



## Follow up to the Joint declaration on the social effects of digitalisation by the European social partners in the insurance sector

### **[Preamble]**

The European social partners in the insurance sector signed a [joint declaration on the social effects of digitalisation](#) on 12 October 2016.

As a follow-up to this declaration, the European social partners, in the framework of their two-year work programme for 2017-2018, agreed to continue discussion of further specific themes covered by the joint declaration.

They have agreed the following statements, which should be read in conjunction with the related sections of the joint declaration.

The social partners signing this joint declaration recognise that the statements contained therein must be considered with the principle of proportionality (size and specific activity of the company) in mind and with the aim of achieving a level-playing field.

### **1. Further Training as a key**

In their joint declaration on the demographic challenges in the European insurance sector, signed in January 2010, the social partners have already described which measures they deem necessary to ensure long-term employability of the workforce:

As digitalisation develops at an accelerated pace, investments by companies in further training measures are essential. Making employees ready for the digital age requires good training and good training requires investments.

As the social partners already stated in the 2016 joint declaration (p.3, chapter 2, first paragraph) it remains important that employees receive the training necessary to fulfil the job they are doing. As the development of digitalisation leads to a change in skills needed in the industry, training measures should also be offered and designed according to ongoing digital developments. Therefore, appropriate training programmes should be discussed by the social partners.

However, it is equally important to raise employees' awareness of the necessity to engage in further training measures in order to maintain/promote their employability in the digital age.

To enable employees to adapt their own further training (in accordance with the provisions of collective agreements) to the specificities of the digital transformation of their sector and/or company, it is important that the company's digital strategy and/or sectors' developments is discussed with the social partners and announced in time and in a clear and understandable manner, thereby explaining at an as early as possible stage the specific skills that will be needed in the future. Employees should be informed in a transparent way about available training opportunities and measures that will allow them to follow this strategy or developments.

Specific attention should be paid to employees whose function is likely to disappear or change extensively. The company should examine at an early stage whether they could undergo relevant specific qualification training making them fit for a job in another department. This includes checking the need for and, if necessary, initiating individual qualification programmes and guidance.

To increase the effectiveness of further training measures, and the readiness and availability of employees for such training, it is in the company's interest to give employees sufficient time to be trained. Furthermore, it is in the employees' interest to train themselves and to participate in the training opportunities. Training is to be understood in a wide sense. It may take different forms in practice: individual training, collective group training,

external training, in-house training, on-the-job training, training by colleagues, training via mentoring/tutoring/sponsorship, training both within and outside the professional context, e-learning etc. Every form of training contributes to greater employability and enhances personal and professional skills.

In addition, the possibilities provided by digital technology should be used to give employees a better understanding of the competences needed in their current and future position, to quickly recognise the necessity of implementing further training measures and to explain this necessity to employees at an early stage and in a transparent manner.

The social partners at the national level should discuss whether a study on the qualifications needed by employees in future in the industry is useful and feasible.

It is important to make training, especially on digitalisation, a topic of social dialogue at all levels, but especially at company level. Therefore, the social partners should consider whether it is appropriate to create a forum in order to build expertise.

## **2. Time and place of work**

The aim must be for the social partners to improve the work-life balance of employees.

In today's digital age, it is absolutely imperative that the social partners monitor working time limits in a modern way and in line with applicable legislation and collective agreements.

The social partners see a trend towards more employee autonomy in determining when and how long they work. This can have positive effects but attention should be paid to the wellbeing of employees (e.g. to the prevention of psychosocial risks, such as burnout). This new autonomy should take place within a clearly defined framework at company level, including discussions with employee representatives and in compliance with relevant legislation.

Attention should also be paid by all the social partners to addressing the topic of availability. Digitalisation should not lead to a situation where employees are obliged to be connected at all times. The social partners should aim to create a culture where everybody accepts that setting boundaries has a positive effect on the work-life balance of employees and therefore, also a positive effect on the company.

## **3. Dealing in a social way with the digital structural change**

Safeguarding jobs and the employability of employees remain priorities for the social partners. That is why more needs to be invested in prevention and in making employees ready for the future.

The social partners and their members should facilitate mobility and improve the employability of employees. The necessary resources and tools should be available to maximize the chances of re-employment within the company.

Employees should have access to quality, tailored guidance by (internal) HR professionals in their transition from one job to another.

The necessary resources and tools should be made available to and used by the employee. Employees should receive continuous opportunities to learn and actively work on their personal development and employability.

The key points for a company to consider to this end are:

- ensuring employees are given sufficient possibilities and time (including during working hours) for personal development and employability;
- where possible, supporting the employee through a personalised training programme and individual coaching by a recognised coach.

## **4. Employees' representatives in the digital age**

Employee representatives must have the opportunity to communicate with all employees by any available means provided that the communication is compliant with the applicable provisions relating to electronic communications at company, sector and national level.

Employee representatives and the employer should jointly look for the most adequate way to implement this within the company.

**[Final note]**

To continue building on the work already achieved, the European social partners in insurance will monitor the development of employment in the sector on a yearly basis, taking due account of existing statistics.

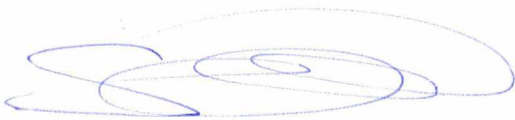
Brussels, 15 February 2019



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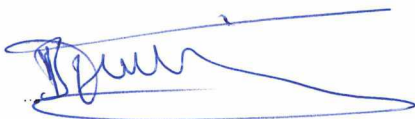
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