsible for the overall administration and management of the project.

So as to reinforce the coordination and collaboration between the social partners and since the project was a joint initiative, all the actions described below were decided, prepared, designed, undertaken and implemented jointly by the European insurance social partners.

A project coordination group formed by six persons representing the social partners fine-tuned the preparation and the practical implementation of the project.

Insurance Europe and the project coordination group reported to the European insurance social partners on a regular basis on the progress made in the development and the implementation of the project.

Concretely, the social partners carried out the following actions during the project:

- **Preparation, publication and dissemination of the booklet on “Combatting the demographic challenge in the insurance sector. A selection of initiatives in Europe” (booklet)**

In January 2012, the European insurance social partners started to prepare a booklet presenting good practice solutions to address the demographic challenge in the insurance sector.

The booklet was completed on the basis of good practice examples implemented at company and sectoral level to attract and retain talents, and make insurance an even more dynamic and attractive sector in which to work. The examples were selected by the European insurance social partners on the basis of their innovation, originality and effectiveness in tackling the demographic changes.

The European insurance social partners disseminated the booklet in 500 printed copies in English and online in Bulgarian, Croatian, Czech, English, French, German, Polish, Romanian, using all existing means at their disposal (extranet, website, internal and external newsletters, meetings, press releases, etc.).

The booklet [in English](#) and in translated versions is available [by clicking here](#).

- **Dissemination conference, 14 June 2012, Brussels.**

On 14 June 2012, a dissemination conference took place in Brussels with the participation of employees’ and employers’ representatives in the European insurance sector, EU institutions, academics and NGOs.

The aim of the conference was to discuss the demographic change that the insurance sector is facing in Europe, and how the social partners address it at company, national and European level. Its aim was also to disseminate further the booklet and good practice examples.

The conference focused on the attractiveness of and employability in the insurance sector as regards work-life balance, qualifications and lifelong learning, and health and safety at work.

It was attended by 65 participants from 13 EU member states and Norway, consisting of insurance employers' and trade unions' representatives at European, national and company level, EU institutions (European Commission, EESC) and civil society representatives (AGE Platform Europe, European Women's Lobby).

The conference was followed by the publication of a summary report disseminated online by the social partners.

Further information about the conference is available [by clicking here](#) (summary report) and [here](#) (specific webpage).

- **Follow-up seminar, 21 September 2012, Prague.**

Further dissemination of the booklet and discussion on the demography issues took place at a follow-up seminar on 21 September 2012 in Prague.

The seminar aimed to assess developments concerning the demographic challenge at company and national level and areas for future cooperation between the European insurance social partners. It aimed also to monitor the implementation of the Joint Statement and to develop and initiate possible further follow-up measures.

The seminar was attended by 36 participants coming from 14 EU member states representing insurance employees and employers at company, national and European level, including 12 representatives from Cyprus, Slovakia, Romania and Czech Republic.

It was followed by a summary report disseminated online by the social partners.

Further information about the follow-up seminar is available [by clicking here](#) (summary report) and [here](#) (specific webpage).

- **Final report**

The present final report was prepared in English, published on-line and distributed to the members of the European insurance social partners and other stakeholders via, for instance, the social partners' extranet, website, internal and external newsletters.

3. Key objectives of the project and how they were met

- **To follow-up and disseminate the Joint Statement on “The demographic challenge in the European Insurance Sector” adopted by the European insurance social partners on 26 January 2010 and, more broadly, to inspire employers and trade unions’/ employees’ representatives at national and company level all over Europe and beyond to define successful ways to address the demographic changes in the insurance sector.**

Achieved by:

- Identifying, sharing and disseminating good practice examples implemented at national and company level within the EU and beyond.

The key achievement in this respect was the publication of a booklet on “Combatting the demographic challenge in the insurance sector. A selection of initiatives in Europe”. The booklet presents practices which the social partners within the ISSDC have selected for their innovation, originality and effectiveness in increasing the attractiveness of the insurance sector and the employability of individuals already working in the sector. The booklet also includes the Joint Statement of 2010 to which it follows up.

The European insurance social partners have received positive feedback on the booklet from various stakeholders, including local social partners. More insurance companies are willing to share their good-practice examples in case the booklet is updated.

- Creating a platform of discussion on demographic issues with a European dimension for employees and employers’ representatives in the sector and relevant stakeholders (such as institutions, NGOs and academics), by organising a dissemination conference in Brussels on 14 June 2012 and a follow-up seminar in Prague on 21 September 2012.
- As reported by both employees’ and employers’ organisations within the ISSDC, the discussion and the exchange of practices are now continuing at national and company level. The examples are likely to be used at local and company level for further discussion between and improvement by the social partners and companies. Several companies and social partners have actually shown interest in taking inspiration from the good practice examples described in the booklet and in taking their own initiatives to address the demographic challenge.

