



Addressing the demographic challenge in the insurance sector

Summary report of the Conference of the Insurance Sectoral Social Dialogue Committee (ISSDC) held in Brussels on 14 June 2012

A report prepared with the support of



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1 Introduction

This document presents a report of the Conference of the Insurance Sectoral Social Dialogue Committee (ISSDC) on *Addressing the Demographic Challenge in the Insurance Sector*. The conference was held as part of the project of the same theme and was co-financed by the European Commission. One of the goals of the conference was to launch the [ISSDC booklet on Combatting the demographic challenge in the insurance sector](#)¹ and to further debate the main approaches used by companies in the sector to deal with an ageing population and to attract and retain talents in the sector. In launching the booklet of initiatives taken in the insurance sector in Europe, Insurance Europe, AMICE, BIPAR and UNI Europa fulfilled one of the commitments of their [Joint Statement on the demographic challenge in the insurance sector](#) agreed in January 2010. The programme of the conference and the list of participants are available in [annex 1](#) and [annex 2](#).

Introducing the conference, **William Vidonja**, Insurance Europe emphasised that the sector suffers from an image problem which can make it difficult to attract talents. The demographic situation in Europe makes it even harder for the sector to attract sufficient talents to meet its changing requirements. As the median age of workers in the sector is increasing, companies in the sector must attract, recruit and retain workers. He re-iterated that the ISSDC has already taken decisive action on this issue with three interlinked initiatives: the 2010 joint statement, the publication of good practices "*Combatting the demographic challenge in the insurance sector – A selection of initiatives in Europe*" launched on the occasion of the conference and the conference itself, which brings together representatives of European level and national social partners, civil society and representatives of the European institutions. He described briefly the booklet, explaining that it showcases initiatives promoting a good work/life balance, qualifications and lifelong learning, and health and safety at work. He announced that the electronic version of the booklet is now available in English on-line (<http://www.insuranceeurope.eu/ebook/ISSDC/>), and that the booklet will be available in the coming weeks in Bulgarian, Croatian, Czech, French, German, Hungarian, Polish and Romanian. He invited participants to promote and disseminate the booklet.

Dr Angelika Schlunck, representing the conference's host organisation, the Representation of the Free State of Bavaria to the European Union also underlined the importance of addressing the challenges of demographic change. In Bavaria demographic change is likely to affect society and the labour market. In the Free State alone, the population aged 20-64 is set to shrink by 11% until 2030, whereas the number of citizens over the age of 65 will increase by 50%. Due to the attractiveness of the region and its buoyant labour market, the reduction in the working age population will be less significant than in Germany as a whole (2% reduction compared to 8% reduction in the whole of Germany). On the whole, shorter university degrees, the increasing entry of women to the labour market and the increase in the statutory pension age to 67 should contribute to expanding the labour force available, but needs to be accompanied with appropriate government policy measures and company practices.

Further challenges resulting from demographic change include rising pension and health care costs. Studies show that health care costs are particularly high during last years of life. As a result, health and care insurance costs are likely to rise significantly due to the increase in numbers among the very elderly. At the same contributions are set to decline as the working age population shrinks. Particular challenges will include the prevention of poverty in old age and ensuring the portability of pension rights.

Dr Schlunck emphasised that the European Commission has recognised the significance of the issue by making 2012 the [European Year of Active Ageing and Solidarity between the Generations](#).

In her introductory address, **Isabella Falautano**, AXA Group, Italy highlighted that the insurance sector has an important role to play in this debate as it necessarily has a longer

¹ See also Insurance Europe press release on the launch of the booklet <http://www.insuranceeurope.eu/uploads/Modules/Newsroom/120614-insurance-employers-and-employees-tackle-demographic-change.pdf>

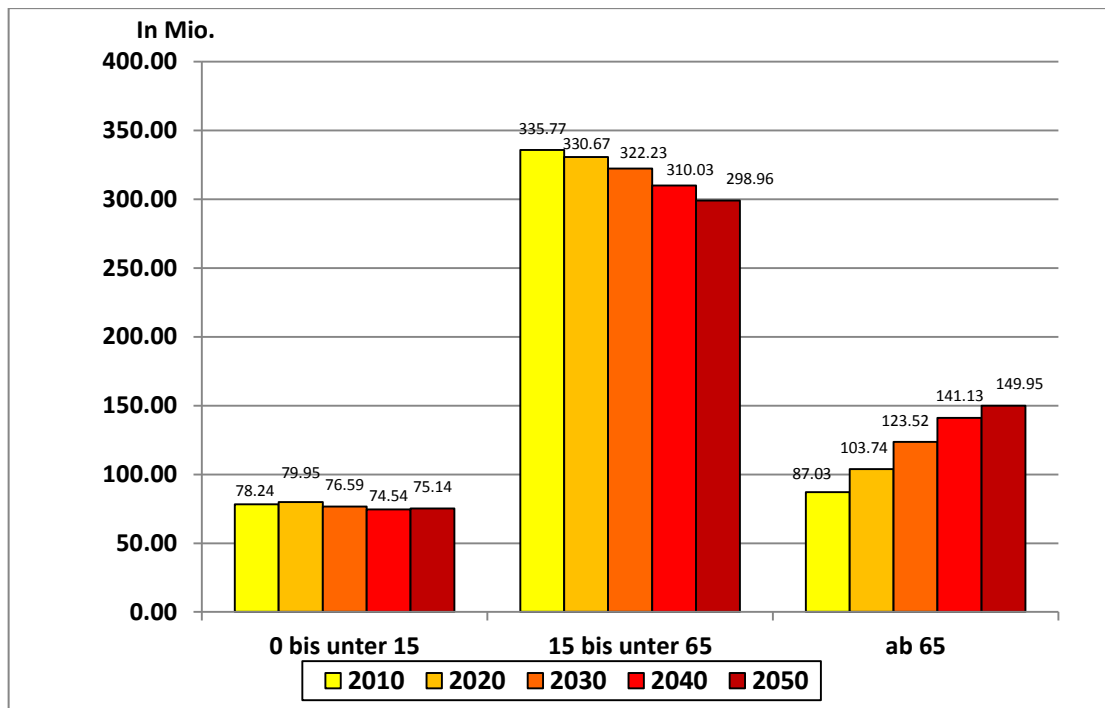
term view. The way in which society is changing is illustrated by the fact that out of two children born today, one will live longer than 100 years.

In preparing the booklet, the ISSDC was assisted by [ICF GHK](#), represented at the conference by **Dr Tina Weber** (presentation available in [annex 3](#)). She argued that among existing guidance documents on managing demographic change, the booklet was unique in that it is underpinned by the joint statement of the social partners (adding further weight to the importance of implementing relevant policies); does not claim to present best practices but understands that national contexts differ and have an important impact; seek to provide inspiration to other companies and highlights key success factors which make policies work; is sector specific; and highlights the importance of joint working between employers, trade unions and employee representatives. In its structure, the booklet follows the three key areas of action outlined in the joint statement (work life balance, qualifications and lifelong learning and health and safety) and presents a wide range of measures and approaches taken by insurance sector social partners as well as companies in the EU.

Underpinning the booklet is the message that holistic approaches, which take a lifecycle perspective to the continuous improvement of competencies, working conditions and flexible working arrangements are key not only to retaining but also to attracting workers to the sector.

A wider picture of the demographic context facing the European Union was provided by **Dr Josef Wöss**, Austrian Chamber of Labour (presentation available in [annex 4](#)). His presentation clearly illustrated the significant increase in over 65 year olds, while the share of 0-15 year olds will remain stable and the working age population (aged 15-65) will decline significantly.

Figure 1: Demographic trends in the EU 27 (population in millions) in age brackets 0-15, 15-65 and 65+ between 2010 and 2050



Source: Presentation by Josef Wöss, ISSDC conference Brussels, 14 June 2012

What is equally notable are the significant differences between countries (e.g. Germany is already witnessing a significant decline of working age population; in France the working age population will remain relatively stable until 2050; in the UK working age population is indeed set to increase; Poland will see a significant decline in working age population in the years to come). The timing with which the impact of demographic change will arrive in different countries thus varies significantly and contributes to conditioning the national policy response.

Table 1 Trend developments in median age in a selected number of EU countries, 1970 - 2050

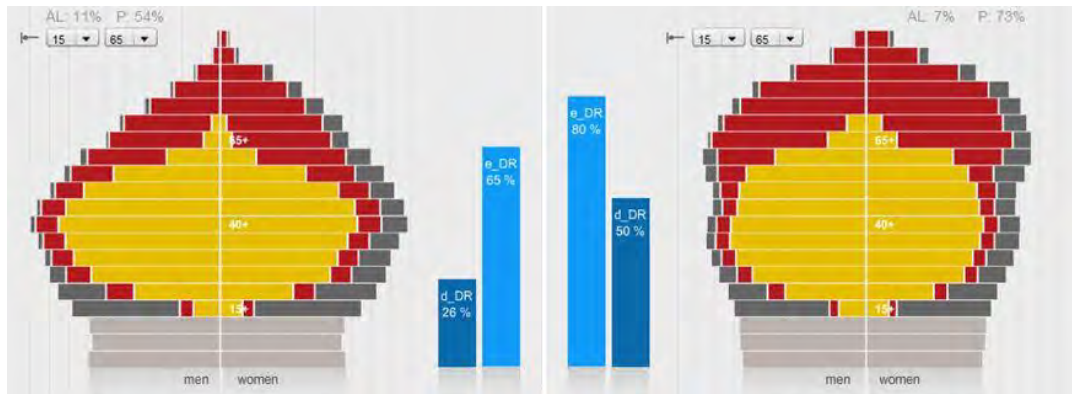
	1970	1990	2010	2030	2050
D	34.0	37.6	44.2	48.8	51.2
FR	32.5	34.7	39.8	42.7	43.9
UK	34.3	35.8	39.5	40.9	41.7
PL	28.3	32.2	37.7	45.3	50.8
AT	33.9	35.6	41.7	45.5	47.8

Source: Presentation by Josef Wöss, ISSDC conference Brussels, 14 June 2012

Dr Wöss presented the dependency ratio calculator developed by the Austrian Chamber of Labour. This can be used as a highly graphical tool to illustrate demographic change and dependency ratios, especially the impact of different assumed employment rates on the development of the economic dependency ratio. The figure below demonstrates the current situation (left) and the situation in 2050 (right) in the so-called "standard-scenario", which is based on the assumptions and projections in the EU-Ageing Report 2012. Compared to the current situation, the red and the dark grey fields are somewhat smaller especially among people of higher working age. But obviously, there is still room for further improvement of the employment integration across all age groups. Changing the scenario data to assume a higher employment rate can significantly reduce the economic dependency ratio and, thereby, alleviate the assumed financial burden of ageing. This serve to underline the importance of policy efforts to reduce unemployment and to increase employment rates particularly among older workers and among women. The dependency ratio calculator demonstrates that positive labour market policy could reduce costs of demographic change by about 40 %.

Figure 2: Developments in economic dependency 2010-2050 (“Standard-Scenario”/ EU-27)

<p>2010</p> <p>demographic dependency ratio: 26%</p> <p>economic dependency ratio: 65 %</p> <p>employment rate (20-64): 68.6 %</p>	<p>2050 - „Standard-Scenario“</p> <p>demographic dependency ratio: 50%</p> <p>economic dependency ratio: 80 %</p> <p>employment rate (20-64): 73.6 %</p>
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d_DR = demographic dependency ratio: population 65+ relative to 15-64

e_DR = economic dependency ratio: pensioners (old-age, early retirement, disability) and unemployed relative to people in employment

<p> people in employment</p>	<p> pensioners and unemployed</p>	<p> neutral – schoolgirls/boys, students, housewives/husbands etc.</p>
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Source: Presentation by Josef Wöss, ISSDC conference Brussels, 14 June 2012

Dr Wöss argued that EU policy priorities currently insufficiently reflect the importance of fully utilising human capital by focussing primarily on pension reform. In his view what is needed are initiatives to improve lifelong learning, work-life balance, health protection and promotion and the availability of adequate jobs for older workers. He advocated that social dialogue as the right tool to work towards positive policy change and implementation in this area.

2 Work life balance

Work life balance measures have a critical role to play in recruiting and retaining workers. This is particularly true for women, who often feel that they have to adjust their career ambitions to take account of family needs such as caring for children or elderly relatives. The joint statement therefore recognises that in order to “*maximise the sector’s attractiveness, employers should be able to offer a wide range of work-pattern options consistent with the need to operate efficiently and effectively.(...) To enable all, regardless of gender, to enter the workforce or return to work after an absence, practices such as flexible hours, part-time work schemes, return to work initiatives, the opportunity to work from home and technology-enabled flexible working (such as telecommuting and teleworking) are useful tools*”. The importance of offering high quality childcare arrangements is also recognised.

The joint statement also highlights the importance of a life course perspective with regard to work life balance measures. Flexibility in the years approaching the end of an individual’s working life can help to extend careers for those who are no longer able, or no longer wish to carry out their existing tasks. “*Policies that encourage older staff members to remain in the company by offering alternative and less demanding work arrangements are effective tools that are tried and tested in some insurance and intermediary companies. These can include reductions in working hours, increased flexibility in working hours and individual arrangements that address the particular needs of older individuals, etc*”.

André Van Varenberg, BIPAR acknowledged the importance of work-life balance measures but argued that in the insurance distribution business, which is characterised by micro-businesses and whose daily activities are driven by client needs, this can be difficult to implement in practice. Individuals working in the sector often find it difficult to plan daily activities as it is important to be flexible to help clients in times of urgent need. New information and communication technology has further enhanced this requirement to be ever “available” to the customer. The needs of workers and consumers are therefore often in competition as far as work life balance is concerned.

Isabelle Bastien, Assuralia (presentation available in [annex 5](#)) underlined the importance of offering working conditions attractive to existing and future workers, as the “War for talent” is set to increase. For employers, work must be organised in an efficient way, legislation and internal HR rules must be observed, and team spirit must be maintained. Workers must also be clear where their priorities lie. In the Belgian insurance sector, the context for work life balance is already good. The sector has almost achieved gender parity in terms of employees. Collective agreements have set a 35 hour week, and flexi-time and part-time work is available (25% of staff in the sector work part-time). Similarly, flexible end of career options are provided for with a strong emphasis on encouraging the transfer of knowledge between young and older workers. The booklet highlights the Belgian insurance sector agreement on stress prevention and management and a joint training fund is also available and being used to support lifelong learning.

The civil society sector was represented by **Cécile Gréboval**, European Women’s Lobby (presentation available in [annex 6](#)) and **Dr Renate Heinisch**, EESC, NGO sector (presentation available in [annexes 7](#) and [8](#)). According to Ms Gréboval, work life balance is about having control over when, where and how we work. She also acknowledged that as society and technology is changing, this is becoming harder to achieve. It is important to note that the definition of work life balance cannot be gender neutral, as the baseline position in society is not gender neutral. The lack of “domestic democracy” (despite working more in the paid economy, women are still doing most of the unpaid domestic work), outdated patriarchal work patterns (long working hours and late meetings), lack of child/elder care services, the persistent gender pay and pension gap and unequal career advancement (men with children have higher pay, women without children have higher pay) all mean that much work remains to be done and the gender perspective must be clearly taken into account if the pay and pension gaps and gender biased risks of poverty are to be reduced. It should also be acknowledged that many studies have now shown that work-life balance is good for business. It increases competitiveness and leads to cost savings particularly in recruitment as women now make up half of the workforce. What is needed are adaptable, flexible work patterns, a change of workplace and boardroom culture, and modern care economy. To support this, EU policy makers should ensure better maternity and paternity rights, and the provision of carers’ leave. Furthermore targets should be set to reduce gender and pension gaps and a modernisation of the care economy should be encouraged. In all this, it is important to bear in mind that the economic crisis has had negative impact on budgets for such initiatives and increased reluctance to improve leave arrangements.

Dr Renate Heinisch echoed this and emphasised that if we do not support families and work life balance then demographic change will be worse if individuals choose not to have children. Flexible working and lifelong learning are critical to achieve a family friendly society.

Representing one of the Belgian trade unions in the insurance sector, **Vic Van Kerrebroeck**, ACV highlighted that existing Flemish measures regarding work life balance are mainly about temporal flexibility. He encouraged a new thinking to match the “new world of work”, which could – for example – include ways of working which are not based on hours worked but on performance/tasks completed, leaving it open where and when this work is done. He acknowledged that trade union approaches can be too limited, wanting to negotiate only on pay and conditions, when in fact work organisation should also be taken into account.

3 Qualification and lifelong learning

In recent years, there has been an increasing recognition of the importance of maintaining employability throughout working life. Rather than focussing solely on job security, it is critical for individuals to obtain transferable core skills and to remain adaptable. The responsibility for maintaining employability is shared by the employer and employee; as set out in the joint statement *“Lifelong learning can be a win-win that creates added value for both the employer and the employee. Lifelong learning is to the benefit of the employee, the employer and the state, and investment in training and education is therefore the joint responsibility of all three parties. A continuous updating of skills is essential for a full life of work. Individual career development and improvement of skills is decisive in keeping staff motivated and capable of performing satisfactorily. Continuous training of older staff is particularly important to retain them as an asset to the company, which can thereby profit from their experience and knowledge. This implies the willingness of older staff to be trained”*.

Adalgisa Gherso, ANIA (presentation available in [annex 9](#)) considered as one of the key issues for life learning as a whole to be the successful transferral of knowledge from the younger to the older generation and efforts to improve the provisions of lifelong learning around the lifecycle. In Italy such efforts have to be seen in the context of significant changes in the legislative environment, with reforms of labour market legislation aimed at reducing segmentation in the working contracts, while at the same time encouraging employment creation. Moreover, lifelong learning opportunities differ significantly from region to region. At the national level, the government is trying to create a system to validate formal and informal learning and it is also placing significant emphasis on the use of apprenticeship keeping in mind Germany as a role model in this regard. In order to improve education and training culture in the insurance industry, in 1999 the social partners established ENBIFA. Its tasks are to promote and carry out research on the skills needs of insurance sector, to establish permanent relationships with all relevant actors, to promote training experiments (including in cases of restructuring), to learn from the experience of other countries and to identify funding opportunities for training initiatives. In 2002 ENBIFA completed a survey focusing on insurance sector training/qualification needs. This work represented a good starting point to deep in relevant training needs of insurance sector professional profiles which are described in the National Collective Labor Contract. In 2009, ENBIFA carried out and completed a study on emerging job profiles in the Italian insurance sector. This study represents a continuum with the aforementioned research on professional training needs. It also gives insight on possible actions to be initiated by the market and by social partners involved in training processes and on tools and methodologies applicable to professional training and for the use of training funding. There are many opportunities of cooperation between ANIA and trade unions in ENBIFA in pursuing the common goal of enhancing education and training culture in the insurance sector while valuing human resources. ENBIFA has recently conducted a survey among insurance companies to enhance the use of funds provided by FBA, the fund joint between ANIA, ABI and trade unions for financing continuous training in Italian insurance and banking companies. The survey was addressed to all insurance companies to investigate their training needs and the reasons, if any, why they did not use funding from FBA at their best potential. The main purpose of this analysis is to support companies in developing optimal educational processes while using FBA funding to finance their training plans as an opportunity to develop the skills of their employees. The results of the survey were disseminated through a booklet which was presented in a workshop. The goals so far achieved by social partners represented in ENBIFA in terms of increased “training culture awareness” in the sector show how positive can be the impact of bilateral approach to training policies and culture.

Speaking on behalf of AGE Platform Europe – the NGO representing the interests of older individuals at the European level, **Anne-Sophie Parent** emphasised that even more important than a wage for older workers is the desire to feel that their experience is valued. AGE Platform Europe has agreed that longer working lives are necessary, but is also keen to stress that there needs also to be a continued focus on young workers accessing quality employment much earlier than they do at present. Access to lifelong learning around the lifecycle is a key demand which is reiterated and acknowledged by policy makers and social

partners. It is therefore surprising that employers appear to continue to be reluctant to invest in workers over 40, as they consider this to provide a lower return on investment. She argued that it is important to note that older workers tend to be more loyal and are indeed able to continue to learn (particularly if lifelong learning has been assured). She called for skills foresight to be much more closely aligned to training offered in order to prevent future skills shortages. A useful approach to value the experience of older workers is to train them to become mentors or ambassadors for the sector.

Emphasising that many insurance sector employers do in fact invest significantly in the training of their workforce, **José Milano**, FFSA (presentation available in [annex 10](#)) presented the AXA's collective agreement signed with 4 out of 5 trade unions on training. AXA considers it to be important to anticipate changes and provide relevant training. This is driven by business needs and the identified importance of professional mobility, multi-skilling and adaptability. He highlighted the importance of notion of "unlearning". Many employees find it hard to admit that what they have known and done all their lives may no longer be relevant. In providing training, AXA takes all age groups into account and monitors particularly closely the requirements of workers over the age of 45. AXA also uses its transnational status to learn from the experiences of different parts of the group, as well as other companies in the sector.

Maurice Zylberberg, AXA EWC and UNI Europa emphasised the need for employers and employees to recognise that both sides have rights as well as duties. The change anticipation agreement in the AXA group is the first of its kind and should in future appear in any compendium of good practices. He also emphasised the key role which can be played by EWCs in maintaining the European social model and working towards joint solutions, which can often be better than legislative options.

4 Health and safety

"Employers and employees have a common responsibility for creating a sound working environment with working conditions that are conducive to a full life of work and that support the physical and mental health of the employee".

The joint statement thus recognises that a healthy and safe working environment has an important part to play in enabling workers to extend their working lives. This should obviously relate directly to risk factors in the workplace, but can also help generate a wider health conscious culture, as behaviour outside the workplace clearly also has a role to play in health maintenance.

"To this end, occupational healthcare-management systems can assist through such initiatives as exercise, nutrition and stress management advice, employee assistance hotlines and medical check-ups or screenings. However, employers are not responsible for employees' private lifestyles and, therefore, the ultimate success of these measures will depend on each individual's willingness to take full use of them."

In 2004, an inter-sectoral agreement between European social partners recognised the particular risks of workplace stress and highlighted key steps to tackle this phenomenon. This agreement is supported the social partners in the insurance sector who "agree that tackling stress at work can lead to greater efficiency and improved occupational health and safety, with consequent economic and social benefits for companies, workers and society as a whole". They therefore call on employers and employees in the sector to take action to prevent, eliminate or reduce unhelpful levels of workplace stress.

Dr. Richard Schönwerth, Allianz SE, Germany (presentation available in [annex 11](#)) and **Rolf Zimmermann**, chairman of the (European) Allianz SE Works Council (presentation available in [annex 12](#)) adapted this European level agreement to meet the requirements of the company (this example is presented in the ISSDC booklet) which has 142,000 employees in 70 markets. The Allianz SE Works Council has 30 members from 26 countries. The cooperation of the company with the Works Council is based on an agreement which also includes, as a priority, health and safety for all employees in each of the 26 countries. Although the agreement formally only applies to companies based in Europe, this does not

mean that health and safety is not promoted in other markets in which Allianz operates. The policy acknowledges that negative stress exists and can lead to illness. Dr. Schönwerth acknowledged that it was difficult to reach such an agreement, as health and safety provisions differ greatly between the EU countries. As a result, the text includes examples rather than strict rules to be applied in all countries. The agreement is binding unless the issue concerned is regulated by peremptory norms of national law in any of the relevant countries. Another important aspect of the agreement is that after two years, the signatory parties must provide a report on the actions taken to implement its provisions. An interim report has already been prepared and the findings relating to actions taken in the different countries are encouraging. The rationale for negotiating the agreement was manifold. The SE Works Council requested it and the Employers' Association was also committed to it. Furthermore, stress is costly to the employer and the problem is growing. The 2004 agreement of the social partners at EU level also acted as further inspiration.

Rolf Zimmermann emphasised the importance of positive working relationships between employers and trade unions at Allianz to make the negotiations and the implementation of the agreement a success. It is important for work to be organised in such a way to prevent stress (this includes IT systems and processes – are they designed with the user in mind?). Another important part of the agreement was the emphasis on managing restructuring in such a way as to minimise stress. However, in considering stress in the workplace, it is also important to bear in mind that stress can be self-inflicted and some individuals have to be “saved from themselves”. To address such issues one must better understand causes of burn out. Finally, it is clear that in any agreement reached at the translational, the greatest beneficiaries are those with the lowest existing standards.

Prevention was stressed as being key to maintaining work ability by **Bernd Merz**, AEIP (presentation available in [annex 13](#)). Prevention is a key role of the statutory occupational accident insurance institution (Berufsgenossenschaften, BG) in Germany. Employers pay a compulsory contribution to this fund and in return receive advice on prevention, as well as compensation, or rehabilitation and reintegration of staff who are injured at work (or suffer from occupational diseases) or on the way to work. The contributions paid by employers are influenced by the number of claims which further enhances emphasis on prevention. The advice provided by the BG includes developing and realising individual management systems for risk management and avoidance. Mr Merz considered that open and honest communication is most important for a positive workplace environment. Similarly important are fair and equal treatment, regular training and appreciation for each individual's contribution. Such factors can reduce stress, but it must be borne in mind that different individuals can react very differently at different times.

5 Conclusions

Speaking on behalf of the European Commission, **Norbert Schöbel** (presentation available in [annex 14](#)) welcomed the initiative of the ISSDC to produce the booklet of practices to address the challenges of demographic change in the European Insurance sector. He considered it important that the joint work programme of ISSDC makes dealing with the impact of demographic change a clear priority. He reminded participants that one of the roles of the Commission is to support social dialogue at cross-industry and at sectoral level. Such social partner activity can include consultation, negotiation and other joint actions. The Commission currently supports sectoral social dialogue in 41 sectors, with further sectors being added in the near future. Sectoral social dialogue processes today cover 145 million workers and 6 million undertakings. Since the formalisation of current social dialogue structures, 667 joint texts have been adopted. The Commission has a specific budget line which funds concrete projects such as this. This particular project was supported because it features many innovative examples and emphasises in particular holistic/combined measures. The booklet will be a really useful tool and should be widely disseminated. This initiative is also closely linked to the goals of the Europe 2020 strategy and supports the European Year of active ageing and solidarity between the generations.

Concluding the proceedings of the conference **Sebastian Hopfner**, Insurance Europe highlighted that no sector is as diverse in its occupational profiles as insurance. It also

features companies which are very diverse in size – from multinationals to micro companies. It also acts at the fault line between debt and demographic change (cost of pensions systems). The booklet demonstrates very diverse ways of addressing demographic change, which fit well into different national and organisational contexts. All approaches emphasise joint responsibility. He welcomed the bottom up approach taken by these measures, preferring it to a top-down legislative approach. Finally, it is important that the booklet transports the message that there are European insurance social partners who co-operate and offer a place to network and monitor the implementation/transposition of joint agreements.

On behalf of UNI Europa, **Elke Maes** recalled that in 2010 the joint statement was the first text negotiated after the suspension of the sectoral social dialogue in the insurance sector. She argued that to tackle this took courage as the three topics covered are sensitive for all social partners. As a result, the negotiations lead to interesting and often challenging discussions. Through good social dialogue it was possible to reach an agreement acceptable for everyone and useful for the members, which will be used and implemented at the national and local level. This conference has shown that the agreement is not just a piece of paper, but is being – and will continue to be – put into practice. On behalf of UNI Europa she expressed the hope and expectation that the booklet will inspire further action. Discussions at the conference have already made it clear that there are other good examples in other countries and companies. However, it also showed that there is still much to do which will require the implementation of concrete measures. UNI Europa will ask its members to put the three topics of work life balance, qualification and lifelong learning and health and safety on the agenda, expecting employers to do the same.

Programme

A Conference of the Insurance Sectoral Social Dialogue Committee (ISSDC)

Addressing the Demographic Challenge in the Insurance Sector

Date: Thursday, 14 June 2012

Venue: Representation of the Free State of Bavaria to the EU, Rue Wiertz 77, 1000 Brussels

Interpretation: (from/to) German, French and English

Day moderator: Isabella Falautano, Head of Communication, CR and Public Affairs, AXA Group in Italy

9h00 – 9h45 Registration

9h45 – 9h50 Welcome by Dr. Angelika Schlunck, Director of the Bavarian Representation

9h50 – 9h55 **Introduction**

- William Vidonja, Head of Single Market and Social Affairs at Insurance Europe

9h55 – 10h05 **The ISSDC booklet - Combatting the demographic challenge in the insurance sector: a selection of initiatives in Europe**

- Tina Weber, Principal Consultant, ICF GHK

10h05-10h30 **How to tackle demographic change? Past and future challenges**

- Josef Wöss, Researcher at the Austrian Chamber of Labour

10h30 –10h45 Coffee break

10h45 – 12h00 **Panel on work/life balance**

Moderator:

- André Van Varenberg, Chairman of the BIPAR Brokers' Standing Committee

Panellists:

- Renate Heinisch, Member of the European Economic and Social Committee
- Cécile Gréboval, Secretary General, European Women's Lobby
- Isabelle Bastien, Advisor, Social Affairs - Studies, Assuralia
- Vic Van Kerrebroeck, Adviser at LBC-NVK (ACV)



12h00 – 13h15 Lunch break

13h15 – 14h30 **Panel on qualification & lifelong learning**

Moderator :

- Sophie Lijnen, Director at Fopas

Panellists:

- Adalgisa Gheroso, Labour Law and Trade Unions Relations Officer in the Industrial Relations Department, ANIA; Alternate Member of the Executive Board, ENBIFA
- Anne-Sophie Parent, Secretary General, AGE Platform Europe
- José Milano, Social Affairs Director, FFSA
- Maurice Zylberberg, Coordinator UNI France, UNI Expert of AXA EWC

14h30 – 15h45 **Panel on health & safety**

Moderator:

- Gregor Pozniak, Secretary General, Amice

Panellists:

- Dr. Richard Schönwerth, Head of Legal and Works Council EU, Group Human Resources, Allianz SE
- Rolf Zimmermann, Chairman of the Allianz SE Works Council, Verdi
- Bernd Merz, Expert at the European Association of Paritarian Institutions

15h45 – 16h00 Coffee break

16h00 – 16h15 **Statement by the European Commission**

- Norbert Schöbel, Head of Sector for Social Dialogue, Industrial Relations, European Commission, DG Employment, Social Affairs and Inclusion, Directorate B "Employment and Social Legislation, Social Dialogue"

16h15 – 16h45 **Wrap-up and joint conclusions**

- Sebastian Hopfner, ISSDC Chair and Elke Maes, ISSDC Vice-Chair

16h45 End of the conference

List of Participants

A Conference of the Insurance Sectoral Social Dialogue Committee (ISSDC)

Addressing the Demographic Challenge in the Insurance Sector

Date: Thursday, 14 June 2012

Time: from 9h45 to 16h45 (starting with registration from 9h00)

Country	Name	Organisation or Company	Signature
<u>Present</u>			
SE	Ankarcrona Elisabeth	FAO	
BE	Bastien Isabelle	Assuralia	
IT	Bellucci Cristina	FIBA CISL ITALY	
DK	Bergmann Mette	DFL	
NL	Blijlevens René	Verbond van Verzekeraars	
FR	Casanova Hilaire	CSCA	
AT	Cesnovar Christof	AK EUROPA	
	Chantrenne Amélie	Insurance Europe	
IT	Cuciniello Bianca	UILCA	
SK	Daraš Milan	Slovak Insurance Association	
FR	Delpy Matilde	FFSA	
BE	Demarrée Serge	Assuralia	



BE	Demey Patrick	LBC-NVK
ES	Escudero Mons Fernando	COMFIA-CCOO
IT	Falautano Isabella	AXA Group in Italy
IT	Gherso Adalgisa	ANIA/ ENBIFA
DE	Gloe-Semler Ira	Verdi
	Gréboval Cécile	European Women's Lobby
FI	Halme Liisa	Vakuutusväen Liitto VvL ry
DE	Hartl Christoph	GDV
	Heinisch Renate	European Economic and Social Committee
	Hock Catherine	AMICE
DE	Hopfner Sebastian	ISSDC Chair AGV
UK	Hoskin Graeme	Unite the Union
	Huljakova Katerina	Insurance Europe
DE	Hümmer Anne	AGV
FR	Isenbrandt Sébastien	CEE AXA
NO	Johansen Hilde Elisabeth	Norwegian Employers' Association
SK	Lehotská Mária	Slovak Insurance Association
	Lestanguet François	BIPAR



BE	Lijnen Sophie	Fopas
SE	Lundqvist Ulla-Britt	The Insurance Sector Union of Sweden
BE	Maes Elke	ISSDC Vice-Chair/ LBC-NVK
NO	Marstein Kjell	Norwegian Employers' Association
DE	Merz Bernd	European Association of Paritarian Institutions
DK	Middelboe Susan	FA, The Employers Association for the Financial Sector
FR	Milano José	FFSA
BE	Parent Anne-Sophie	AGE Platform Europe
FR	Pateyron Muguette	CEE AXA
	Pozniak Gregor	AMICE
	Pysklo Ewelina	Insurance Europe
BE	Saller Claudia	UNI Europa Finance
DE	Schlunck Angelika	Representation of the Free State of Bavaria to the EU
	Schöbel Norbert	European Commission
DE	Schönwerth Richard	Allianz SE
CZ	Šimek Zdeněk	Federation of Employers in the Banks and Insurances Sector
	Solomiak Ana	Insurance Europe
AT	Tatschl Florian	AK EUROPA



BE	Tommissen Jan	Allianz Belgium SA
BE	Vanheule Thomas	AG Insurance
BE	Van Kerrebroeck Vic	LBC-NVK (ACV)
BE	Van Varenberg André	BIPAR
	Verlinden Oscar	Insurance Europe
ES	Vicioso Alfaro Alvaro	Federación Estatal de Servicios
	Vidonja William	Insurance Europe
IT	Villani Alba	Assicurazioni Generali S.p.A.
UK	Weber Tina	ICF GHK
UK	Williams Daryl	Unite the Union
AT	Wöss Josef	Austrian Chamber of Labour
DE	Zimmermann Rolf	Allianz SE Works Council / Verdi
FR	Zylberberg Maurice	AXA EWC

The ISSDC booklet – Combatting the demographic challenge in the insurance sector: a selection of initiative in Europe

ISSDC Conference on Addressing the Demographic Challenge in the Insurance Sector

14 June 2012



- Why produce a booklet?
 - Who is it for?
 - How should it be used?
- Content
- Next steps

Combatting the demographic challenge in the insurance sector

A selection of initiatives in Europe



A joint project by the European social partners in the insurance sector

Why produce a booklet?

- Multitude of existing guidance on age management and dealing with demographic change (e.g. Eurofound)
- Each national and local situation is different (policy framework, organisational requirements and culture etc)
- BUT
- ISSDC booklet is unique in the sense that it
 - Is underpinned by the joint statement of the social partners
 - Is sector specific
 - Acknowledges the differences in national policy and organisational contexts
 - Does not aim to present models of “best practice” but acts as an inspiration for insurance sector organisations wanting to take or enhance their activities in this field



- Booklet follows the three priority areas for action set out in the joint statement and provides practice examples for each, as well as for holistic approaches
- Most practices include not only one element, so in many cases decisions were required where to place a practice
- Holistic approaches tend to be most effective and are therefore given prominence in the document
- Document is supported by re-production of joint statement and messages from social partners and the Commission on the importance of tackling demographic change



- Joint responsibility for employability and adaptability in a dynamic sector
- Need for lifelong learning along the life-cycle
- Emphasis on knowledge transfer

Ongoing learning opportunities (including career planning)

- E-learning (SLASPO)
- Ongoing learning and networking offer (IBA)
- Also: Assuralia, VVV, Gothaer, HUK-Coburg, If, Reale Mutua, ANIA

Mentoring

- Mentoring to support career progression (FNO)
- Also: ANIA, Gothaer, HUK-Coburg, MAIF

Knowledge transfer

- Inter-generational knowledge transfer (MAIF)
- Also: Gothaer



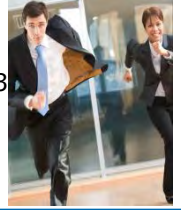
- Support for flexible working patterns (geographical, temporal and functional)
- Support for caring

Flexible working

- Part-time and flexible working patterns (HUK-Coburg)
- Geographical flexibility (HUK-Coburg)
- Functional flexibility (MAIF)
- Also: ANIA, If, MAIF, Reale Mutua

Support for caring

- Childcare support (HUK-Coburg)
- Eldercare support (HUK-Coburg)
- Also: Reale Mutua



- Joint responsibility for health and safety in the workplace (physical and psychological)
- Health maintenance

Health and safety: Physical and psychological wellbeing

- Dealing with stress in the workplace (Allianz, Etera, Topdanmark)
- Health and safety assessments (Allianz, Etera, Topdanmark)
- Also: Assuralia, Gothaer, VVV

Health maintenance

- Wider health promotion and health maintenance measures and awareness raising (Allianz, Etera, Topdanmark)
- Also: Gothaer, HUK-Coburg, Reale Mutua

Next steps

- Dissemination conference
- National dissemination
- Follow up seminar

Thank you very much for your attention!

**For more information, please contact
Tina.Weber@ghkint.com**

HOW TO TACKLE DEMOGRAPHIC CHANGE? PAST AND FUTURE CHALLENGES

Conference

Insurance Sectoral Social Dialogue Committee (ISSDC)

Brussels, 14 June 2012

Josef Wöss (AK-Wien)



TOPICS

- **Demographic change**
 - Age groups 0-14 / 15-64 / 65+
 - Working age (20-64)
- **Dependency Ratio Calculator**
- **How to cope with demographic change?**

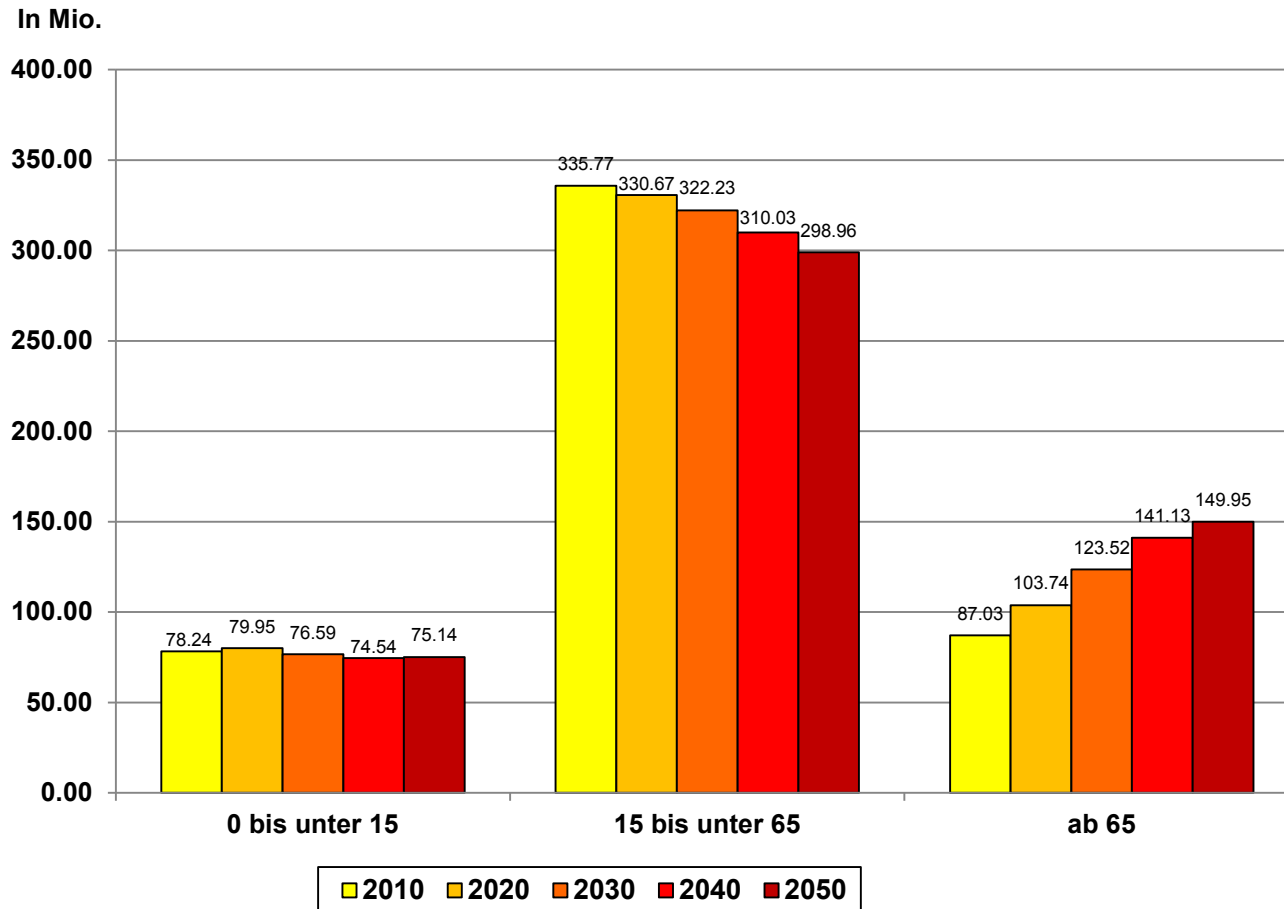


DEMOGRAPHIC CHANGE (2010 – 2050)

Annex 4

EU-27

Age groups 0-14 / 15-64 / 65+



Source: Eurostat (europop 2010); own calculations



WIEN

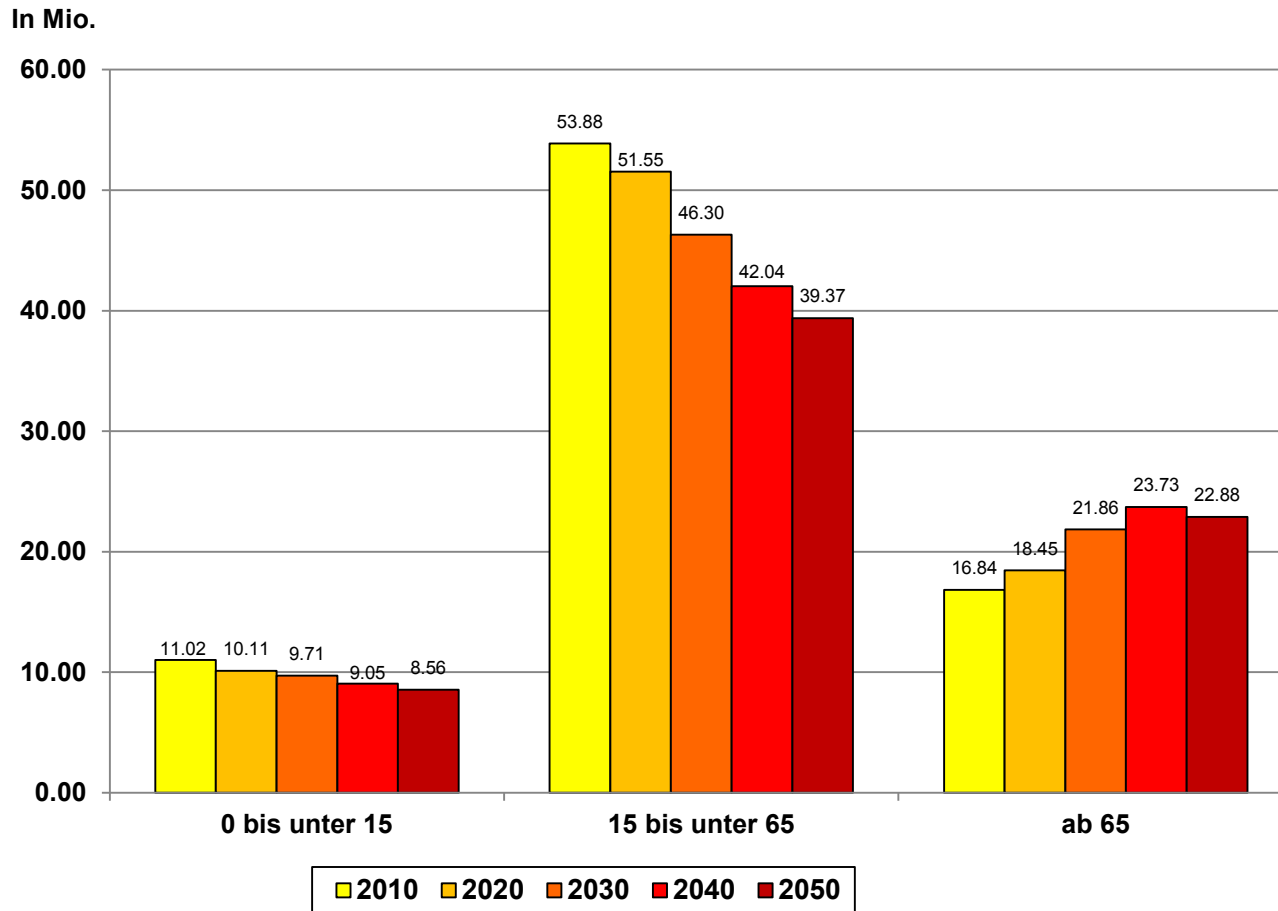
wien.arbeiterkammer.at

DEMOGRAPHIC CHANGE (2010 – 2050)

Annex 4

GERMANY

Age groups 0-14 / 15-64 / 65+



Source: Eurostat (europop 2010); own calculations



WIEN

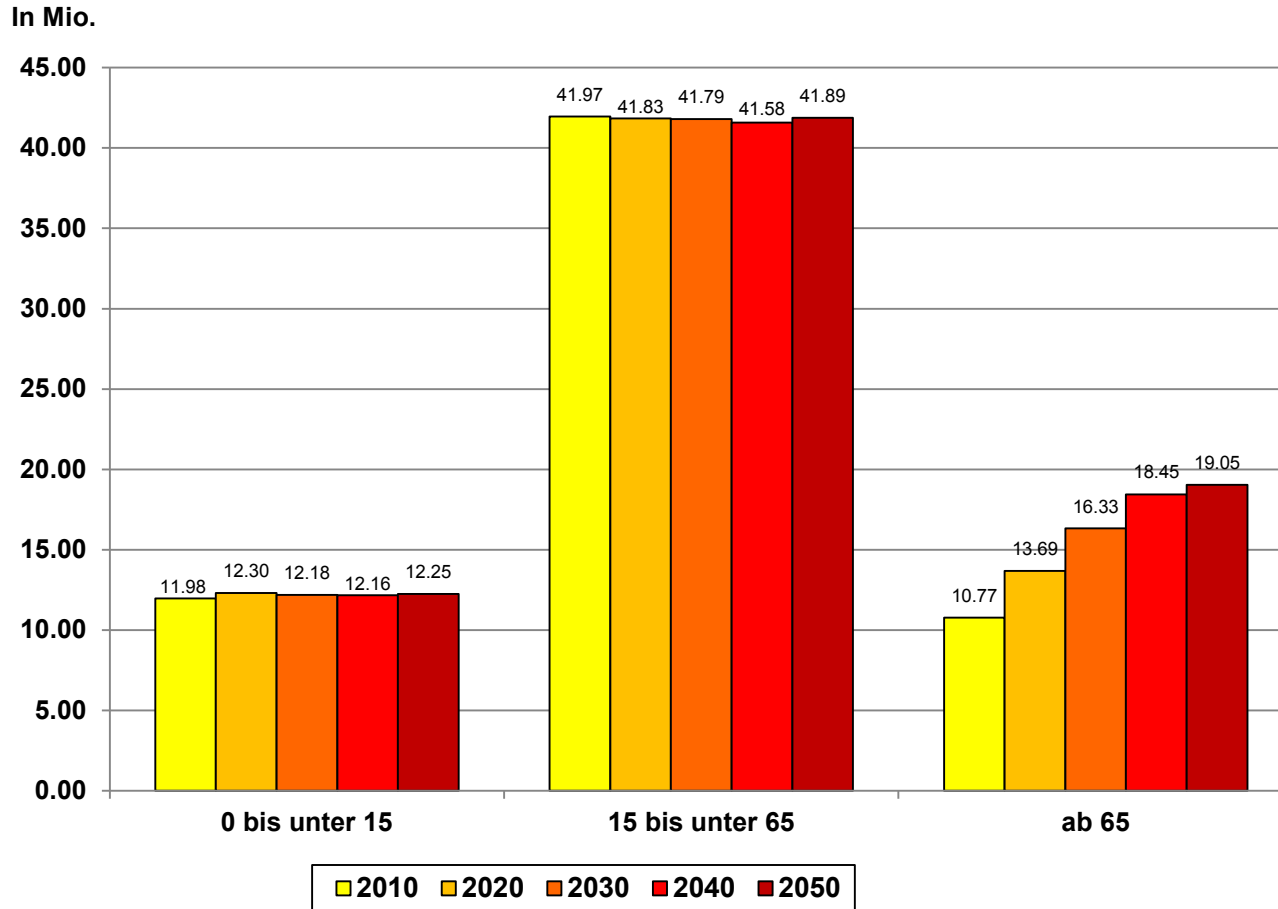
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DEMOGRAPHIC CHANGE (2010 – 2050)