- **To contribute to the aims of the Europe 2020 Strategy.**

Achieved by:

Addressing concretely the issues of life/work balance, lifelong learning and health and safety at work in the insurance sector, thus contributing to promote work inclusion and a full life of work, which are among the EU 2020 Strategy’s key objectives. The issues were addressed through:

- The booklet, which contains numerous good practice examples on how to make the insurance sector attractive and inclusive for women (eg Norwegian example: Futura programme), young professionals (eg Irish example: Young IBA) and older employees (eg French example: MAIF's Action plan for the employment of seniors).
- The dissemination conference, which featured one panel on each of the three issues with the participation of (among others) representatives of the European Women's Lobby and Age Platform Europe.
- The follow-up seminar, where the issues were further discussed.

- **To contribute to the European Year for Active Ageing and Solidarity between Generations 2012.**

Achieved by:

- Making the promotion of the European Year for Active Ageing and Solidarity between Generations 2012 and encouraging actively stakeholders, including the social partners at all levels in the insurance sector to promote active ageing.
- Identifying and disseminating good practices in relation to the issues of life/work balance, lifelong learning and health and safety at work for older employees in the insurance sector, such as the MAIF's Action plan for the employment of seniors and the Seniors expert model applied by the German Insurance company Gothear.

These examples were presented in the booklet and disseminated further at the conference with, among others, a discussion with a representative of Age Platform Europe. The practices concerned, for instance, specific working arrangements, the employability and the transfer of knowledge, focusing on older employees, and the need to allow experienced and motivated older staff to continue with their careers beyond the traditional retirement age if they wish to do so.

This way, the project gave inspiration to the creation of better job opportunities and working conditions for the growing numbers of older people in Europe.

- **To increase awareness and interest of the employers and trade unions/ employees' representatives at national and company level over the EU, in Croatia and beyond about the role, functioning, activities and objectives of the ISSDC, and about the related role and activities of their representing associations.**

Achieved by:

- Providing information about the ISSDC and the European insurance social partners at the occasion of the events organised in the context of the project (conference and follow-up seminar) and in the published materials (eg the

booklet and its translations, the summary reports of the events and the social partners' press releases).

- Disseminating the deliverables of the ISSDC project through all available means (paper and electronic copies of the booklet, press releases, promotion emails, articles on websites and in newsletters, presentations at meetings, memos on extranet, etc.).

- **To reinforce the cooperation and collaboration between the European insurance social partners and the social dialogue in the insurance sector at European level.**

Achieved by:

- The project was a concrete follow-up initiative to the Joint Statement adopted by the European insurance social partners in January 2010.
- The project was a joint initiative. It requested a tight, effective and fruitful collaboration and dialogue between the employers and employees' representatives participating in the ISSDC and their corresponding secretariats for both the planning and implementing phases of the projects. This joint work helped reinforce the relationship, understanding and confidence between the social partner organisations at all levels.

4. Follow-up actions to the project

As a continuation to the project and in particular to the follow-up seminar in Prague, Insurance Europe and the other European insurance social partners are currently discussing potential follow-up initiatives to the project. Such initiatives could for instance take place in 2013-14 and consist in:

- Continuing exchanging good practice examples within the ISSDC.
- Updating the booklet with further good practice examples and publishing it on-line. Such an update would allow taking account new developments both in demographic changes affecting the European insurance sector and in new practices initiated and implemented by stakeholders.
- Launching a joint survey to map and assess the developments at national/company level further to the adoption of the Joint Statement on the demographic challenge in the insurance sector in January 2010.
- Exchanging good practice examples and considering a joint statement on teleworking, a topic which relates directly to the sector's attractiveness and to work/ life balance and health and safety at work.

Insurance Europe is the European insurance and reinsurance federation. Through its 34 member bodies — the national insurance associations — Insurance Europe represents all types of insurance and reinsurance undertakings, eg pan-European companies, monoliners, mutuals and SMEs. Insurance Europe, which is based in Brussels, represents undertakings that account for around 95% of total European premium income. Insurance makes a major contribution to Europe's economic growth and development. European insurers generate premium income of over €1 100bn, employ nearly one million people and invest almost €7 500bn in the economy.

AMICE provides a platform for mutual and cooperative insurers of all sizes in Europe. The mutual and cooperative sector accounts for one third of the insurance companies in Europe and close to 25% of premiums. With more than 100 direct members and 1,600 indirect members, employing 300,000 people approximately, AMICE speaks for a significant part of the insurance sector.

BIPAR is the European Federation of Insurance Intermediaries. It groups 51 national associations in 32 countries. Through its national associations, BIPAR represents the interests of insurance agents and brokers and financial intermediaries in Europe. Besides some large multinationals, the insurance intermediation sector is composed of hundreds of thousands of SMEs and micro-type operators. It accounts for 0.7% of European GDP, and over one million people are active in the sector.

UNI Europa is a European trade union federation. It unites trade unions organising in services and skills sectors in 50 different countries. With over 320 affiliated trade union organisations, UNI Europa represents 7 million workers. UNI Europa Finance is one of the sectoral structures of UNI Europa.



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