Annex 4

FRANCE

Age groups 0-14 / 15-64 / 65+



Source: Eurostat (europop 2010); own calculations



WIEN

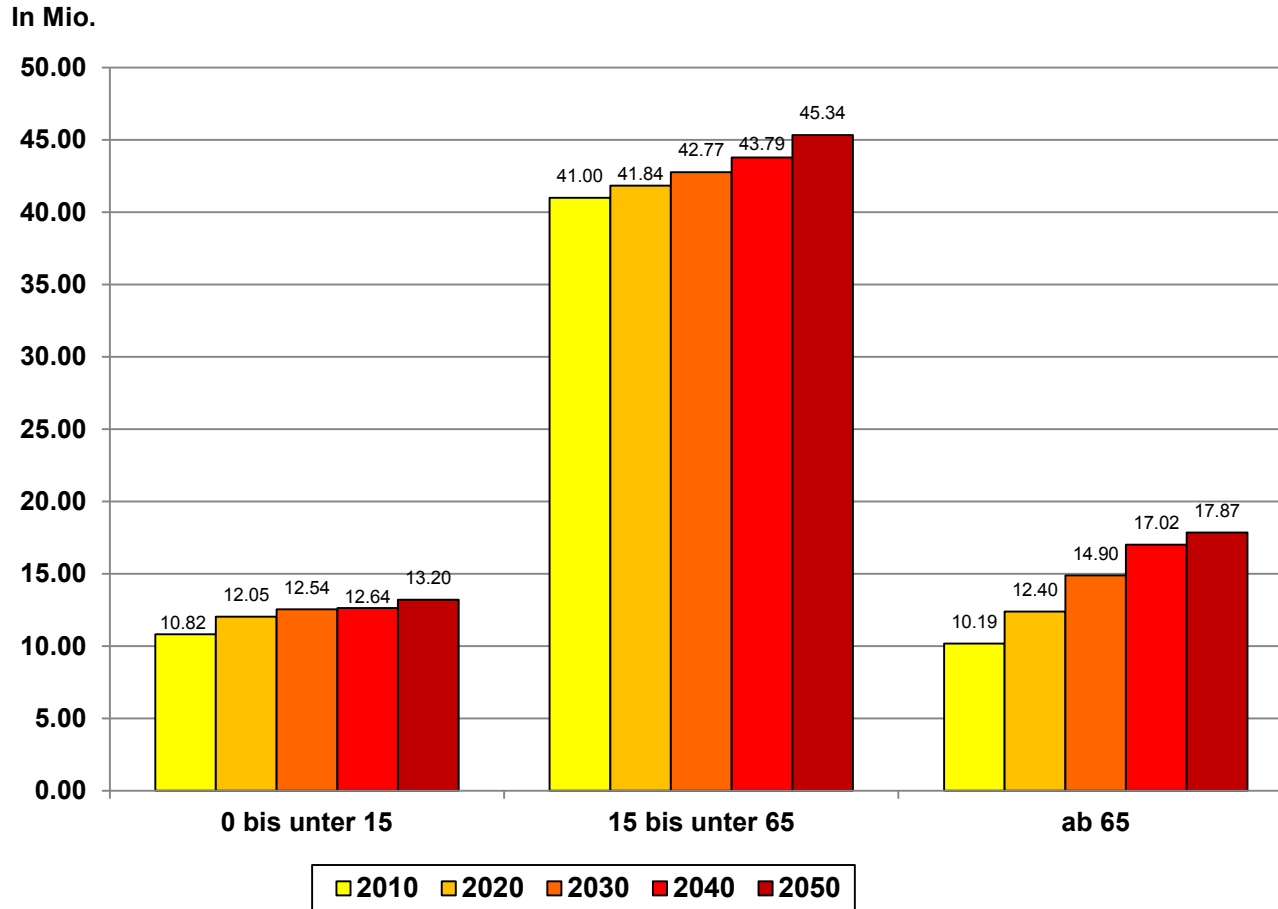
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DEMOGRAPHIC CHANGE (2010 – 2050)

Annex 4

UNITED KINGDOM

Age groups 0-14 / 15-64 / 65+



Source: Eurostat (europop 2010); own calculations



WIEN

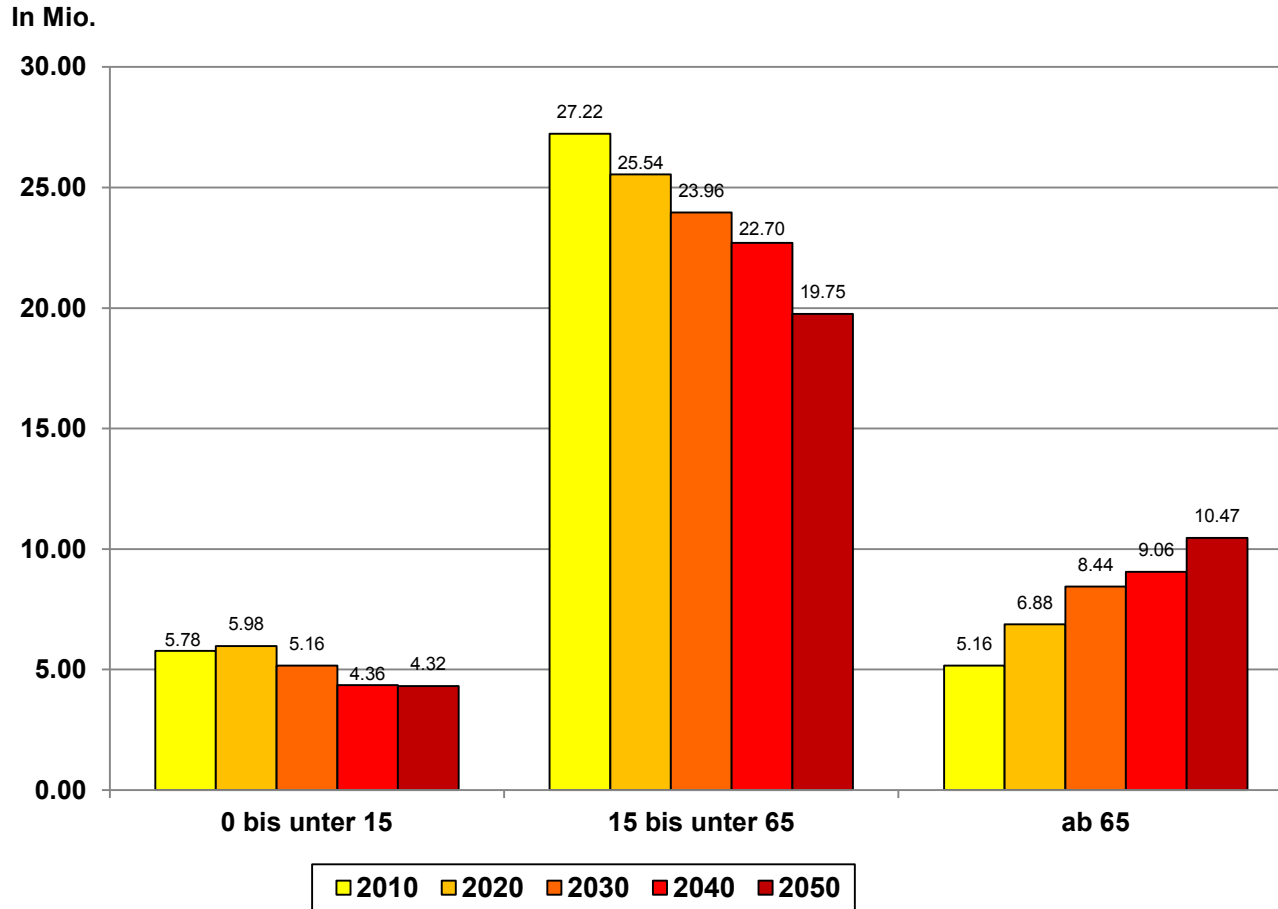
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DEMOGRAPHIC CHANGE (2010 – 2050)

Annex 4

POLAND

Age groups 0-14 / 15-64 / 65+



Source: Eurostat (europop 2010); own calculations



WIEN

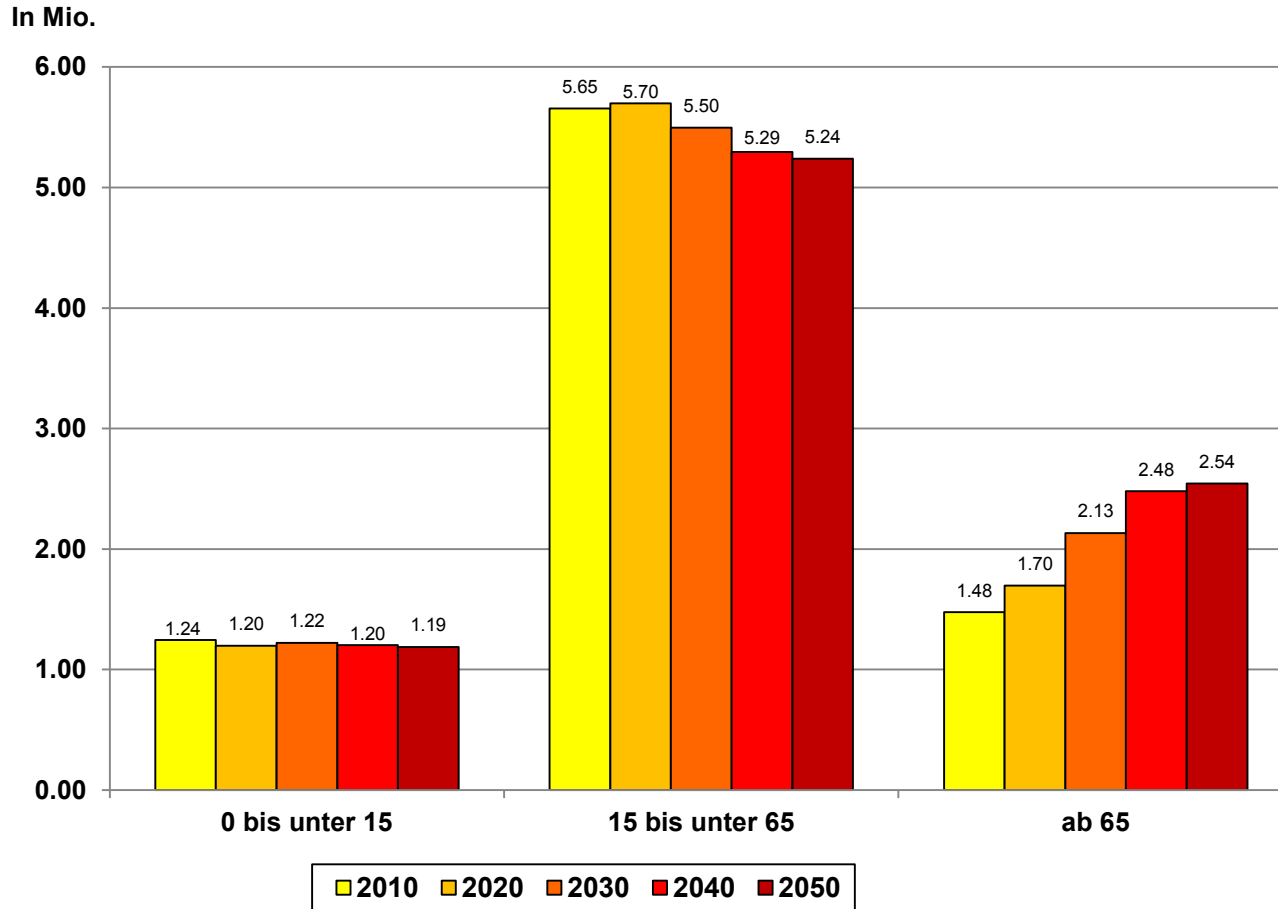
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DEMOGRAPHIC CHANGE (2010 – 2050)

Annex 4

AUSTRIA

Age groups 0-14 / 15-64 / 65+



Source: Eurostat (europop 2010); own calculations

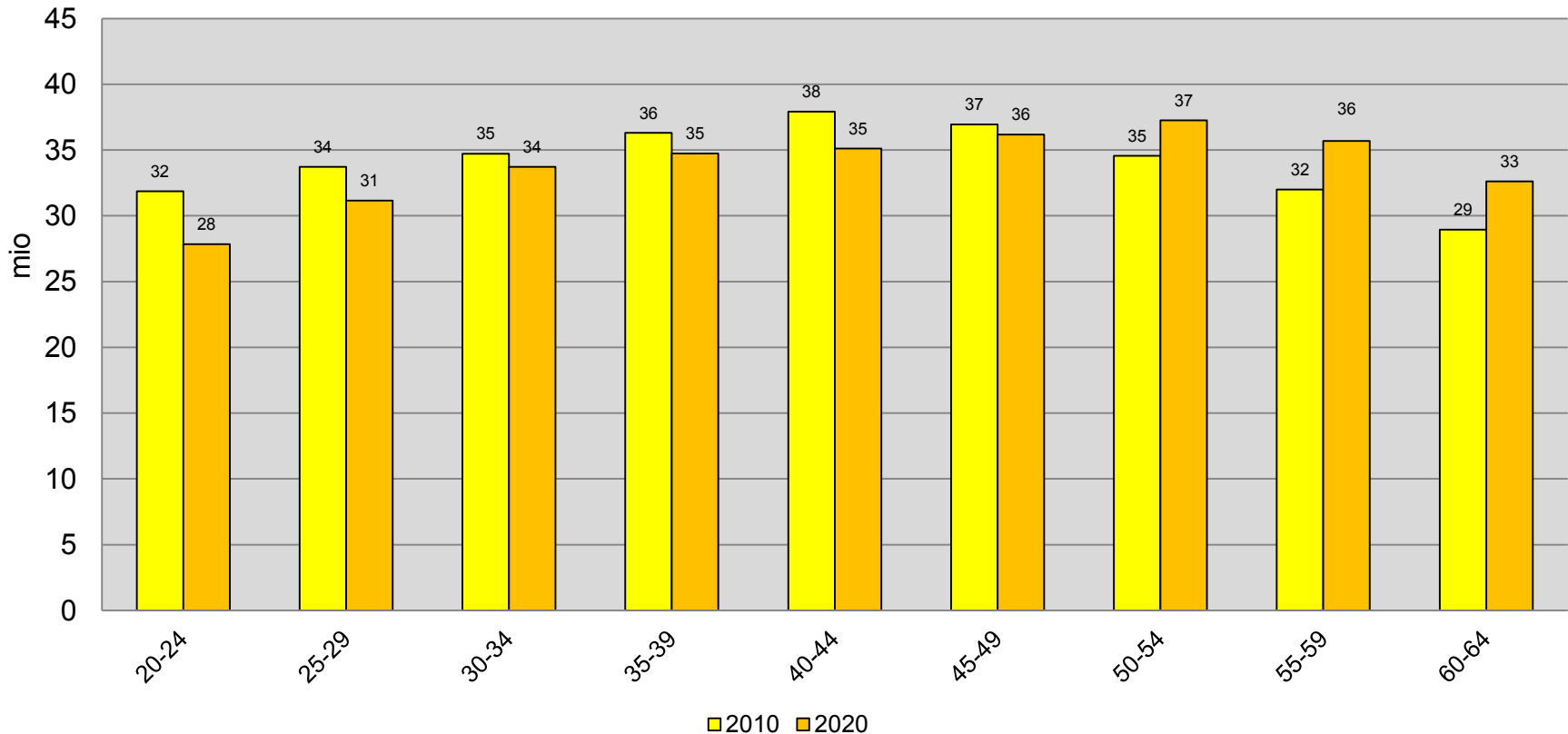


WIEN

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EU-27

Working age / 5 year brackets (20 – 64)



Source: Eurostat (europop 2010)

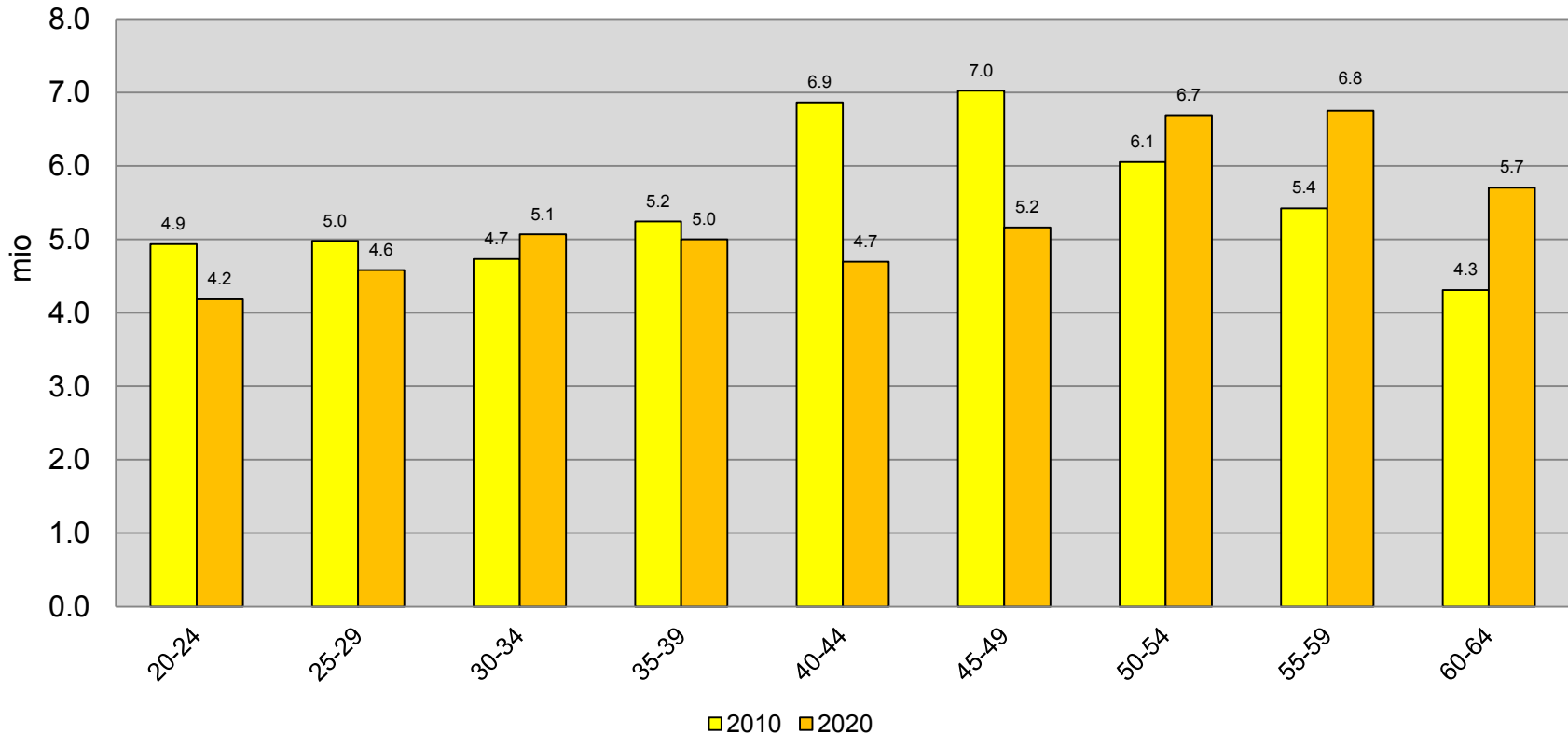


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GERMANY

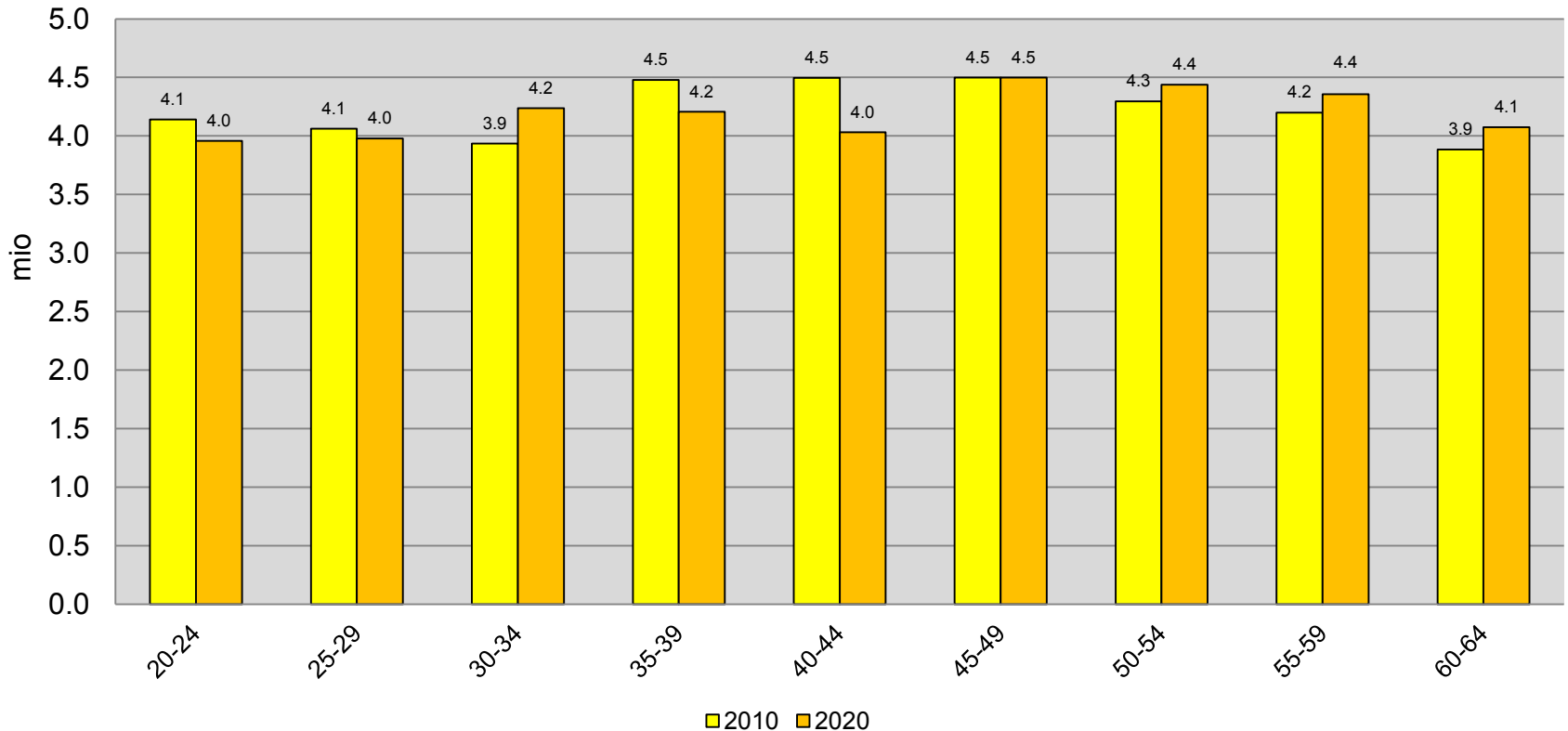
Working age / 5 year brackets (20 – 64)



Source: Eurostat (europop 2010)

FRANCE

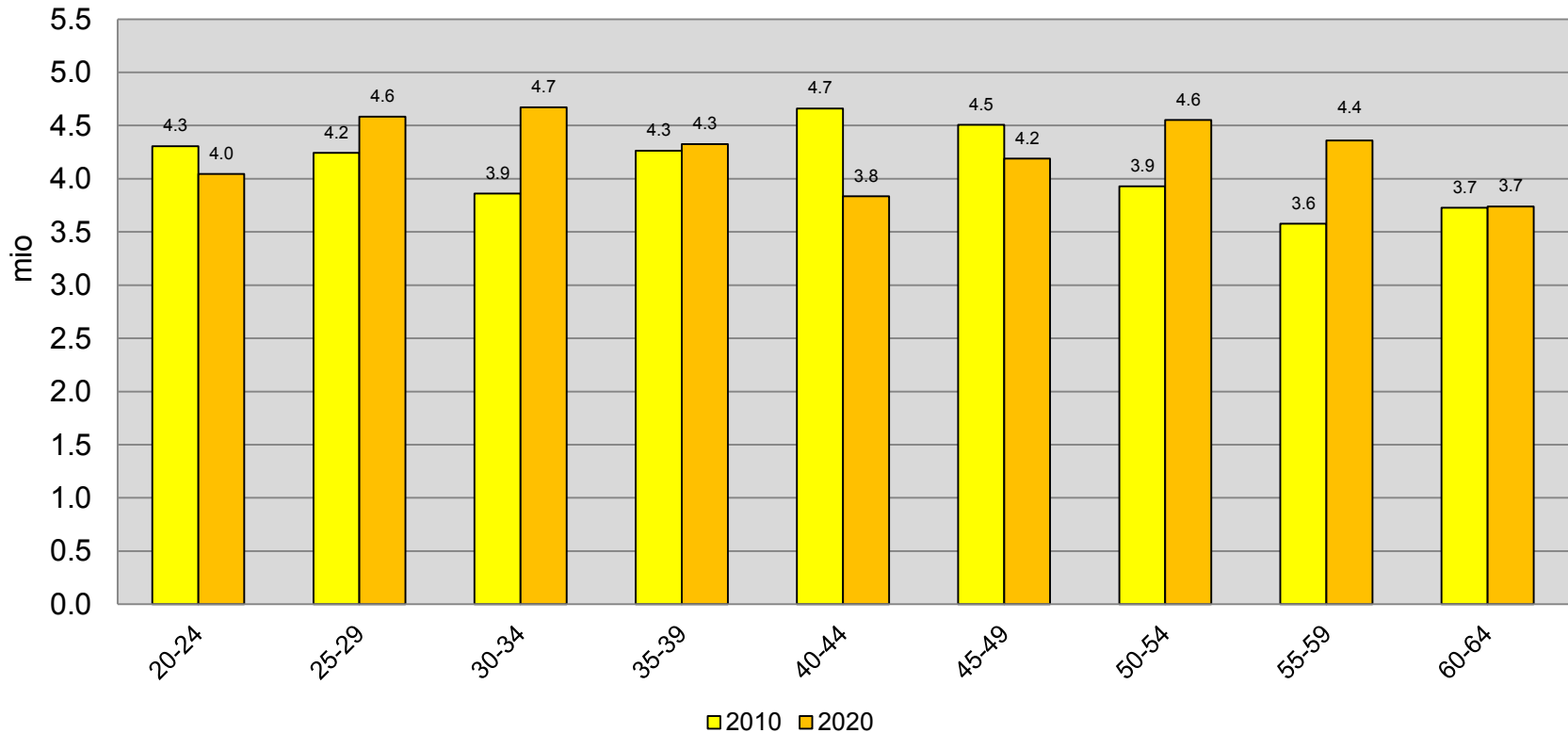
Working age / 5 year brackets (20 – 64)



Source: Eurostat (europop 2010)

UNITED KINGDOM

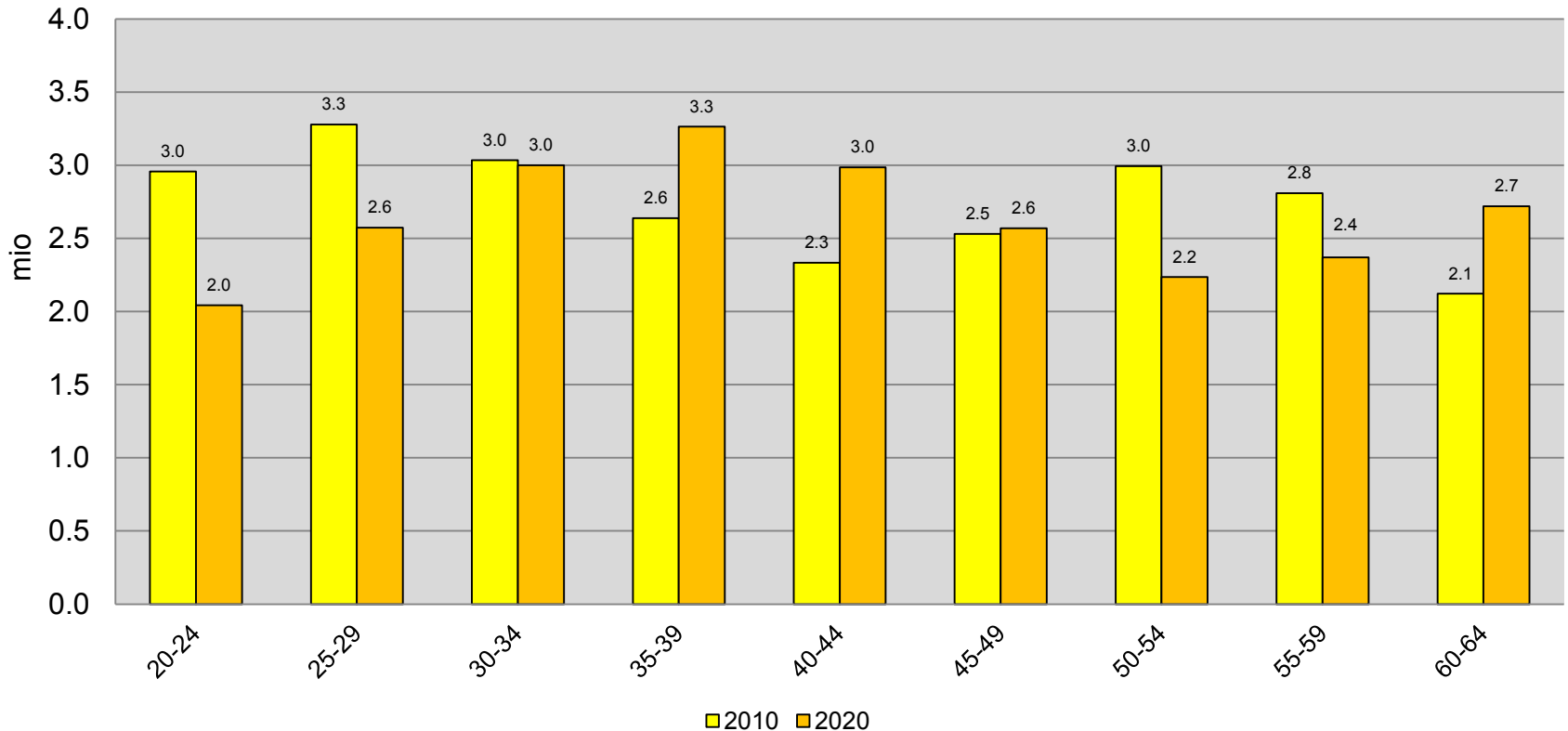
Working age / 5 year brackets (20 – 64)



Source: Eurostat (europop 2010)

POLAND

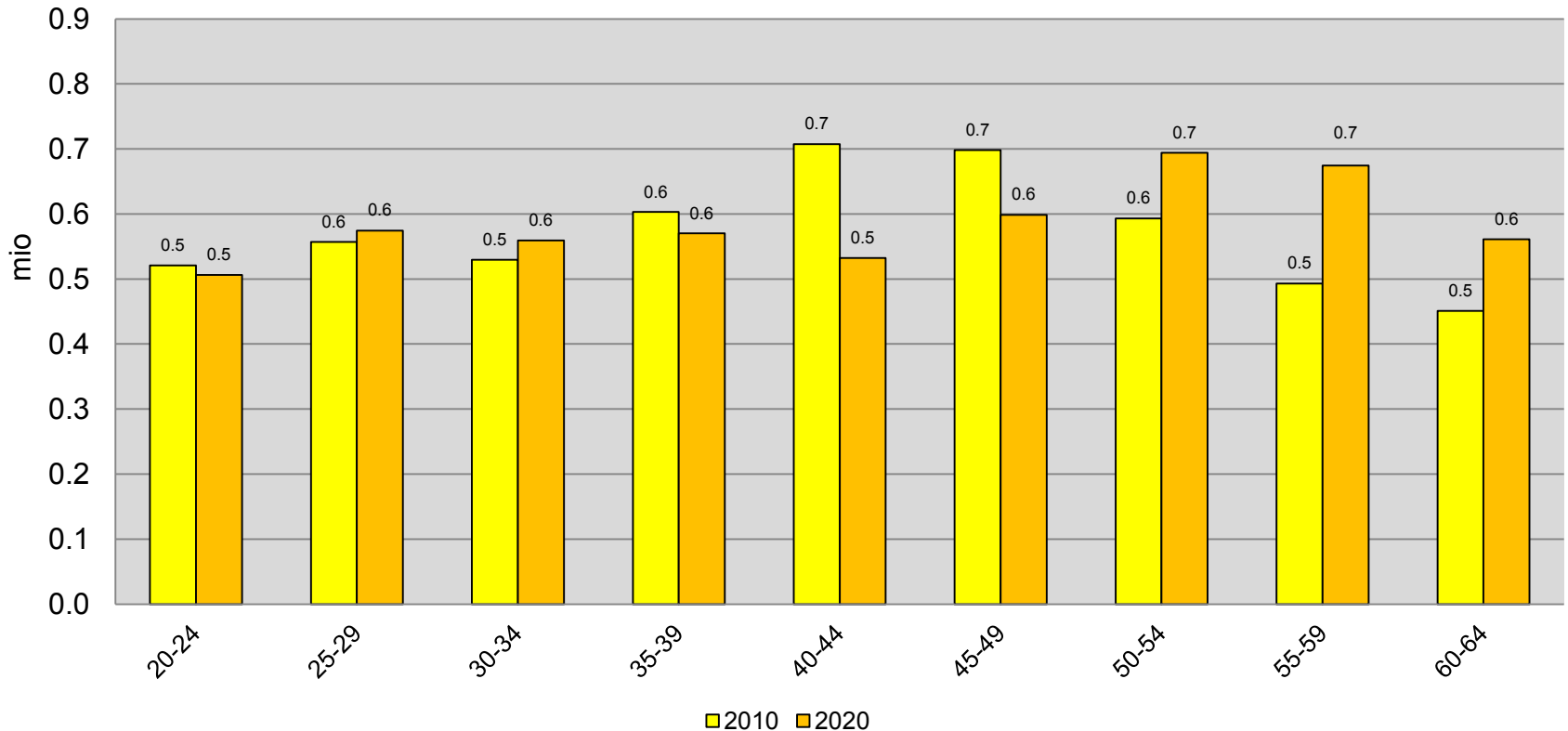
Working age / 5 year brackets (20 – 64)



Source: Eurostat (europop 2010)

AUSTRIA

Working age / 5 year brackets (20 – 64)



Source: Eurostat (europop 2010)



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POPULATION AGEING - MEDIAN AGE (1970 – 2010)

	1970	1990	2010	2030	2050
D	34.0	37.6	44.2	48.8	51.2
FR	32.5	34.7	39.8	42.7	43.9
UK	34.3	35.8	39.5	40.9	41.7
PL	28.3	32.2	37.7	45.3	50.8
AT	33.9	35.6	41.7	45.5	47.8

Source: Eurostat, Statistics in Focus 23/2011

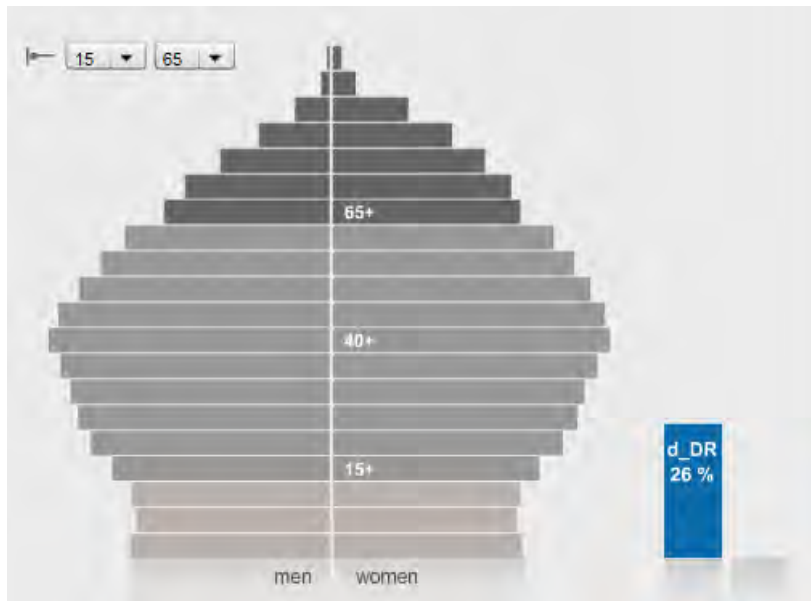


Dependency Ratio Calculator

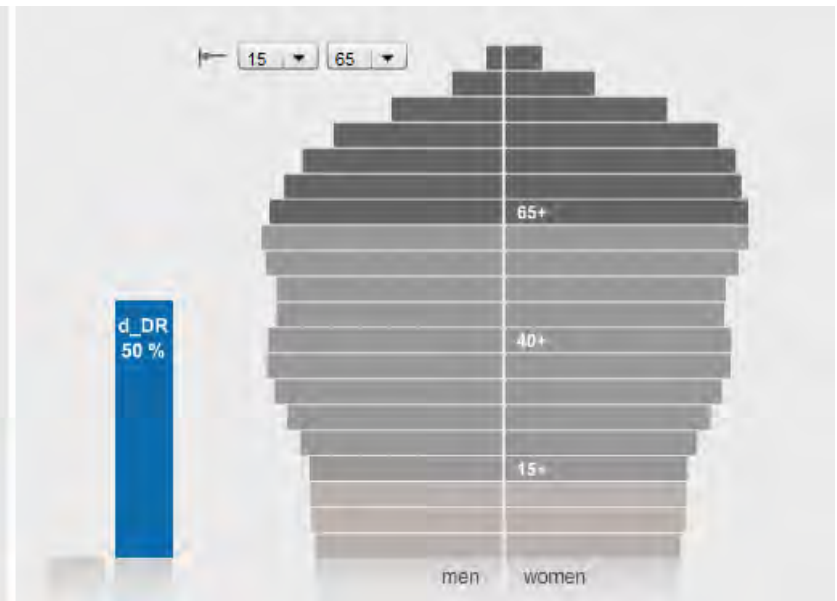
AGE STRUCTURE 2010–2050 (EU-27)

Annex 4

2010
demographic dependency ratio: 26 %



2050
demographic dependency ratio: 50 %



d_DR = demographic dependency ratio: population 65+ relative to 15-64

Source: AK-Wien / Dependency Ratio Calculator (data: europop 2010)

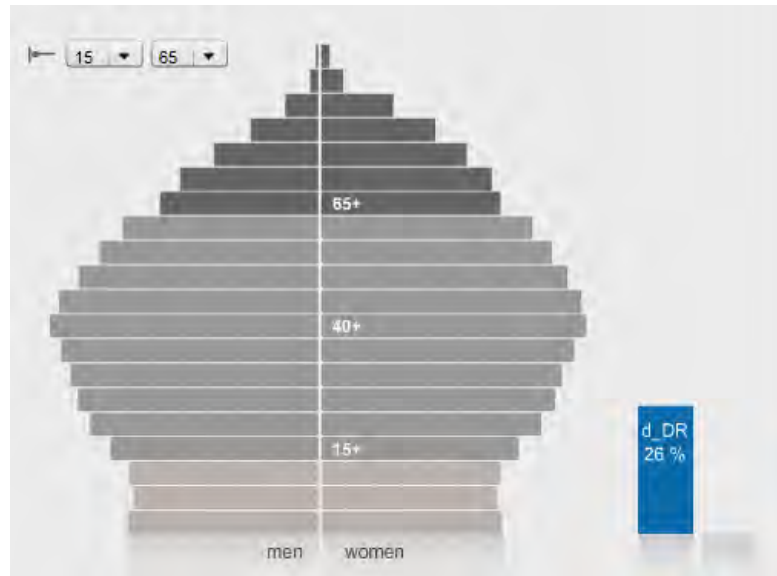


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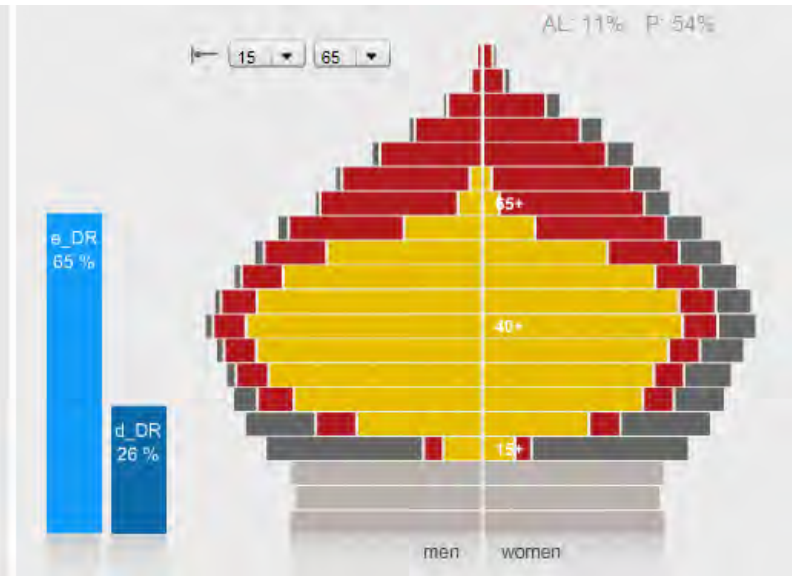
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DEMOGRAPHIC vs. ECONOMIC DEPENDENCY 2010 (EU-27)

2010
demographic dependency ratio: 26%



2010
demographic dependency ratio: 26%
economic dependency ratio: 65 %
employment rate (20-64): 68.6 %



d_DR = demographic dependency ratio: population 65+ relative to 15-64

e_DR = economic dependency ratio: pensioners (old-age, early retirement, disability) and unemployed relative to people in employment

people in employment
 pensioners and unemployed
 neutral - housewives/husbands etc. (right picture)



WIEN

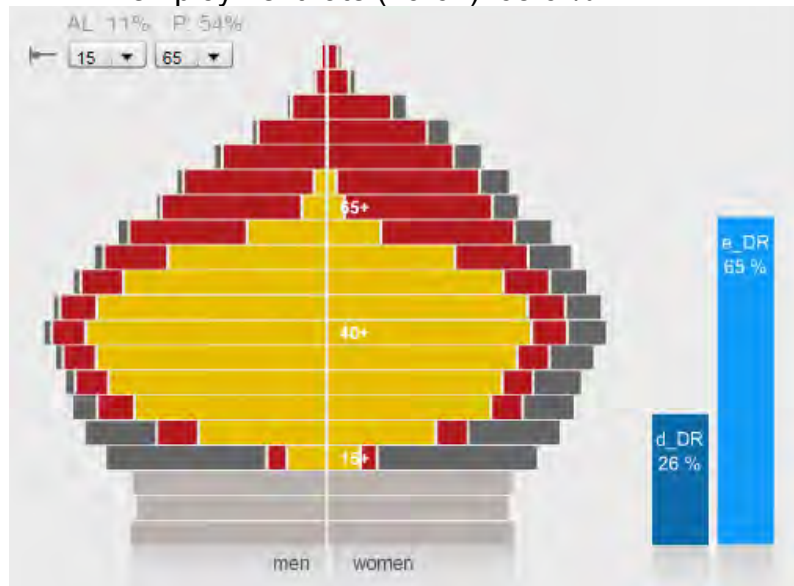
Source: AK-Wien, Dependency Ratio Calculator (database: Eurostat – europop 2010 / Labour Force Survey 2012; EU-Commission – Ageing Report 2012; own calculations)

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ECONOMIC DEPENDENCY 2010 – 2050 STANDARD-SCENARIO (EU-27)

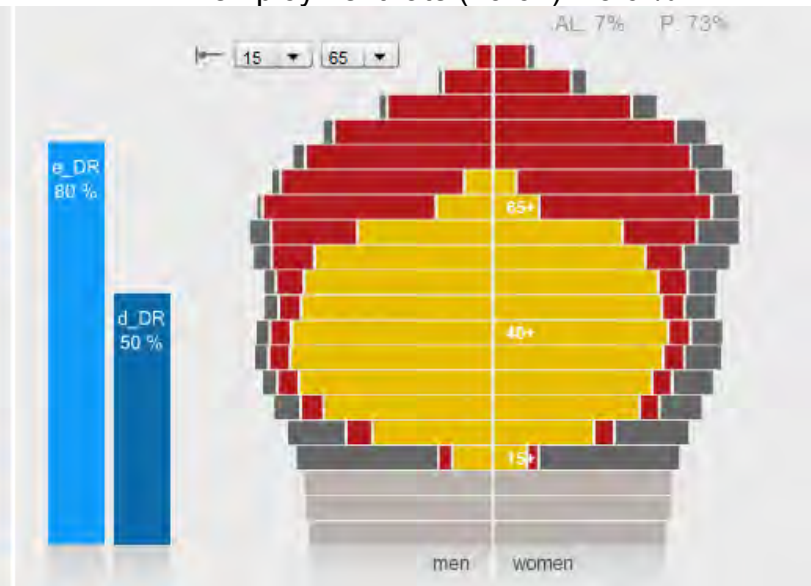
2010

demographic dependency ratio: 26%
economic dependency ratio: 65 %
employment rate (20-64): 68.6 %



2050 - „Standard-Scenario“

demographic dependency ratio: 50%
economic dependency ratio: 80 %
employment rate (20-64): 73.6 %



d_DR = demographic dependency ratio: population 65+ relative to 15-64

e_DR = economic dependency ratio: pensioners (old-age, early retirement, disability) and unemployed relative to people in employment

people in employment
 pensioners and unemployed
 neutral - housewives/husbands etc.

Source: AK-Wien, Dependency Ratio Calculator (database: Eurostat – europop 2010 / Labour Force Survey 2012; EU-Commission – Ageing Report 2012; own calculations)



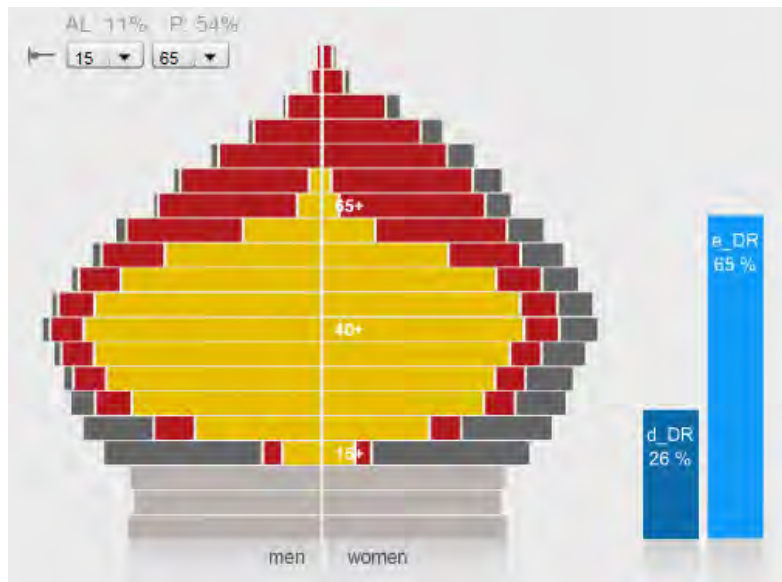
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ECONOMIC DEPENDENCY 2010 – 2050 EU-2020plus-SCENARIO (EU-27)

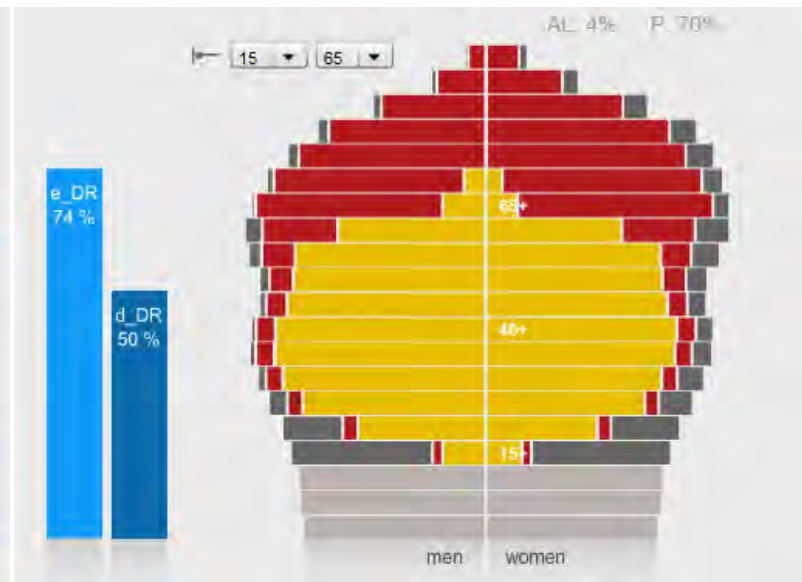
2010

demographic dependency ratio: 26%
economic dependency ratio: 65 %
employment rate (20-64): 68.6 %



2050 - „EU-2020plus-Scenario“

demographic dependency ratio: 50%
economic Dependency Ratio: 74 %
employment rate (20-64) : 80 %



d_DR = demographic dependency ratio: population 65+ relative to 15-64

e_DR = economic dependency ratio: pensioners (old-age, early retirement, disability) and unemployed relative to people in employment

people in employment
 pensioners and unemployed
 neutral - housewives/husbands etc.



WIEN

EU-COMMISSION WHITE PAPER ON PENSIONS (2012)

ANALYSIS

„The ageing challenge is often illustrated by the doubling of the old age dependency ratio ... Yet the real issue is the economic dependency ratio, defined as the unemployed and pensioners as a percentage of the employed.“

„Many countries have considerable scope for improving the future adequacy and sustainability of their pension systems by raising employment rates, and this not just in the higher age groups“

RECOMMENDATIONS

Unfortunately, the key recommendations of the White Paper do not reflect this analysis - mobilizing existing employment potential in all age groups is not among the key recommendations



WIEN

DEMOGRAPHIC CHALLENGE

- **(Fast) Increasing no. of people aged 65+**
- **Declining no. of people of working age
(in most countries)**
- **Ageing workforce**
- **Low birth rates**
- **Growing life expectancy**



WIEN

LABOUR MARKET CHALLENGES

- **Under-employment, unemployment, inactivity**

EU-27: 215 mio in employment (incl mini-jobs) / 336 mio of working age

- **(Gender) Inequalities**

EU-27: participation rate 64.5 % (women) and 77.7 % (men)

- **Changing needs**

(new technologies, globalisation, etc)

- **Increasing mental health problems**

(increasing share among disability)

- **Early exit from the labour market**



WIEN

HOW TO COPE WITH AN AGEING WORKFORCE?

- **Education / Training / Re-Training**
- **Reconciliation of employment and family life (improving labour market integration of parents, esp mothers)**
- **Health protection / good working conditions**
- **Adequate jobs for older workers
(adaptation of workplaces and work organisation)**
- **Social Dialogue**



WIEN

HOW TO COPE WITH DEMOGRAPHIC CHANGE?

Mobilizing existing employment potential

- in all age groups
- with quality jobs

is the most effective strategy with which countries / companies can prepare for population ageing



WIEN

Conference of the Insurance Sectoral Social Dialogue Committee (ISSDC): “Addressing the Demographic Challenge in the Insurance Sector”,

Work-life balance

Brussels, 14 June 2012

Isabelle Bastien from Assuralia,
the Belgian insurance federation

1. Work-life balance, an issue for the insurance sector ?
2. Risks & limitations
3. Best practices are always needed





1. Work-life balance, an issue for the insurance sector ?

The sector demographic challenge is twofold :

1° Aging

With no change to current policy, the proportion of workers aged **over 50** will increase

from **30%** in **2010**

to **50%** in **2020**

1. Work-life balance, an issue for the insurance sector ?

2° Attractivity

- « War for Talents »
- Low fertility rate (1,65 in 2010, belgium)
- Unattractiveness of the insurance sector

MOTIVATION ⇔ WORK-LIFE BALANCE

2. Risks & limitations

- 1) Organizing work in an efficient way
- 2) Observing legislation & HR internal rules & needs
- 3) Avoiding chaos & disorganization
- 4) Keeping team spirit & social network

2. Risks & limitations

- Being aware...

« Only you know what is best for you »



3. Best practices are always needed

- The **Belgian context** – insurance sector
 - Gender parity
 - 35 hours/week (collective negotiation)
 - Flexitime
 - Part time
 - End of career
 - (...)



3. Best practices are always needed

- The Belgian **joint initiative** of the social partners : stress prevention & management
 - Focus on dialogue & concertation
 - Discussion forums, code of best practices, guidelines...
 - 3 actions strategies :
 - Improving communication & internal dialogue
 - Investing in lifelong learning at all levels
 - Encouraging training of middle management
- (...)

3. Best practices are always needed

- **Joint training fund** (insurance Belgian sector)
 - Joint management unions & employers
 - Supporting employment & training
 - Anticipating the future needs of the insurance sector
 - Personal developement & soft skills
 - In accordance with the new demographic challenges (...)



3. Best practices are always needed

1) World, people, business, insurance... are evolving

⇒ Constant changes

2) Needs & expectations are really different from one to another

- Insurance company
- Employee



Own history
Own context
Own goal

⇒ Range of possibilities / solutions



Work-life balance

Work/life balance from a gender equality perspective

Conference of the Insurance Sectoral Dialogue Committee
Addressing the Demographic Challenge in the Insurance Sector
Brussels, 14 June 2012



EUROPEAN WOMEN'S
LOBBY
EUROPEEN DES FEMMES

Cécile Gréboval
EWL Secretary General



The voice of European Women

- ✓ The largest umbrella organisation of women's associations in the EU
- ✓ National co ordinations in 30 European countries and 20 European-wide member organisations
- ✓ Aiming to promote women's rights and gender equality primarily at EU level
- ✓ Working on a broad spectrum of areas: women in decision-making, violence against women, employment etc.



WORK-LIFE BALANCE

What are we talking about?

‘Work–life balance is about people having a measure of control over when, where and how they work. It is achieved when an individual’s right to a fulfilled life inside and outside paid work is accepted and respected as the norm, to the mutual benefit of the individual, business and society.’

(The Work Foundation)



WORK-LIFE BALANCE

Existing Gender Inequalities & Challenges

- ✓ **Lack of ‘Domestic Democracy’:** women shoulder a disproportionate share of unpaid care and household work
- ✓ **Outdated patriarchal work patterns:** in particular long and rigid work hour demands, late night meetings etc.
- ✓ **Lack of child/ elderly care services:** impacts more on women more than on men
- ✓ **Direct impact on women’s employment situation:** gender pay and pension gap and unequal career advancement



WORK-LIFE BALANCE AND WOMEN'S ECONOMIC INDEPENDENCE IN A LIFE CYCLE PERSPECTIVE



The Business Case

Studies show that work-life balance is good business for employers, but also for companies and society as a whole.

Enhanced work life balance:

- ✓ Increases competitiveness
- ✓ Is cost saving
- ✓ Increases productivity
- ✓ Women now make up almost half of the work force and companies cannot afford to keep work systems that do not match this reality
- ✓ Is a prerequisite for equality between women and men in employment



REAL WORK LIFE BALANCE MEANS RECOGNISING THE HUMAN LIFE CYCLE

- ✓ **Equal sharing of unpaid work** and responsibilities between women and men at home
- ✓ Adapted , flexible work patterns - taking into account small children/elderly **care responsibilities for both men and women** as part of any worker's work-life cycle
- ✓ **Change of work place and board room culture:** long hours culture, 'boy's club' environment hampering women's advancement /reconciliation with family life

Modern **care economy** providing quality care infrastructure and leave arrangements



EWL RECOMMENDATIONS FOR EU POLICIES ^{Annex 6}

- ✓ Adoption of revised Maternity/Paternity directive
- ✓ Fulfill and strengthen EU Barcelona Targets (child care services)
- ✓ Adopt provisions on care leave (care leave for dependents)
- ✓ Establish binding EU targets to reduce Gender Pay and Pension Gaps
- ✓ Encourage modernisation of the 'Care Economy':
 - Acknowledge social and economic value of care
 - Investment in care infrastructure = investment in flexible workforce, future generations and society at large



EWL RECOMMENDATIONS FOR EU POLICIES

Monitor and counteract the impact of the crisis on gender equality.

Contrary to previous crisis, women are staying in the job market but the crisis has a negative impact:

- ✓ less public funding for care services
- ✓ reluctance to improve leave arrangements
- ✓ discrimination, including in relation to rights related to maternity leave

Risk of backlash in relation to previous advances and loss of GDP .



THANK YOU FOR YOUR ATTENTION!

Information:
www.womenlobby.org



EUROPEAN WOMEN'S
LOBBY
EUROPÉEN DES FEMMES

Konferenz über den Insurance Sectoral Social Dialogue Committee (ISSDC)*Addressing the Demographic Challenge in the Insurance Sector*

Brüssel, den 14. Juni 2012

Redebeitrag Dr. Renate Heinisch, Mitglied des Europäischen Wirtschafts- und Sozialausschusses

Die Entwicklung der familiären Strukturen wirft neue Probleme auf, denen bei der Gestaltung, Koordinierung und Umsetzung der familienpolitischen Maßnahmen Rechnung getragen werden muss.

Obwohl die Geburtenrate überall in der EU niedriger als die Reproduktionsrate ist, bestehen zwischen den einzelnen Mitgliedstaaten und ihren Regionen sowohl erhebliche demografische als auch familienpolitische Unterschiede. Auf diesen Bereich scheint der Leitspruch der Europäischen Union "in Vielfalt geeint" deshalb besonders zuzutreffen. Die Alterung der europäischen Bevölkerung, d.h. die Zunahme des Anteils älterer Menschen, erklärt sich sicherlich durch einen positiven Aspekt - die Zunahme der Lebenserwartung und ein Altern in guter Gesundheit. Es gibt aber auch eine zweite, negative Folge: Der starke Rückgang der Geburtenzahlen führt dazu, dass sich die Bevölkerung nicht erneuert.

Entscheidend für eine Trendumkehr ist in erster Linie ein deutlicher Anstieg der zusammengefassten Fruchtbarkeitsziffer (total fertility rate). Auch die Migration spielt eine Rolle, reicht alleine aber nicht aus, da Migranten/-innen sich nicht unbedingt dort ansiedeln, wo die Geburtenziffer am niedrigsten ist und auch älter werden. Zudem erfordert die Zuwanderung eine aktive Integrationspolitik, um Schwierigkeiten beim Zusammenleben der einzelnen Bevölkerungsgruppen zu vermeiden, die in Aufnahmeländern mit geringem Bevölkerungswachstum noch sensibler reagieren.

Die Wirtschaftskrise zeitigt eine Reihe von Auswirkungen auf die Lebensbedingungen einiger Familien und hat es schwieriger gemacht, all jenen Unterstützung zukommen zu lassen, die dieser bedürfen. Die Wirtschaftslage hat sich zu allererst auf die Beschäftigung und die Einkommen der privaten Haushalte ausgewirkt.

Diese Krise und die angespannte Haushaltslage in einer Reihe von Mitgliedstaaten veranlassen die Regierungen möglicherweise auch dazu, ihre Pläne für familienpolitische Maßnahmen zu ändern bzw. deren Umsetzung zu verschieben.

In allen Mitgliedstaaten wird eine Reihe politischer Maßnahmen umgesetzt, die in Summe eine Familienpolitik ergeben, ob diese nun als solche bezeichnet wird oder nicht. Die Ziele dieser Maßnahmen können unterschiedlich sein:

- Verringerung der Armut und Gewährleistung des Familieneinkommens;
- Unterstützung von Kleinkindern und des Gedeihens von Kindern;
- Förderung der Vereinbarkeit von Berufs- und Familienleben;
- den Erfordernissen in punkto Geschlechtergleichstellung entsprechen;
- Ermöglichung der Erfüllung des Kinderwunsches sowohl hinsichtlich der Zahl der Kinder als auch in Bezug auf den Zeitpunkt ihrer Geburt und damit Anhebung der Geburtenrate.

Ein Vergleich der verschiedenen familienpolitischen Maßnahmen ist interessant, weil so die beispielhaften Vorgehensweisen herausgearbeitet werden können, wobei das Angebot an Dienstleistungen und Unterstützungsmechanismen - insbesondere finanzieller und/oder steuerlicher Natur - den Erwartungen der Familien und Eltern bzw. künftigen Eltern entsprechen muss, damit die volle Wirksamkeit der Vorgehensweisen gewährleistet ist. Diese Erwartungen können sich entsprechend der Nationalkultur, des gesellschaftlichen Usus und der Traditionen von einem Mitgliedstaat zum anderen unterscheiden. Die Behörden sollten daher ideologische Vorurteile vermeiden und Maßnahmen vorschlagen, die es Einzelpersonen tatsächlich ermöglichen, sich für die Gründung einer Familie zu entscheiden und so viele Kinder wie gewünscht in die Welt zu setzen. Staatliche Maßnahmen sind aber absolut gerechtfertigt, da die Familie der Ort ist, an dem das

Humankapital der Zukunft heranwächst, und somit Keimzelle jeder Gesellschaftsordnung. Dies hat sich in der Krise gezeigt, deren Auswirkungen oftmals von den Familien abgedeckt wurden.

Es hat sich gezeigt, dass trotz der existierenden Unterschiede in der Familienpolitik folgende für den Erfolg ausschlaggebende Gemeinsamkeiten bestehen:

- Umsetzung von Maßnahmen zur Vereinbarkeit von Berufs- und Familienleben (qualitativ hochstehende Kinderbetreuung, insbesondere öffentliche Kleinkinderbetreuungseinrichtungen, Unterstützungsmaßnahmen für Familien bei der Betreuung aller pflegebedürftiger Personen, Flexibilität bei der Arbeitsorganisation, Sonderurlaub), wobei diese Maßnahmen den örtlichen Gegebenheiten angepasst werden und den Erwartungen der Eltern sowie den Bedürfnissen und dem affektiven, psychischen und physischen Gedeihen des Kindes entsprechen müssen;
- Vermeidung und Beseitigung von Familienarmut;
- Fortführung der Maßnahmen auch bei wechselnden politischen Mehrheiten sowie Gewährleistung ihrer Universalität. Sie werden - unabhängig von etwaigen Überlegungen bezüglich des Familieneinkommens - im Interesse des Kindes durchgeführt. Dem Aspekt der Stetigkeit der Politik kommt große Bedeutung zu, da Familienplanung immer langfristig ausgerichtet ist. Eine angemessene, langfristig ausgelegte Familienpolitik ist ein Beitrag zur nachhaltigen Entwicklung;
- Anerkennung und Wertschätzung der Rolle der Familie und des familiären Erfolgs. Die moderne Gesellschaft misst nur dem individuellen und beruflichen Erfolg Bedeutung bei; es gibt aber auch andere Formen persönlichen Erfolgs, nämlich im Bereich der zwischenmenschlichen Beziehungen und des Allgemeinwohls, wozu auch ein gelungenes Familienleben und erfolgreiche ehrenamtliche bzw. kulturelle Arbeit zählen, was vor allem in den Medien und den nationalen Bildungssystemen stärker

herausgestellt werden sollte ;

- Berücksichtigung der besonderen Lage kinderreicher Familien.

Neben den familienpolitischen Maßnahmen im engeren Sinn des Wortes sind zwei weitere Politikbereiche von entscheidender Bedeutung: die Beschäftigungspolitik und die Wohnungspolitik . Ohne Arbeit und Unterkunft ist es schwierig, eine Familie zu gründen. Dazu bedarf es eines Minimums an Vertrauen in die Zukunft. Eine hohe Jugendarbeitslosigkeit bzw. unsichere Beschäftigungsverhältnisse können sich erheblich auf die Bevölkerungserneuerung auswirken, denn Kinder groß zu ziehen dauert Jahre, der für eine Schwangerschaft günstige Zeitraum ist hingegen kurz. Aus diesem Grund sollte auch besondere Aufmerksamkeit für die Lage von Studierenden und junger Menschen, die Eltern sind oder Kinderwünsche haben, geschenkt werden.

Der EWSA hat in einer früheren Stellungnahme vorgeschlagen "Initiativen zu erwägen, die es Großeltern und anderen engen Familienmitgliedern ermöglichen, sich um die Kinder zu kümmern, wenn die berufstätigen Eltern dies ebenfalls wünschen und es den Interessen des Kindes entspricht". Bezüglich der Familienzeit hat sich der EWSA bereits für den Grundsatz ausgesprochen hat, dass "jeder (...) über einen ausreichenden, in Jahren zu bemessenden "Zeitkredit" für Aktivitäten im Rahmen von Familie (...) verfügen (muss). Es sollte möglich sein, sich für ein späteres Renteneintrittsalter zu entscheiden, wenn man es vorzieht, bereits während seiner Erwerbstätigkeit arbeitsfreie (und - ähnlich wie im Ruhestand - entlohnte) Zeit in Anspruch zu nehmen". Bei Teilzeitarbeit oder einer Unterbrechung der Berufstätigkeit wäre so das Einkommen nicht übermäßig beschnitten. Es wäre sinnvoll, eine genaue wirtschaftliche Kalkulation vorzunehmen, um die im Bereich öffentlicher Betreuungseinrichtungen erzielten Einsparungen zu bestimmen. Diese Mittel könnten für die Berücksichtigung der Erziehungszeiten bei der Rentenberechnung verwendet werden. Ebenso müssen die Rechte der Großeltern in Bezug auf ihre Enkel gewährleistet werden.

Die Familienpolitik gehört nicht zu den Kompetenzen der Europäischen Union. In Artikel 9 der Grundrechtecharta wird explizit darauf hingewiesen, dass das Familienrecht nationalem Recht unterliegt. Nichtsdestoweniger kann die EU in jenen Bereichen Rechtsakte erlassen, die die Vereinbarkeit von Familien- und Berufsleben betreffen, und die Sozialpartner können Vereinbarungen aushandeln, die in der Folge in Richtlinien umgesetzt werden. Beispiele dafür sind der Elternurlaub und die Debatte über die Länge des Mutterschaftsurlaubs. Auch im Bereich der Geschlechtergleichstellung im Beruf, einem der zentralen Anliegen jeglicher Familienpolitik, kann die EU tätig werden, ebenso wie im Bereich des Schutzes und der Entwicklung des Kindes auf der Grundlage der unlängst von der Europäischen Kommission angenommen "EU-Agenda für die Rechte des Kindes".

Darüber hinaus kann die EU eine nützliche Rolle in Bezug auf den Kenntnisstand und die demografische Entwicklung auf allen geografischen Ebenen und dem Austausch empfehlenswerter Vorgehensweisen zwischen den Mitgliedstaaten spielen.

Unter der Ägide der Europäischen Union wird eine Reihe von Maßnahmen und Projekten, die in diesem Zusammenhang geplant waren, umgesetzt bzw. finanziell gefördert. Der Strukturfond sowie der Europäische Sozialfond wurden hierzu bereits verwandt und werden auch in der Zukunft zur Unterstützung von familienfreundlicher Politik nötig sein.

Wünschenswert wäre es, diese Initiativen und Maßnahmen abzustimmen und sie einem Gremium zu unterstellen, das die allgemeine politische Strategie sowie Handlungs- und Forschungsleitlinien festlegt bzw. zumindest die Koordinierung der einzelnen Initiativen übernimmt. Die Rolle des Dirigenten und Koordinators könnte - was eine stärkere politische Ausrichtung und die Verwaltung betrifft - speziell über die Europäische Allianz der Familien der Europäischen Kommission übertragen werden, und - was den wissenschaftlichen Aspekt betrifft – könnte Eurofound mit diesen Aufgaben betraut werden.

Wünschenswert wäre zudem, dass die Familienverbände sowohl auf europäischer als auch auf nationaler Ebene in die Gestaltung familienpolitischer Maßnahmen bzw. solcher, die sich auf die Familien auswirken, eingebunden werden.

Tatsache ist, dass sich zahlreiche politische Maßnahmen, die auf EU-Ebene beschlossen werden, unmittelbar auf die Familien auswirken.

Der EWSA empfiehlt daher, die familienpolitische Dimension durchgehend in allen EU-Politikbereichen und insbesondere bei der nunmehr für alle EU-Rechtsakte obligatorischen Erstellung von Folgenabschätzungen zu berücksichtigen, und ihr ist bei allen Bewertungen der bestehenden Politikbereiche, die überarbeitet werden müssen, im Hinblick auf eine Überarbeitung Rechnung zu tragen.

Zudem befürwortet der EWSA nachdrücklich den Vorschlag, 2014 zum Europäischen Jahr der Familie auszurufen.

Conference of the Insurance Sectoral Social Dialogue Committee (ISSDC)

Addressing the Demographic Challenge in the Insurance Sector

Brussels, 14 June 2012

Intervention of Renate HEINISCH

Changes in family structures are giving rise to new challenges, which need to be taken into account when it comes to designing and coordinating family policies and their subsequent implementation.

Although below-replacement-level fertility has been registered across the European Union as a whole, there are clear differences between the Member States and their various regions, in terms of both their demographic situations and their family policies. The European Union's motto, "unity in diversity", is therefore particularly apposite in this connection. Although there is a positive reason for the rising proportion of elderly people, known as "population ageing", namely that people are living longer and in better health, there is also a second, more negative cause: i.e. a sharp fall in the birth rate, leading to a situation where the population is not being replaced.

Any reversal of this trend would hinge predominantly on significantly improving the total fertility rate. Migration inflows could also have an impact, but would not be sufficient in themselves, since immigrants do not necessarily settle in areas where the birth-rate is low and they also age. Furthermore, immigration requires active pursuit of integration policies in order to avoid inter-community problems, which are all the more acute in host countries where population momentum is weak.

The economic crisis has had a series of knock-on effects that have had an impact on living conditions for some families and made it more difficult to respond to the resulting need for support. The first area to be affected by the economic situation was employment and therefore, in many cases, household resources. The crisis and the parlous situation of public finances in many Member States may also lead governments to amend or postpone the introduction of particular components of family policy.

All the Member States have a raft of policies which, together, form a family policy, whether or not it is explicitly named as such. The various policies pursue different objectives:

- -educing poverty and maintaining family incomes;
- supporting early childhood and children's well-being and development;
- helping balance work and family life;
- meeting the requirement for gender equality;
- enabling parents or would-be parents to decide on the number and spacing of their children, thereby increasing the birth rate.

Comparing family policies is a useful exercise, since it enables good practice to be identified, but the defining feature is that for any of these systems to be fully effective, the services and support mechanisms on offer, particularly financial and/or tax support, must meet the expectations of families, parents and future parents. These expectations can vary from one Member State to another depending on national culture, social mores and traditions. Accordingly, the public authorities should eschew ideological presuppositions and propose measures that give people a genuine opportunity to choose to have a family and to have the desired number of children. Public intervention is fully justified in that the family, where human capital is created, is the foundation for the whole edifice of society - as we have seen from the crisis, where families have frequently played the role of social shock-absorber.

Although family-friendly policies vary, the successful ones have several points in common:

- they include the introduction of measures (such as good quality child-care, particularly public provision of early years child-care, family support, in the form of care for all dependent persons, flexible working arrangements and specific leave) enabling people to balance work and family life, on the understanding that these measures need to be tailored to the conditions in individual countries and must meet fathers' and mothers' expectations and children's emotional, psychological and physical needs;
- they include a focus on preventing and combating family poverty;
- the policies are maintained over the long term, under governments of different political persuasions and are universal; their main focus is the interests of the child, irrespective of family income. This aspect of stability is extremely important, since families plan their future over the long term. An appropriate, long-term family policy is one of the components of sustainable development;
- they include recognition of the family and highlight the role of the family and the value of having a successful family life. In contemporary society, success is mainly defined in individual and professional terms, but there are other forms of personal success, connected with our relationships to others and to the common good, including success in family, community or cultural life, which should be given more attention, particularly in the media and in national education systems;
- they take account of the specific situation of large families.

Alongside the elements of family policy as such, two other policies – employment and housing – are clearly also important. Without a home and a job, it is difficult to plan a family. To start a family, one needs to have a certain degree of confidence in the future. High youth unemployment or insecure employment contracts can have a significant impact on generation replacement, since although raising a child may be a lengthy process, the optimum age-span for having a baby is short. For this reason, attention should be paid to the situation of students and young people who are, or wish to become, parents.

In a previous opinion, the Committee proposed that, "initiatives be envisaged enabling grandparents and other close family members to care for the children if working parents so wish as well and provided this is in the child's interest". With respect to family time, the EESC has already adopted the principle that, "Everyone needs to be able (...) to have a sufficient number of years of time credit for family (...) activities. It should be possible for people to choose to put back their retirement age if they prefer to take time out (financed in the same way as retirement) during their working lives. In this way, if time working outside the home were partial or temporarily interrupted, the loss of income would not be overly acute. The economic impact should be analysed in detail, in particular to calculate the savings in relation to collective childcare that could then be put into recognising the time spent on bringing up children in pension calculations. It is also important for grandparents' rights in relation to their grandchildren to be guaranteed.

What role should the European Union play?

Family policies do not fall within the remit of the European Union. Article 9 of the Charter of Fundamental Rights states that exercise of the rights relating to the family is governed by national laws. Nevertheless, as we have already seen in relation to parental leave and the discussions on the length of maternity leave, the EU may enact legislation on balancing work and family life and the social partners can negotiate agreements that will become directives. The EU Union can also introduce legislation on equality at work between women and men, which is one of the components of family policy, as well as on child protection and development, drawing on the European Commission's recent agenda for the rights of the child.

When it comes to knowledge of demographic situations and trends and the exchange of good practice between Member States, the EU also has a valuable role to play.

Today, a number of initiatives and related funding arrangements are being developed under the leadership of the European Union, and the Structural Funds and the European Social Fund have already been used and may be used in future to support family-friendly policies.

It would be desirable for these initiatives and arrangements to be better integrated and placed under the authority of - or at the least coordinated by - one body responsible for defining an overall policy and determining priorities for action and research. The role of conductor and coordinator could be divided between the European Commission, specifically via the European Alliance for Families, for the more policy-related aspects of coordination and management, and Eurofound, for the more scientific aspects.

It would be desirable for the associations that represent families to be involved in drawing up family policies and policies that have an impact on families, at both EU and national levels.

Many of the policies determined at EU level have a direct impact on family life. The Committee therefore recommends that family issues be mainstreamed in all European policies, particularly in the impact studies which are now required for all European legislation and incorporated into all evaluations of existing policies which have to be reviewed.

The Committee firmly supports the idea of making 2014 the European Year for Families.

Addressing the Demographic Challenge in the Insurance Sector

Panel on Qualification & lifelong learning

Qualification & lifelong learning: food for thought from ENBIFA's perspective

It is a pleasure and an honor for me to be here today to discuss such an interesting and important topic.

My name is Adalgisa Gherso and I work as a labor law and trade union relations specialist at the Industrial Relations Department of ANIA, the Italian Insurers Association. I am also an alternate member of ENBIFA's Executive Board, I represent ANIA in the Insurers Europe Social Affairs and Education Committee and I am part of the Insurance Sectoral Social Dialogue Committee.

1. Italy towards a more flexible and fair labor market

I would like to say a few words about Italian context in order to give you a “taste” of the actual scenario in which education and training policies in the insurance sector take place.

The Italian Labor Ministry has completed working at a **frame law which reforms the entire labor market**.

The reform has the main objective to **make labor market more inclusive and dynamic, to increase its capacity of creating job opportunities, social and economic growth, while lowering unemployment rate**.

One of the tools to reach that goal in the Government perspective is “*to reduce segmentation in the labor market by cutting some of the existing non-permanent labor contracts*” and by promoting at the same time use of permanent and stabile contracts. It is also crucial in this

view to increase the **value of apprenticeship** contracts to be valued as the main path **for young generation to enter labor market**.

The reform also creates a **universal welfare system** that is supposed **to cover a larger portion of citizens who are being rejected from the labor market**.

The reform adjusts also **dismissal policies** and introduces **active labor policies** such as **improving the existing structure of intermediation between job demand and supply**.

The structure of the reformative law is pretty complex with a wide spectrum of effects not only on labor market but also on social environment considered as a whole.

I am not going to deep in the content of the reformative rules and regulations here but I believe it was important to take in consideration the contest in which education and training policies take place in order to have an objective view of the relevant framework where all initiatives, both private and public, may apply.

2. ENBIFA: an example of succeeding in social dialogue applied to training culture

ENBIFA, the National Joint Agency for Training in the Insurance Sector, originates from an Agreement signed on 18 December **1999** (later modified on September 17th, 2007) signed between **ANIA** and the five most representative trade union organizations (**Fiba-CISL, Fisac/CGIL, FNA, SNFIA, UILCA**).

The Agreement is included in the National Collective Labor Contract which regulates working relations between insurance companies and non-managerial employees.

The **main tasks of ENBIFA** as described in the Agreement are:

- **to establish permanent relations and consultation with institutions and relevant bodies on all professional training matters;**
- **to promote and carry out researches on insurance sector professional needs** and studies on various training related topics;
- **to promote and to encourage training experiments**, in connection also with the re-training needs of workers who operate in companies under compulsory administrative winding-up;

- **to initiate a consultation with other employer organizations and trade unions on a European level to retrieve similar initiatives started abroad;**
- **to promote any useful initiative directed to obtain public funding** for the above mentioned activities and for training initiatives on company level.

ENBIFA operates through a **10 members Executive Board** (plus 10 alternate members), **5 of whom represent the insurance market and 5 represent the 5 trade unions** involved in the National Labor Collective Agreement. The President and Vice President have a 3 year assignment each and every three year ANIA and Trade Unions alternate in presidency and vice presidency.

In over a decade of activity, ENBIFA carried out many initiatives such as **seminars, researches, surveys, conferences on various topics** (e. g. equal opportunities, employability, continuous training, Corporate Social Responsibility, health and safety at work).

Specifically speaking of qualification & lifelong learning, in **2002** ENBIFA has completed a **survey focusing on insurance sector training/qualification needs**. The project was conducted in cooperation with experts from University Cattolica del Sacro Cuore. The findings of this study were further discussed and debated between Social Partners at a conference held in early 2004. This work represented **a good starting point to deep in relevant training needs** of insurance sector professional profiles which are described in the National Collective Labor Contract.

The following years ENBIFA continued in its effort to promote culture of professional training in insurance companies in a broad manner and always in accordance with trade unions.

In **2009**, ENBIFA in cooperation with the Faculty of Economy of University Luiss in Rome (Italy) has carried out and completed a **study on emerging job profiles** in the Italian insurance sector. This study represents a continuum with the aforementioned research on professional training needs. It also gives **insight on possible actions to be initiated by the market and by Social Partners involved in training processes and on tools and methodologies applicable to professional training and for the use of training funding**.

Insurance labor market is evolving in a fast, steady and continuous way: **“change”** is the keyword. Traditional job profiles are evolving, new ones are facing the market, while some tend not to be used any longer. **Is the reality of the market, which fluctuates between**

internationalization, competitiveness and management innovation the crucial factor that drives this change.

There are many opportunities of cooperation between ANIA and Trade Unions in ENBIFA in pursuing the common goal of enhancing education and training culture in the insurance sector while valuing human resources.

3. lifelong learning: a 360 degree approach

The draft law on reform of the labor market devotes an entire Chapter on the future of lifelong learning in Italy declaring its objective to create an homogeneous system of qualification and skills.

The Italian scenario still consists of a variety of experiences, procedures and frameworks when it comes to qualification, skills and learning/training tools and because of that a social-institutional dialogue at all levels is needed to better define common tools to be used outside single contests and also to value what is learned in the workplace both formally and informally.

Identification and recognition of the cultural and professional knowledge acquired by individuals in their personal and professional history must be registered in a single information system within homogeneous codes and standards. Lifelong learning policies have to be designed at national level throughout institutional consultation between Government, Regions and Social Partners (Employer Associations and Trade Unions).

The reform law, in accordance to European Union guidelines, provides a **lifelong learning** definition as “**any learning activity undertaken by people in formal, non-formal and informal ways during different life stages to improve their knowledge, skills and competencies in a personal, civic, social and employability perspective**”.

Formal learning consists of knowledge acquired through the national system of education and training, through universities and higher education institutions in which the end of learning process leads to the attainment of a diploma, a vocational qualification or a recognized certification.

Non-formal learning consists of all those learning activities, arising from a person's conscious choice, initiated through training channels offered by private sector, foundations and/or non-profit organizations and companies.

Informal learning is what takes place in everyday activities through the network of personal and professional relationships, not arising from a deliberate choice of the individual.

A **three year action plan** is designed by the reform law **with specific emphasis on:**

- **supporting the construction of formal, non-formal and informal learning paths** including the ones started while working **in close connection with the requirements expressed by business world** with an accent on language and computer skills learning;
- **recognizing credits and certifying knowledge**, however acquired **with a concrete possibility of using orientation during lifetime**.

With autonomy considered as their prerogative, **Universities** are also called to cooperate in building and developing integrated regional systems by including lifelong learning in their institutional strategies.

Government is delegated by the reform law **to adopt a legislative decree to define identification and validation of non-formal and informal learning and certification of skills**. Government will also have to provide an **evaluation method for credits to be used by everyone who wish to re-enter the education circuit** being sure of fair and equal opportunities across the country. In addition, Government will have to **define procedures and rules to be followed by individuals/entities** of the national public certification system who are **entitled of issuing learning certificates**.

Another guiding principle contained in the reform law concerns general parameters to **certify enterprises training capacity**, after consultation with Social Partners.

The **validation of skills acquired with formal, non-formal and informal learning takes place with a public act** and by using simplified procedures able to provide **transparency, easy access and traceability of paper work and documentation**. All the skills acquired through various learning paths will be registered in the **training citizen booklet** which is the chosen tool to collect, summarize and document the variety of learning experiences from school, to training institutions, work and daily life. This should enhance the possibility of using those skills to find concrete employment opportunities.

4. professional training in the insurance sector: overview

With the economy still trying to exit crisis, **professional training and education become more and more a key factor in granting insurance companies their competitiveness, resistance to market's turmoil and improvement of internal and external services.**

In addition, through education and training **employees are going to maintain and strengthen their capacity of employability even in the actual recession.**

ENBIFA has recently conducted a **survey** among insurance companies **to enhance the use of funds provided by FBA**, the fund joint between ANIA, ABI and trade unions for financing continuous training in Italian insurance and banking companies.

The picture which emerges from the study shows, among other things, that:

- all firms are engaged in training activities;
- over half of the costs are self-covered;
- training budget varies depending on the size of companies;
- there is a substantial and widespread use of external consultancy while preparing training plans to be financed by FBA;
- training provided to date has been mainly of technical-professional content.

The survey was addressed to all insurance companies to investigate their training needs and the reasons, if any, why they did not use funding from FBA at their best potential. The main purpose of this analysis is **to support companies in developing optimal educational processes while using FBA funding to finance their training plans as an opportunity to develop the skills of their employees.** The results of the survey were disseminated through a book which was presented in a workshop.

The goals so far achieved by Social Partners represented in ENBIFA in terms of increased **"training culture awareness"** in the sector shows how much positive impact has a bilateral approach to training policies and culture.

Moreover the today conference is a very welcome chance of sharing experiences and deep in issues that also involve some of the topics analyzed throughout the years by ENBIFA.

Thank you for listening and have a nice evening.

Insurance Europe ISSDC « qualification and lifelong learning »

Bruxelles, le 14/06/2012.

Contexte

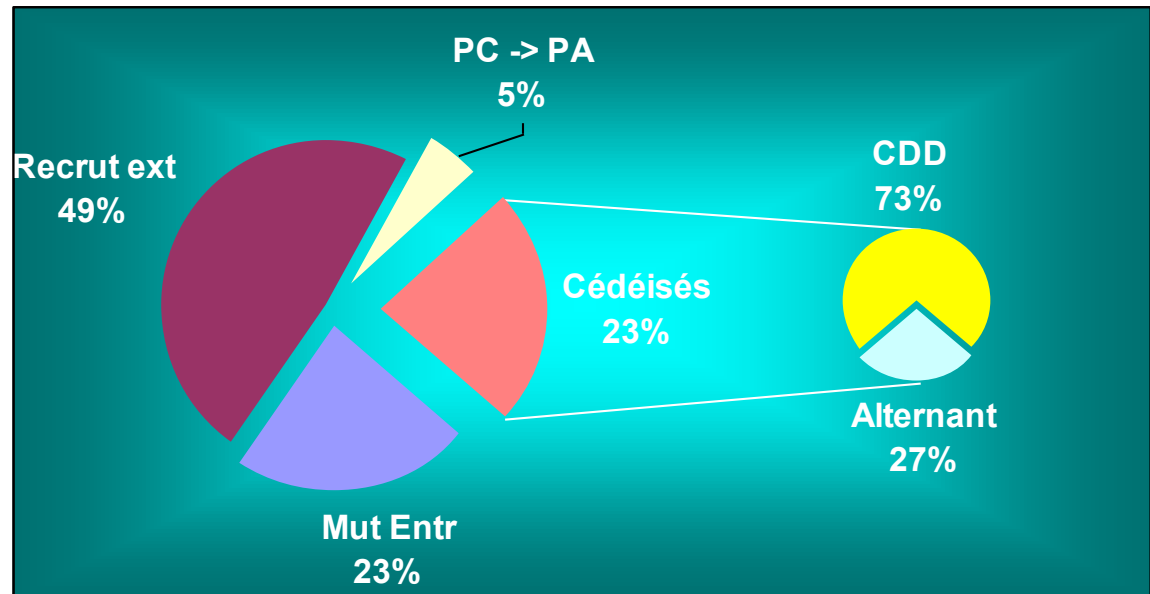
- **Une politique de l'emploi de long terme dans le dialogue social :**
 - 1. Fusion Axa-UAP 1996-1999, Nouvelles organisation et métiers d'avenir 2002-2004, Gestion Previsionnelle de l'Emploi et des compétences 2007-...**
 - 2. Vision globale Recrutements/Sorties, Métiers, Bassins d'Emploi**
 - 3. Mobilité professionnelle/Formation/Outils et Mesure/Communication**
 - 4. Suivi individualisé/Tout âge/Tout métier/Professionalisation RH**
 - 5. Déclinaison au niveau d'Axa en Europe et dans la branche professionnelle de l'assurance**

Bilan du recrutement 2011:

Annex 10

371 entrées de collaborateurs PA en 2011:

- 351 entrées externes PA 2010
- 20 passages du PC vers le PA



Parmi les 180 entrées recrutements externes 26 collaborateurs avaient réalisé un CDD ou une alternance au préalable dans AXA France, (sans toutefois apparaitre dans le nombre de cédésisés).

Pour mémoire, la cible AXA France concernant 2011 était de procéder globalement au minimum 275 recrutements (avenant GPEC du 20.04.11)

Evolution des filières métiers 2011

Filière Niveau 1	Filière Niveau 2	Prévision tendance 2011	Eff 2011	Solde mobilité + Recrutement	Tendance 2011 constatée	Commentaire
Assurances de Personnes Ind & Coll	Collectives Gestion Prevoyance Santé	stable	314	6	stable	recrutement
	Collectives Gestion Retraite	stable	98	11	stable	mobilité entrante AXA France et sociétés RSG
	Collectives Souscription	stable	187	16	stable	recrutement externe et cédésation
	Prestation Santé Individuelle	stable	138	2	stable	
	Prévoyance Individuelle	stable	105	0	stable	
	Vie Individuelle	stable	505	6	stable	mobilités en provenance des sociétés RSG
Commercial-Vente	Forces de Vente / Inspection	en développement	353	6	stable	recrutement
	Inspection Collectives	stable	175	12	stable	recrutements et mobilité entrante
	Pilotage Réseaux	stable	344	6	stable	mobilité entrante
IARD - Production	Production IARD Construction	stable	187	8	stable	recrutements
	Production IARD Entreprise	stable	684	15	stable	recrutements et mobilité entrante mais une hausse des mobilités sortantes
	Production IARD Particuliers et Pro	stable	673	16	stable	mobilités entrantes et cédésations
IARD - Règlements	Activités transverses (recours, fraude...)	stable	99	5	stable	
	CSE Iard	stable	298	-3	stable	fortes mobilités sortantes mais des cédésations
	Règlements auto/IRD (hors CSE)	stable	386	25	en développement	recrutements notamment cédésation
	Règlements Construction	stable	216	12	stable	recrutements
	Règlements Corporels	en développement	408	23	stable	recrutements notamment cédésation
	Règlements IARD Spécialités	stable	434	10	stable	recrutements
Produits-Marketing- Technique	Marketing - Developpement produit	stable	318	12	stable	recrutements
	Technique produits	en developpement	122	-9	stable	des recrutements mais de nombreuses mobilités sortantes
Support - Gestion	Administration du personnel	stable	115	3	stable	mobilité interne
	Autres	stable	54	-1	stable	
	Comptabilité	stable	232	4	stable	recrutements
	Contentieux/Recouvrements/Encaissement	stable	127	-5	stable	
	Indexation	stable	118	10	stable	staffing par de la mobilité interne
	Logistique	stable	388	1	stable	mobilités sortantes
Support - Pilotage	Etudes RH et Relations du travail	stable	77	0	stable	
	Finance	stable	261	1	stable	des recrutements mais de nombreuses mobilités internes et vers les sociétés sœurs
	Formation	stable	152	-2	stable	
	GRH	stable	165	3	stable	
	Informatique et Organisation	en développement	901	80	en expansion	recrutements notamment en lien avec le Web Center
	Support Autres	en développement	592	36	en développement	recrutement et mobilité intene

Comité de Développement Professionnel 2011

- **Le contexte:**
 - 8559 salariés (il manque quelques secteurs pour que les données soient complètes)
 - 3103 hommes
 - 5456 femmes
 - 1028 actions à mener: départ retraite, bilan professionnel, entretien manager, ...
 - 1892 Entretiens
 - Un partage enrichissant entre les managers et le CRH pour préparer une meilleure allocation de ressources et un développement des collaborateurs

3. Bilan 2011 de la formation : *Formations continues (1/3)*

■ Vision quantitative des besoins de formations exprimés dans les EPA 2011 :

	France	IDF	Nord-Est	Ouest	Sud-Est	Sud-Ouest
Nb total EPA 2011 réalisés	2830	272	576	692	583	707
Collaborateurs n'ayant pas exprimé de besoin de formation	963	42	235	137	208	341
Collaborateurs ayant exprimé au moins 1 besoin de formation	1867	230	341	555	375	366
Nb total de besoins de formation exprimés	3961	497	734	1173	794	763
Nb moyen de besoins de formation exprimés par collaborateur	2,12	2,16	2,15	2,11	2,12	2,08
Segmentation des collaborateurs par nb de besoins de formations exprimés						
1 besoin	614	66	137	150	133	128
2 besoins	676	87	86	246	125	132
3 besoins	313	51	47	105	57	53
4 besoins	264	26	71	54	60	53

- Le taux global de réalisation des EPA en 2011 est de 84% vs 87% en 2010. Le taux de réalisation chez les 45 ans et plus est de 88% en 2011 vs 89% en 2011
- 66% des collaborateurs ont exprimé au moins 1 besoin de formation dans leur EPA 2011 (vs 73% en 2010), et le nombre moyen de besoins de formation exprimés demeure relativement stable (2,12 vs 2,23 en 2010)

3. Bilan 2011 de la formation : *Formations continues (2/3)*

■ Vision qualitative des besoins de formations exprimés par domaine de formation :

	<i>EPA 2011 :</i>	<i>EPA 2010 (Rappel) :</i>
➤ <i>Protection sociale et patrimoniale (Fondamentaux et professionnalisation)</i>	57 %	55 %
➤ <i>Métier de la vente et de la distribution / Méthode commerciale</i>	18 %	21 %
➤ <i>Offre Produits</i>	11 %	11 %
➤ <i>Développement personnel et professionnel</i>	14 %	13 %

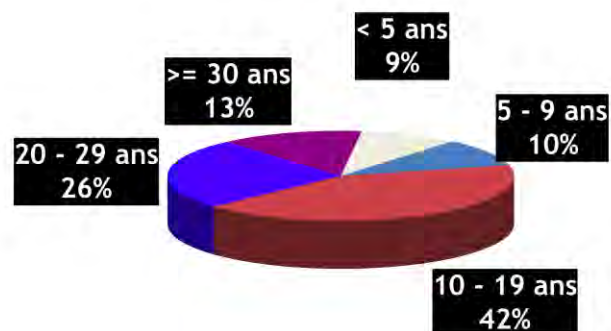
3. Bilan 2011 de la formation : *Formations continues (3/3)*

■ **Taux de réalisation à ce jour des besoins de formations EPA 2011 exprimés :**
(Données communiquées par les Régions)

	France	IDF	Nord-Est	Ouest	Sud-Est	Sud-Ouest
Nb besoins de formation exprimés dans les EPA 2011	3961	497	734	1173	794	763
Nb besoins de formation exprimés corrigé (retrait des annulations, départs, absences, etc ...)	3303	383	673	800	734	713
Nb demandes de formation réalisées ou planifiées à ce jour	2075	216	471	524	414	450
Taux de réalisation actuel	63%	56%	70%	66%	56%	63%

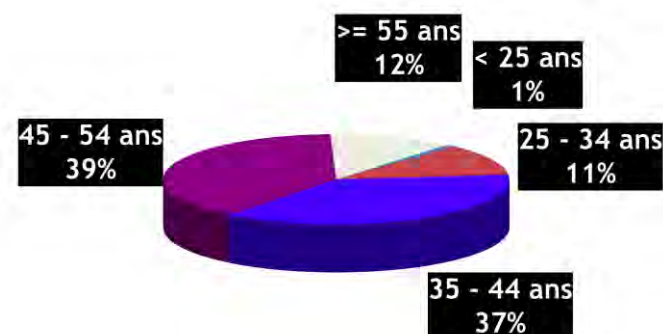
Le profil des mobilités

Par ancienneté



classe ancienneté	Total
< 5 ans	8%
5 - 9 ans	5%
10 -19 ans	24%
20 - 29 ans	25%
>=30 ans	38%

Par âge



classe âge	Total
< 25 ans	1%
25 - 34 ans	9%
35 - 44 ans	22%
45 - 54 ans	35%
>=55 ans	34%

Espace AXAVENIR

Les bilans professionnels au 31/12/2011

Une activité soutenue en progression par rapport à 2010 (83)

	Dans le cadre d'un bilan			
	Réunions d'information		Bilans	
	Cadres	Non Cadres	Cadres	Non Cadres
Nbre de manifestations	10	6	8	4
Nbre de collaborateurs	105	35	78	23

2 Parcours de Développement Personnel = 17 collaborateurs

30 conseillers formés et animés
dont 10 en région

101 personnes ont suivi un bilan

38 à l'initiative du CRH (38%)

57 à l'initiative du collaborateur (56%)

6 à l'initiative du manager (6%)

46% souhaitent une mobilité en début de bilan

Profil des collaborateurs

Cadres

60% sont des femmes, 48% sont en classe 6

44 ans d'âge moyen et 17 ans d'ancienneté

Non Cadres

87% sont des femmes, 74% sont en classe 4

47 ans d'âge moyen et 23 ans d'ancienneté

Séniors : Effectifs au 31/12/2011

Périmètre AXA France, CDI, présent (en nombre de personnes)

Objectif global chiffré: La Direction s'engage à maintenir un taux d'emploi global de salariés âgés de 55 ans et plus représentant a minima 22% de la population composée comme suit :

- 28% de la population totale des salariés administratifs, cet objectif ne sera pas réalisé aux dépens des engagements liés à la politique de recrutement.
- 16% de la population totale des salariés commerciaux, en intégrant la politique de croissance des réseaux salariés.

Age	PA	PC	Total
- de 55 ans	6493	3233	9726
55 ans et +	3199	598	3797
Total	9692	3831	13523

33%

16%

28%

→ La cadrage global est respecté

Séniors : Recrutement

Concernant le recrutement des salariés âgés dans l'entreprise :

Un suivi des entrées des collaborateurs des sociétés du Groupe AXA en France sera mis en œuvre.

P
A

AGE	Mob Stés Sœurs	Recrut ext.	cédés	Total
- de 50 ans	80	177	84	341
50 ans et +	6	3	1	10
Total	86	180	85	351

→ Les 50 ans et + représentent 3 % de l'ensemble des Recrutements

→ Et 7 % des Mobilités Stés Sœurs entrantes .

→ Métiers des séniors recrutés :

Niveau_1	Nombre
Assurances de Personnes Ind & Coll	1
Commercial-Vente	1
IARD - Production	1
IARD - Règlements	2
Produits-Marketing-Technique	2
Support - Pilotage	3
Total	10

PC

→ 35 recrutements 2011 de 50 ans et plus, 9 ont 55 ans et plus ...

Séniors :

Evolution Carrières Professionnelles

Concernant l'anticipation de l'évolution des carrières professionnelles (2), afin d'améliorer l'information sur les possibilités d'évolution professionnelles et combler le déficit de représentation des trajectoires professionnelles :

Concernant les personnels administratifs, notamment pour les collaborateurs des classes 1 à 3, l'entreprise s'engage à faire bénéficier les salariés âgés de 45 ans et plus, qui n'en auraient pas bénéficié depuis 2008, d'un entretien RH, d'ici 2012,

Concernant les personnels commerciaux, l'entreprise s'engage à inviter chaque année, lors de la campagne annuelle d'EPA, En outre, l'entreprise s'engage à réaliser un taux annuel d'EPA auprès des salariés commerciaux âgés de 45 ans et plus à hauteur de 84%.

**P
A**

→ Personnel Administratif :

→ 45 ans et + : 3820 collaborateurs de plus de 45 ans ont eu au moins un entretien RH entre le 01/2008 et 12/2011 soit 52 %

→ Ce chiffre est de 61 % sur les classe 1 à 3

→ 55 ans et + : 2203 collaborateurs de plus de 55 ans ont eu au moins un entretien RH entre le 01/2008 et 12/2011 soit 56 %

→ Ce chiffre est de 62 % sur les classe 1 à 3

PC

→ Personnel Commercial : Le taux de réalisation des EPA des 45 ans et plus est de 88 %

Séniors :

Amélioration des conditions de travail

Concernant l'amélioration des conditions de travail et la prévention des situations de pénibilité (3), la Direction marque son intention de :

Concernant les personnels administratifs :

Développer le télétravail afin de diversifier les solutions proposées aux collaborateurs.

Expérimenter la co-construction des organisations du travail avec les collaborateurs seniors afin d'intégrer les savoirs faire et les expertises techniques, en mobilisant, le cas échéant, les compétences d'ergonomes et de la médecine du travail,

Poursuivre l'accompagnement des collaborateurs par le biais des Plans d'Accompagnement au Changement.

Concernant les personnels commerciaux, réitérer, au-delà des entretiens de mi-carrière, la recommandation d'une attention particulière portée aux collaborateurs âgés de plus de 55 ans, lesquels pourront être reçus par leur CRH afin d'examiner les conditions pratiques de leur activité commerciale itinérante.

→ Les projets importants de l'entreprise donnent lieu à:

- ❖ des développement de la méthode agile: poursuite des actions de mise en œuvre de Solaris, Sales Force pour les réclamations, développement d'Inov'

- ❖ des PAC

→ Zoom spécifique télétravail (1/3 des télétravailleurs ont plus de 55 ans)

Séniors : Accès à la formation

Concernant le **développement des compétences et des qualifications et accès à la formation (4)** :

AXA France, considérant qu'environ 1/3 des séniors n'ont pas eu de formation professionnelle depuis 3 ans, se fixe pour objectif de délivrer a minima une formation sur la durée de l'accord à 88% au moins de la population globale des séniors.

→ Nbre de sénior ayant reçu une formation en 2011 (Résultat intermédiaire).

	Formés	Non Formés	Total	
PA	2656	543	3199	83%
PC	566	32	598	95%
Total	3222	575	3797	85%

→ Typologie des sessions:

Axe	PA	PC	Total
Compétences Métier	7866	3030	10896
Développement managérial	638	92	730
Développement personnel	1338	89	1427
Stratégie, vision, culture AXA	689	12	701
Total	10531	3223	13754

Séniors : Tutorat

Concernant la transmission des savoirs et des compétences et le développement du tutorat (6) :

S'agissant des personnels administratifs : après avoir constaté qu'aujourd'hui seulement 15 % des tuteurs identifiés sont des séniors, AXA France se fixe pour objectif de porter à 25% le pourcentage des seniors dans la population des tuteurs sur la période 2010/2012, et s'engage à mieux organiser la transmission des savoirs, en incluant notamment l'élargissement du tutorat au CDD.

Age	C	NC	Total	
<25		5	5	1%
25-34	6	34	40	11%
35-44	25	69	94	25%
45-54	16	106	122	32%
55-64	4	115	119	31%
Total	51	329	380	100%

- 31% des tuteurs ont 55 ans et plus
- L'âge moyen des référents PMC est de 59 ans

European Agreement on Guidelines concerning Work Related Stress

Richard Schoenwerth, Allianz SE

ISSC Conference
Brussels, 14 June 2012



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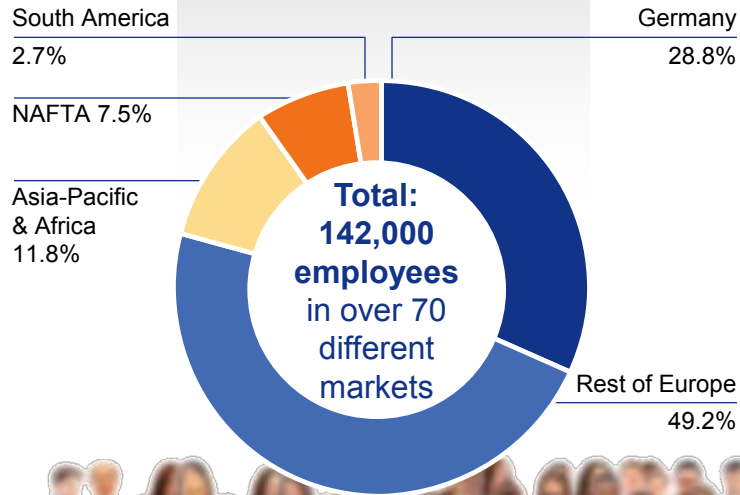
As Allianz we are ...

- servicing over **78 million customers** in **70 countries**
 - among the **top 30** of the **world's largest corporations** based on revenues
 - among the **largest insurers** based on market cap
 - **insuring** the **majority of the Global Fortune 500** companies
 - the **world's largest P&C insurer** based on revenues
 - among the **top five** in the life/health insurance business
 - the **largest global assistance provider** based on revenues
 - the **worldwide leader in credit insurance**
 - one of the **world's four largest active asset managers**
- 

Our people

Employees in numbers

International:
More than
50 different nationalities
represented in executive
positions worldwide.



Women:

33% of positions across all management levels are held by **women**, and 38% of recruited managers in 2011 are female.

Employee Engagement:

116,229 employees from **66** companies were invited to take part in the second global **engagement survey**.

A total of **78% participated**, up 9 percentage points compared to 2010.

Talent Management:

EUR 667 spent on **training and development** per employee in 2011.



Our people

Diverse – like our customers



- **Diversity** and **open-mindedness** are essential to an **innovative, customer-oriented** company.
- Products and sales are increasingly targeting the needs of **diverse customer groups**.
- In an **ageing society** with a foreseeable **shortage of skilled personnel**, embracing diversity helps find new talent needed for strategic workforce planning.
- **Promoting women** into **senior management positions** is part of our bid to increase diversity and fully develop the potential of our staff.
- **Flexible** work schemes are being set up for men and women to better reconcile **work and family needs** – even in management positions.
- A growing number of Allianz companies are making all **work environments accessible** and **actively offer positions to people with disabilities**.

Gender, ethnicity, age, religious belief, education, sexual orientation, disabilities or national identity are opportunities we want to embrace.

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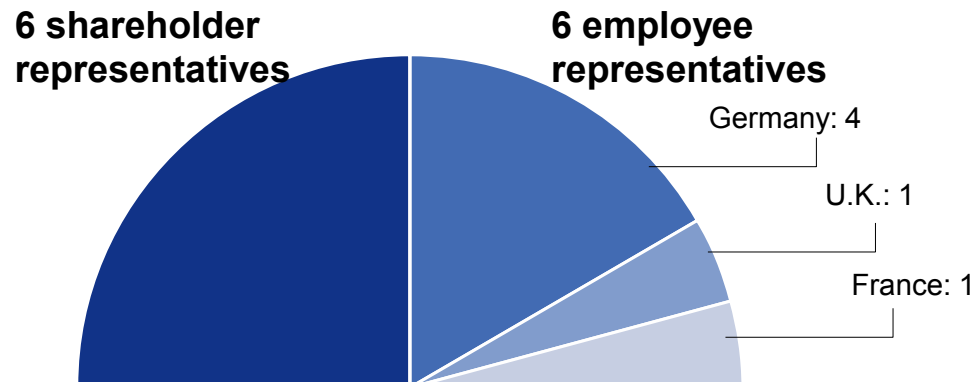
Change of Allianz AG to Allianz SE

- On 13 October 2006 Allianz Aktiengesellschaft (Allianz AG) has changed its legal form to a Societas Europaea (SE)
- Reasons:
 - Manifestation of the European and international focus of Allianz
 - Vehicle for a cross-border merger
 - Simplification of the Group structure
 - Positive governance effects

Employee Participation in Allianz SE

Employee Representatives in the Supervisory Board

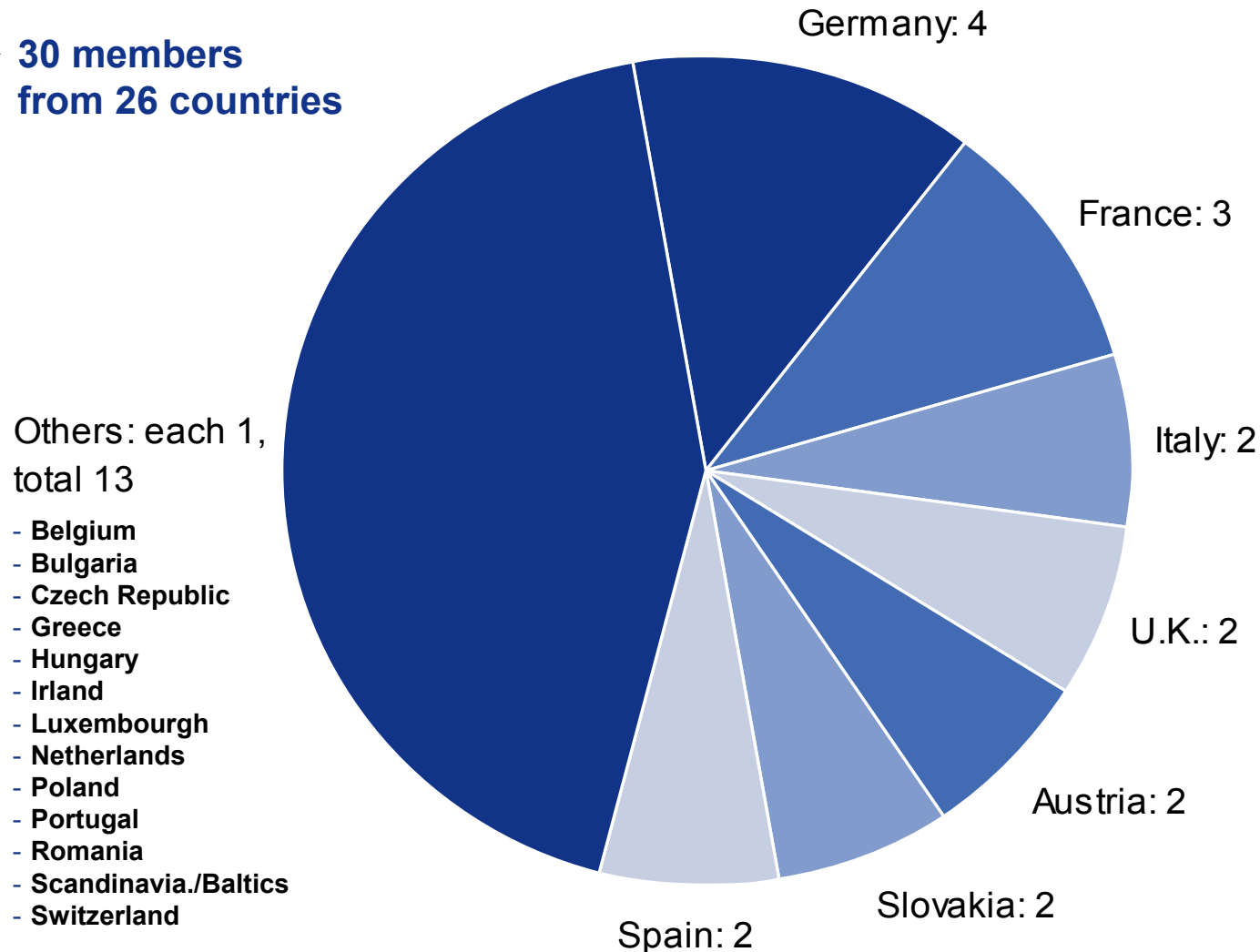
- 50%-co-determination maintained
- Allocation of employee-representatives subject to employee allocation in the different member states
- Among the German representatives: one union representative



Employee Participation in Allianz SE

SE Works Council – Composition as of 24 January 2011

► 30 members
from 26 countries



Agreement concerning the Participation of Employees in Allianz SE (“Agreement”) is the legal basis for the cooperation with the SE Works Council

- Agreement effective since 13 October 2006
- Structure:
 - Preamble defining the basic principles of employee participation
 - SE Works Council
 - Representation of the employees of Allianz SE and its subsidiaries with registered offices in the EU, EEA and Switzerland
 - Responsibility for matters within the Allianz Group that concern at least two countries (“cross-border matters”)
 - Right of information and consultation in cross-border matters.
 - Initiative rights (e.g. “work and health protection”)
 - Co-determination in the Supervisory Board
 - Final provisions

Work and Health Protection is one of the Agreement's Basic Principles

“The Allianz Group explicitly stands by the following goals:

- ...
- ...
- *To conduct active work and health protection in the workplace with the goal of exceeding applicable standards. Cooperation with the employee representations and unions is of great importance in order to reach this goal”*

[Preamble paragraph (F)(3)]

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Agreement on Guidelines concerning Work Related Stress

Key Points (1/2)

- The agreement (cf. **wording in the backup**, slides 17 ff) was signed by the Board of Management of Allianz SE and the SE Works Council in May 2011 after two years of negotiations
- The agreement applies to Allianz SE and its subsidiaries with registered offices in the Member States of the EU, the contracting states of the EEA, and Switzerland (“Allianz Group”)
- The agreement mainly aims to increase awareness and understanding of work-related stress issues, instructs, however, the employer
 - to secure the health and safety of employees whilst at work
 - to regularly carry out risk assessments
 - to prevent work place stressors by taking preventive actions (e.g. rehabilitation and re-integration measures)
 - provide a report on the actions taken two years after the date of signature

Agreement on Guidelines concerning Work Related Stress

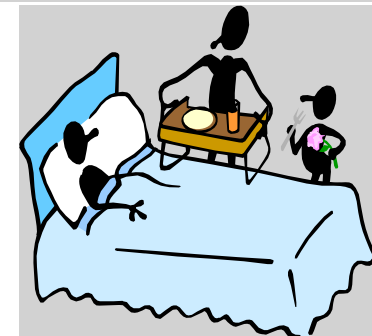
Key Points (2/2)

- The agreement gives guidance by examples (cf. appendices 1-3) how to comply with these instructions
- The agreement is binding unless the issue concerned is regulated by peremptory norms of national law in the EU or the contracting states of the EEA or of Switzerland
- The agreement was sent together with a cover letter of Michael Diekmann (CEO) and Dr. Werner Zedelius (Board Member also responsible for the area of Work and Social Welfare) to the CEOs of all European operational entities, highlighting that “the management of Allianz SE fully supports the principles of this agreement”
- Two years after the date of signature the operational entities will be asked to provide a report on the actions taken to implement the principles of the agreement

Agreement on Guidelines concerning Work Related Stress

Reasons for taking up the topic „Work Related Stress“

- International competition, higher efficiency as well as changes of work streams create a highly demanding working environment which can cause negative stress
- Negative stress can cause physical, psychological or social complaints or dysfunctions
- Negative stress has an impact on economic costs and society
- The EU Commission has been discussing to issue a binding directive specifically on work related stress for quite some time
- The European Social Partners signed an autonomous framework agreement on work related stress already in 2004
- The agv* encouraged us to implement this framework agreement by taking measures in respect of the prevention of work related negative stress





BACKUP

Agreement on Guidelines concerning Work Related Stress (1/9)

1. Introduction

The Allianz Group stands for a corporate culture that supports a positive work environment in which the productivity and performance as well as the health and well-being of employees are seen as equally important corporate core values.

Given our common awareness that the impairment of health, in addition to being an encumbrance for the individual, can have negative effects on work processes, work results and the work environment, we want to create a general framework of measures which provides appropriate support in dealing with work-related stress. We realize that work-related stress comes within the responsibility of health protection. For this reason we aim to achieve practical improvements in corporate health protection and motivate employees to be conscious of their health and responsible in their actions.

In the spirit of the above and based on Part A, paragraph 8 of the “Agreement concerning the participation of Employees in Allianz SE” of 20 September 2006, Allianz SE and the SE Works Council conclude this Agreement on Guidelines concerning Work Related Stress (“Agreement”).

In accordance with the “Agreement concerning the Participation of Employees in Allianz SE”, the Allianz Group has a goal of exceeding the applicable standards in the areas of work and health protection in the workplace. For the purposes of this Agreement on Guidelines concerning Work Related Stress the applicable standards are:

- Council Directive 89/391/EEC of 12 June 1989 on the introduction of measures to encourage improvements in the safety and health of workers at work.
- Council Directive 90/270/EEC of 29 May 1990 on the minimum safety and health requirements for work with display screen equipment.

(Internet links for these two Directives can be found in **Appendix 4.**)

2. Scope

This Agreement applies to Allianz SE and its subsidiaries with registered offices in the Member States of the EU, the contracting states of the EEA, and Switzerland (“Allianz Group”).

Agreement on Guidelines concerning Work Related Stress (2/9)

3. Terms

For the purpose of this Agreement we fundamentally endorse the definition of negative stress provided by the European social partners (an Internet link to the European Social partner's document can be found in **Appendix 4**):

Stress is a state, which is accompanied by physical, psychological or social complaints or dysfunctions and which results from individuals feeling unable to bridge a gap with the requirements or expectations placed on them.

Individuals are well adapted to cope with short-term exposure to pressure, which can be considered as positive, but have greater difficulty in coping with prolonged exposure to intensive pressure. Moreover, different individuals can react differently to similar situations and the same individual can react differently to similar situations at different times of his/her life.

Stress in itself is not a disease. Continued exposure may, however, reduce effectiveness at work and may, in extreme or systematic situations, inflict on the physical condition and on health.

Stress originating outside the working environment can lead to changes in behaviour and reduced effectiveness at work. All manifestations of stress at work cannot be considered as work-related stress. Work-related stress can be caused by different factors such as work content, work organisation, organisational changes, work environment, poor communication, a lack of supportive relationships, a *highly* competitive working climate, etc.

4. Objective

The Allianz Group undertakes to look after the safety of its employees at work and to ensure that their health is protected on a lasting basis. Employees also have an obligation to work with Allianz to help ensure this goal can be achieved.

The aim of this Agreement is to increase the awareness of employers and employees alike of the subject of "work-related stress", so that any problems it may cause can be detected, avoided and reduced at as early a stage as possible.

For this, risk assessments in accordance of articles 6 and 9 of directive 89/391/EEC will be carried out on a regular basis. Examples of how to comply with this Agreement in respect of these risk assessments are given in **Appendix 1**.

Consultation and participation of workers will take place in accordance with article 11 of directive 89/391/EEC. Examples of how to comply with this Agreement in respect to the consultation and participation of workers are given in **Appendix 2**.

Agreement on Guidelines concerning Work Related Stress (3/9)

5. Areas of activity

We apply both Workforce Planning and Continuous Improvement techniques to maximise our competitiveness and efficiency, but recognise that change may lead to stress if not managed effectively.

We anchor health protection as defined in this Agreement as a corporate objective.

We constantly improve our health protection and avoid work-related stress by taking preventive action:

- Change processes should be carried out in a way that does not introduce work place stressors as far as it is reasonably practicable
- Depending upon local structures, we provide information or access to tools to help employees either avoid or effectively cope with stressful situations e.g. medical advice, confidential helpline, counselling and education/training etc.
- We provide appropriate rehabilitation and re-integration measures for employees whose performance has been reduced due to work-related stress, to maintain their continuity of employment during the re-integration phase
- We ensure a good balance between the implementation of change and learning processes in the organisation

6. Responsibilities

The companies of the Allianz Group are responsible for implementing this agreement in their own business areas. The Executive Staff assume a special role.

a) Board/Senior Executives

- consider the health and well-being of employees as an important corporate core value and act accordingly
- commission the implementation of suitable and effective measures for supporting the objectives laid down as part of this agreement

Agreement on Guidelines concerning Work Related Stress (4/9)

b) Management

- utilizes the measures provided for detecting, avoiding and coping with work-related stress when dealing with work-related stress within their area of responsibility
- ensures an appropriate flow of information between management and employees within their area of responsibility
- ensures suitable training and time is made available to employees to allow them to be effective in their role

c) Employees

- are aware of their high personal responsibility in protecting their own health and will take action if required
- engage in all relevant training provided, to allow them to be effective in their role
- watch out for personal stress symptoms in themselves or colleagues and take the initiative in requesting support and help in detecting, avoiding and coping with work-related stress
- plan their work logically to help ensure a balanced working environment and can take their holidays each year, ensuring that the holidays are agreed with the responsible manager according to business needs

d) The local HR Department (and, if necessary, other support personnel such as the company physician / health and safety department)

- advises and supports Management and Executive Staff in line with this agreement's aims and objectives. Examples of how this could be carried out to comply with this Agreement are given in **Appendix 3**

Agreement on Guidelines concerning Work Related Stress (5/9)

7. Implementation and follow-up

Two years after the date of signature of this Agreement the companies of the Allianz Group will be asked to provide a report on the actions taken to implement the principles of this agreement. Thereafter, regular on-going joint reviews of the activities covered by this agreement will also be carried out to ensure best practice applications can be shared.

8. Closing Provisions

a) Effectiveness and Termination

This Agreement becomes effective upon signature by both parties. It may be terminated in writing by either side subject to a period of notice of one year to take effect at the end of a calendar year.

b) New Member States

Allianz SE will encourage companies of the Allianz Group in new member states of the EU or of the contracting states of the EEA, to fully comply with this Agreement at their earliest opportunity; this will be prior to the Directives being transposed into national legislation.

c) Applicable Law

This agreement is valid unless the issue concerned is regulated by peremptory norms of national law in the EU or the contracting states of the EEA or of Switzerland.

d) Language

The English version of this agreement is compulsory. The usage of other languages will only serve for translation purposes.

Agreement on Guidelines concerning Work Related Stress (6/9)

The following appendices 1, 2 and 3 are examples of how to comply with this Agreement:

Appendix 1 - risk assessments

As part of the risk assessment approach,

- we define groups of employees, particular workplaces or areas of activity
- we regularly carry out risk assessments in order to understand the nature of the problems arising and their causes
- together with employees and/or their representatives, we develop measures to remove or reduce risks and implement these successfully
- we evaluate these measures and document the findings obtained
- we review the risk assessments every two years

The risk assessments to include

- *Work content*
Lack of variety or short work cycles, segmented or alienated work, insufficient opportunities to use one's own skills, high level of uncertainty, constantly dealing with people
- *Work load and working speed*
Over-demanding or under-demanding work, speed of work determined by machines, high time pressure, constant stress from deadlines
- *Work time*
Shift work, night shifts, inflexible work timetables, unpredictable work times, long or unattractive working hours
- *Possibilities for exerting influence*
Lack of involvement in decisions, lack of influence on workload, speed of work, work timetables, shift work, etc.

Agreement on Guidelines concerning Work Related Stress (7/9)

- *Working environment and equipment*
Inappropriate equipment, equipment which is insufficiently available or poorly maintained, poor environment conditions such as lack of space, poor lighting conditions, noise
- *Corporate culture and procedures*
Poor communication, lack of support in solving problems and personal development, organizational objectives that are unclearly defined or about which there is no unanimity
- *Interpersonal relations at the workplace*
Social or spatial isolation, lack of relationships with superiors or colleagues, interpersonal conflicts, lack of social support
- *Function in the organization*
Uncertainty about roles, role conflicts, responsibility for people
- *Career development*
Stagnation of career and uncertain career prospects, under-qualification, over-qualification, poor pay, job uncertainty, lack of social respect for work

Appendix 2 – local Safety Representatives and Safety Committees

The local safety representatives/employee representatives

- shall be appropriately informed in the event of changes in working guidelines or in the layout of the workplace which could cause stress
- shall have the opportunity to discuss the subject of stress with the employees; this also includes carrying out appropriate inspections of the workplace
- shall be appropriately involved in the risk analysis (drawing up and checking)
- shall have access to collective and anonymous relevant data in the HR Department
- shall receive payment for work outside the framework of normal fulfilment of duty in order to be able to attend courses on the subject of stress in the workplace

Agreement on Guidelines concerning Work Related Stress (8/9)

- shall carry out joint inspection of the workplace at least every three (3) months in order to ensure that stress factors are appropriate under control

The local Safety Committee

- shall supervise the monitoring of the effectiveness of the guidelines and other measures to reduce stress and promote safety and protection in the workplace
- shall be made up of equal numbers of Safety Officers/Employee Representatives and members of Management. At least one member of Management must have a high enough ranking in the company hierarchy to ensure that the decisions that the Committee has reached by consensus can also be implemented
- shall meet regularly
- shall consist of a sufficient number of members to ensure that all specialist areas are represented, but should not be so large that it can no longer reach decisions

Appendix 3 – local HR Department

The local HR Department in conjunction with the relevant local occupational Health & Safety staff shall

- monitor and review the effectiveness of measures to address/reduce stress by analysing suitable anonymous sickness absence statistics (national legislation permitting)
- update Management and the Health and Safety Committee/Employee representatives of any changes and developments in the field of stress at work, along with training and supporting managers in implementing stress risk assessments
- advise managers and employees on any relevant or specialist training requirements
- provide continuing support to managers and employees in a changing environment and encourage referral to occupational workplace counsellors or specialist agencies where appropriate
- support individuals who have been off sick with stress and advise them and their management on planned return to work

Agreement on Guidelines concerning Work Related Stress (9/9)

Appendix 4 – links

Council Directive 89/391/EEC of 12 June 1989 on the introduction of measures to encourage improvements in the safety and health of workers at work

<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:31989L0391:EN:HTML>

Council Directive 90/270/EEC of 29 May 1990 on the minimum safety and health requirements for work with display screen equipment

<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:31990L0270:EN:HTML>

Framework agreement on work related stress produced by the European social partners

http://www.etuc.org/IMG/pdf_Framework_agreement_on_work-related_stress_EN.pdf

The demographic challenge in the European insurance sector - Joint Statement by the European social partners in the insurance sector

http://www.cea.eu/uploads/DocumentsLibrary/documents/1264518212_issdc_demography_statement_jan2010.pdf

Erfahrungen mit der
Allianz Stress-Policy
und anderen betrieblichen
Regelungen zum
Gesundheitsschutz

Erkenntnisse aus der bisherigen Praxis

1. Arbeitgeber und Arbeitnehmer haben ein gemeinsames, elementares Interesse daran, dass die Beschäftigten gesund und motiviert und leistungsfähig sind.
2. Sehr viele Kerninhalte der aktuellen Regelungen sind bereits Bestandteil der einschlägigen europäischen Richtlinien.
3. Den größten Nutzen an europäischen Rahmenregelungen haben die Mitarbeiter in Unternehmen mit unerfahrenen/schwachen/keinen Interessenvertretungen.

Haupthindernisse

1. Verantwortliche Manager, die den Nutzen eines sozialen Dialoges nicht verstanden haben, gerne allein entscheiden und deshalb Gewerkschaft/Interessenvertretung nicht für hilfreich halten
2. Permanenter Kostendruck
 - Ambitionierte Einsparziele in den Zielvereinbarungen der Manager
 - Wertschätzung für Kostensenker



BG BAU

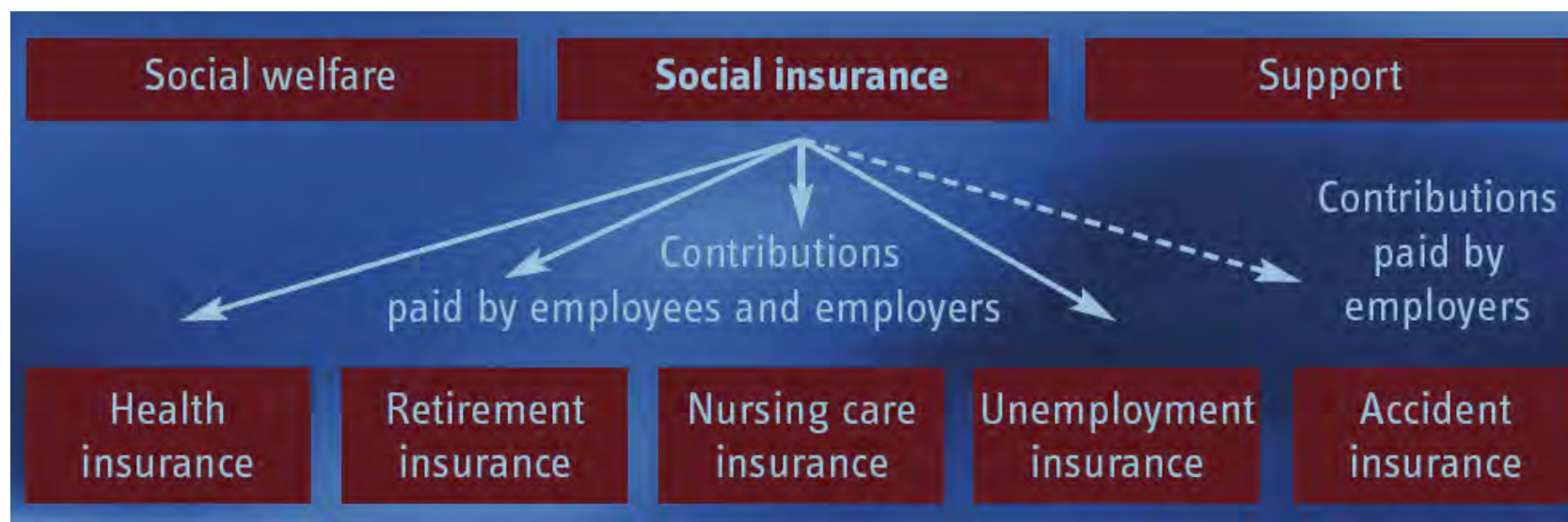
Berufsgenossenschaft
der Bauwirtschaft

Caisse d'assurance et de prévention des accidents
du travail et des maladies professionnelles - industrie
du bâtiment

Institution for statutory accident insurance and
prevention – building and construction industry

Bernd Merz

The German social security system



The statutory accident insurance institutions (industrial and public sector) assume responsibility for people who have suffered:

- An occupational accident
- A commuting accident
- An accident at school, nursery school, after-school care centre or institute of higher education
- An occupational disease

Over 70 million insured individuals (of these, 17.3 million children and students); BG BAU: 2,7 million
 Financed by 3 million businesses, 450,000 public institutions & 120,000 schools; BG BAU: 0,4 + 0,06 million

The Tasks of the Social Insurance (§ 1 SGB VII)

prevention

Prevent occupational accidents, occupational diseases and work-related health hazards

rehabilitation

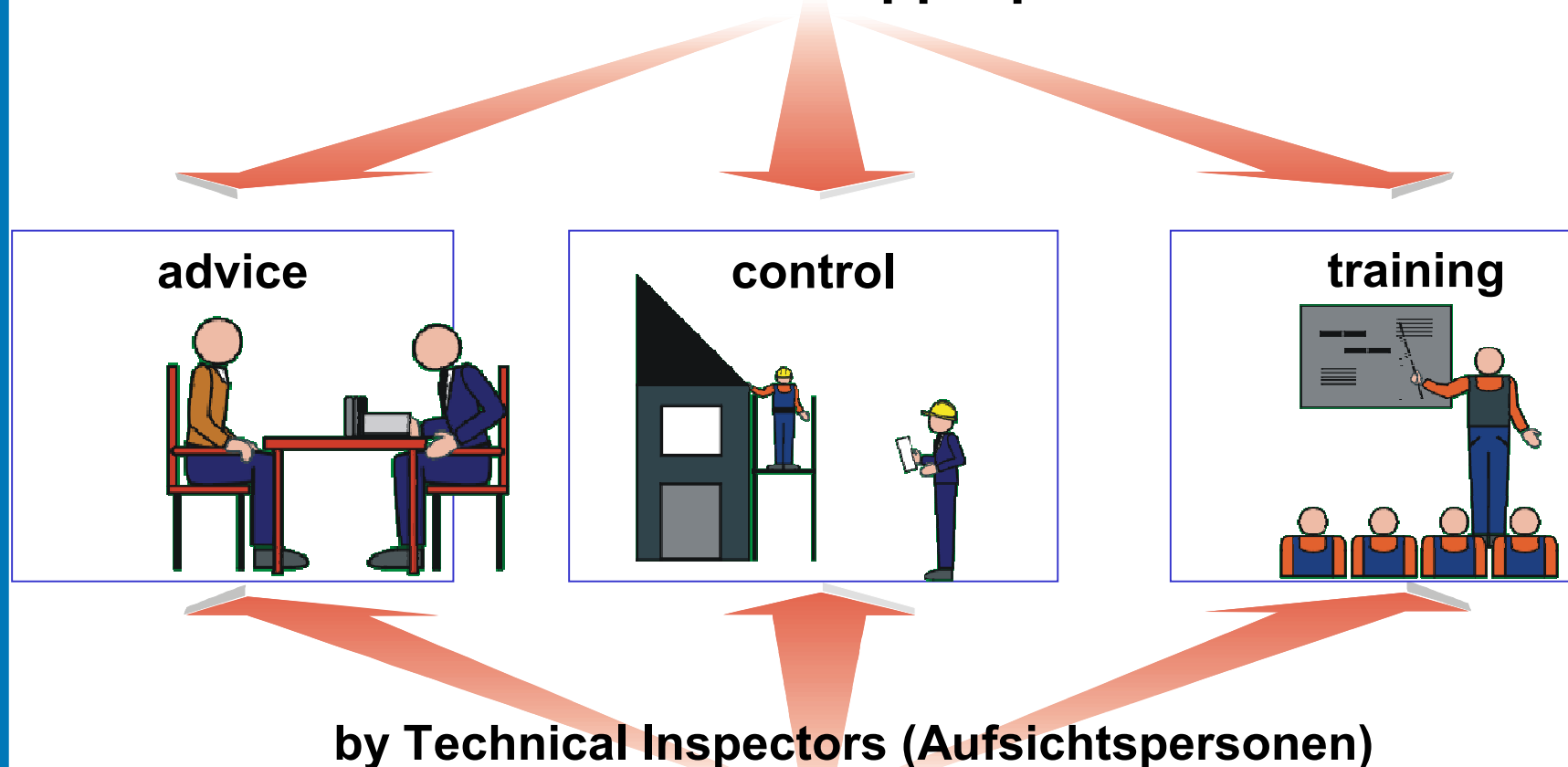
Occupational and social rehabilitation, medical benefit

compensation

for insured persons and/ or surviving dependants

with all appropriate means

Prevention with all appropriable means



by Technical Inspectors (Aufsichtspersonen)

prevention means:

Prevent occupational accidents, commuting accidents, occupational diseases and work-related health hazards



AMS BAU consists of:

- questionnaire for current status analysis
- procedure guidelines in 11 steps
- implementation support
- appendix

Your benefits:

- easy implementation
- legal compliance
- reduced numbers of working hours lost
- competitive advantages
- improved image for your company

AMS BAU certificate



Your input

Contact
BG BAU

Current status analysis
and implementation
of AMS BAU

Implementation
and documentation

Our service

Information and
AMS BAU folder
with CD

Support
and advice

Assessment
and certification

**A cost-neutral service
from BG BAU.**

www.ams-bau.de

- Unsere Unternehmer, Versicherte und private Bauherren betrachten wir als Kunden. Bei uns steht der Mensch im Mittelpunkt.
- Kundenorientiertes und freundliches Verhalten ist für uns selbstverständlich. Durch dezentrale Standorte arbeiten wir kundennah.
- Wir steigern konsequent die Qualität unserer Arbeit und reagieren flexibel auf sich verändernde Rahmenbedingungen.
- Durch wirtschaftliches, verantwortungsbewusstes und zielorientiertes Handeln senken wir die Kosten.
- Kompetente Mitarbeiter treffen schnelle, richtige und verständliche Entscheidungen.
- Wir fördern Eigeninitiative und Übernahme von Verantwortung durch Delegation und gezielte Personalentwicklung. Leistung wird anerkannt.
- Wir arbeiten auf allen Ebenen vertrauensvoll zusammen und leben einen kooperativen Führungsstil. Führungskräfte und Mitarbeiter informieren sich gegenseitig.
- Unsere Zusammenarbeit ist geprägt von Respekt, Fairness und Kollegialität. Durch Vereinbarung von Zielen und konstruktiver Rückmeldung fördern wir die Motivation und das Engagement aller Mitarbeiter.
- Ein gutes Arbeitsklima und die Zufriedenheit unserer Mitarbeiter sichern die Leistungsfähigkeit gegenüber unseren Kunden. Alle Führungskräfte tragen hierfür eine besondere Verantwortung und haben eine Vorbildfunktion.

Managers who get the best from their teams inspire a positive workplace culture:

- | Fair and equal treatment of all employees;**
- | Achievements recognised and rewarded;**
- | Open management style**
- | Regular feedback**
- | OPEN and HONEST COMMUNICATION**
- | Clear goals set out**
- | Regular training**
- | Equal opportunities for all employees**

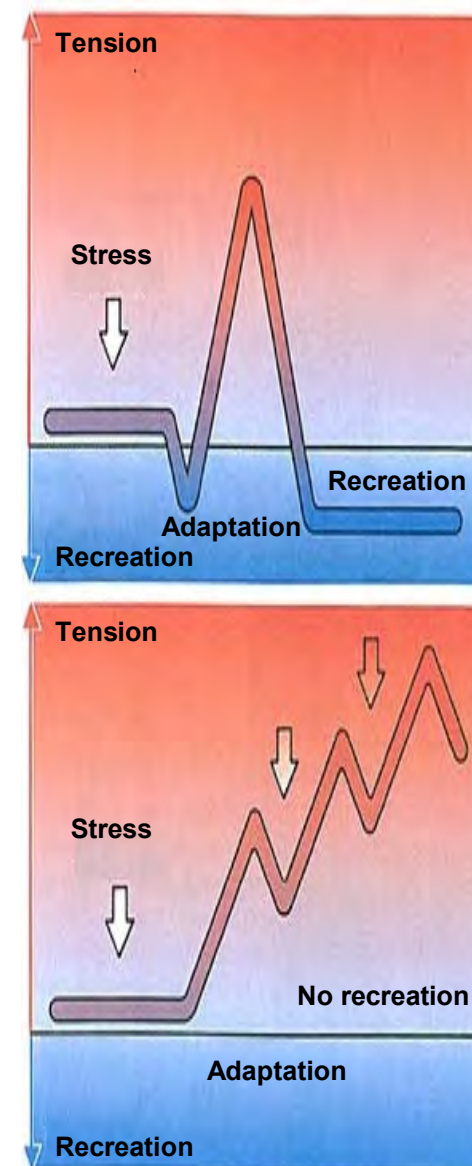
- | **Since job and workplace stress increase in times of economic crisis, it's important to learn ways of coping with the pressure.**
- | **Demographic change is transforming workplaces, it's important to learn ways of coping with the challenges.**
 - | Ageing is accompanied by typical changes which can be observed to a greater or lesser degree in all individuals. These include impairment of the senses, or general reduction in agility and physical strength.
 - | These changes are accompanied by others by which the deficits are compensated for or which give older employees other advantages, such as greater experience or social competence.

Work-related Stress

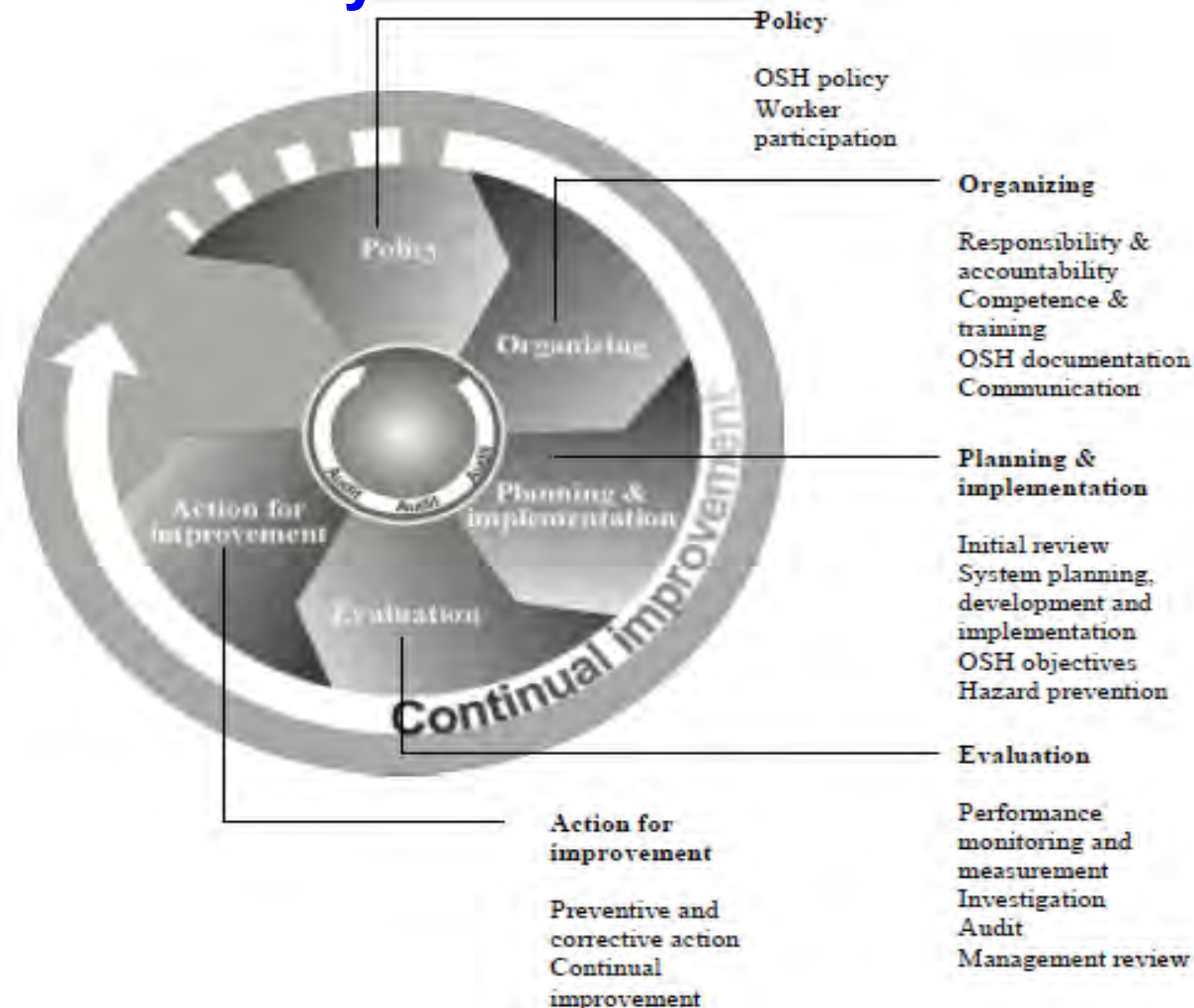
Reactions to the same circumstances vary between individuals. Some people can cope better with high demands, than others.

Short-term stress – for instance when meeting a deadline - isn't usually a problem: indeed it can help people perform to the best of their ability.

Stress becomes a risk to safety and health when it is protracted!



The good news is that work-related stress can be dealt with in the same logical and systematic way as other health and safety issues:



Work related stress – Factors involved:

- | Work organisation and processes;**
- | Working conditions and environment;**
- | Communication and**
- | Subjective factors (emotional and social issues)**
- | ...**

Reminder:

Under framework directive 89/391, all employers have a legal obligation to protect the occupational safety and health of workers.

All workers have a general duty to comply with protective measures determined by the employer.

***“Happiness is not in the
mere possession of money;
it lies in the joy of achievement,
in the thrill of creative effort.”***

Franklin D. Roosevelt

Speaking points – SSDC Insurance conference within the framework of the project on Addressing the demographic challenge in the insurance sector, 14th of June 2012

- **Sectoral Social Dialogue – an introduction**

- * Commission support for this project expressed via the statement of director of directorate B Mr. Armino Silva
- * COM supports the cross-industry as well as sectoral Social Partners by facilitating consultations and negotiations and their joint actions
- * Specific financial support for joint projects of the Social Partners via DG EMPL budget line - 01 administered by Unit B.1

- **SSDC – key information**

- * 41 committees (63 sectoral employer's and 15 sectoral worker's organisations)
- * 145 million workers covered
→ three quarters of the EU workforce
 > 6 million undertakings
- * 667 texts (until 2011)
 - * Joint opinions and tools
 - * Process-oriented texts
 - * 20 agreements (Autonomous agreements, Agreements impl. via EU Directives)

- **SSDC Insurance – 2011-2012 Work Programme**

- * Demographic challenge in the insurance sector
- * Inclusion of Social Partners from New MS in the SSDC – follow-up seminar to assess the outcome of the initiative in Prague in September 2012

- **Project background information**

- * Management of change, which is also a result of demographic developments is a big challenge for Social Partners, institutions, governments and citizens
- * The work of the Social Partners in this context is based on the 2010 joint statement on the demographic challenge
- * Joint project submitted under budget line 01 by InsuranceEurope together with other Social Partners from the ISSDC – Amice, Bipar, UniEuropa and financially supported by the EC

- **Project results**

- * Booklet of good practices presented at today's conference
- * Good practices in the area of work/life balance, qualifications and lifelong learning and health and safety
- * The project is linked to the Europe 2020 Strategy and supportive of the aims of the EY2012 on active ageing

- **Active Ageing and Europe2020 Strategy**

- * Scope of the EY2012 on active ageing – employment, social participation, independent living
- * Active ageing plays an active role in ensuring the sustainability of pension systems
- * Employment of older workers needs to reach the 75 % employment target

- **Conclusion**

- * The booklet features several innovative examples of company and sectoral measures in the field of work/life balance, qualifications and lifelong learning and health and safety which show how the industry manages change resulting from the demographic challenge
- * It also contains examples of combined measures from several EU Member States from all three fields which can generate additional multiplier effect
- * As such the booklet is a very useful information tool for Social Partners at EU level as well as in Member States.