



***The demographic challenge revisited:  
innovative measures in the European  
insurance sector***

A joint project by the European insurance social partners

2016



With financial support from the European Union



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**BIPAR** is the European Federation of Insurance Intermediaries. It groups 52 national associations in 30 countries. Through its national associations, BIPAR represents the interests of insurance agents and brokers and financial intermediaries in Europe. Besides some large multinationals, the insurance intermediation sector is composed of hundreds of thousands of SMEs and micro-type operators. It accounts for 0.7% of European GDP, and over one million people are active in the sector.



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## Foreword by the European social partners in the insurance sector



**From left to right: Elke Maes, Social Dialogue Insurance Coordinator, UNI Europa Finance ; Sebastian Hopfner, Chairman of the Social Dialogue Platform, Insurance Europe**

The European social partners in the insurance sector are proud to present this collection of successful initiatives that promote workers' wellbeing and innovative solutions to the challenges facing a fast-changing sector.

It is a follow-up — with a particular focus on central and eastern Europe — to the European project "Addressing the Demographic Challenge in the Insurance Sector: A Collection and Dissemination of Good Practices", which was completed with financial support from the European Union in mid-2012.

The social partners consulted their national affiliates to gather new examples of good practice. The three themes addressed in the joint

declaration signed by the social partners in 2010 (work-life balance; qualifications and lifelong learning; and health and safety at work) remain a focus of this new collection, which has been extended to include a further topic — telework — discussed in the insurance sectoral social dialogue committee (ISSDC). On 10 February 2015, the European social partners of the insurance sector signed a joint declaration on telework. It is based on the [European social partner framework agreement of 2002](#) and, in addition, takes into consideration working conditions in today's insurance sector.

Telework has become increasingly important for insurance employees in recent years, with continuing technological change opening up new possibilities. The European social partners in the insurance sector have committed themselves to continuing to address telework and the new joint declaration, which is in annex, will serve as the basis for this work.



**From left to right: Sebastian Hopfner, Chairman of the Social Dialogue Platform, Insurance Europe ; Didier Pissoort, Chairman of the BIPAR Social Affairs Committee ; Elke Maes, Social Dialogue Insurance Coordinator, UNI Europa Finance**

Another topic that the social partners have been considering is "working longer". It is important to develop career models that are fair to all generations of workers. The social partners addressed questions of active ageing; healthier and longer working lives; health and safety at work; and reconciling work and family life. Ultimately, this project helped them to explore innovative ways to enable workers in the insurance sector to stay in employment longer and to create an appropriate working environment.

The ISSDC aims to involve all EU countries in its projects, including central and eastern European (CEE) countries. The European social partners therefore used this new project to mobilise their CEE countries' affiliates to participate more actively in the European social dialogue and also to facilitate dialogue between employees' and employers' representatives in those countries. Holding seminars in Slovakia and Romania certainly helped in reaching out to the social partners in the target CEE countries. There has been some success and this effort will continue.

The social partners hope that this booklet will inspire further initiatives at company or national level to tackle the demographic challenge together.

Last but not least, the social partners would like to thank the European Commission for its support for this project and the production of this booklet.



**From left to right: *William Vidonja, Head of Conduct of Business, Insurance Europe; Claudia Saller, Policy Officer, UNI Europa Finance; François Lestanguet, Policy Adviser, BIPAR; Belma Yasharova, Legal and Policy Advisor, AMICE; Helen Sheppard, Deputy Secretary General, AMICE***

## Statement by Commissioner Marianne Thyssen

*"Europe is facing a major demographic transition which will result in a shrinking working-age population, a higher proportion of older workers and more people in retirement. This is having profound effects on our welfare states and presenting new challenges for all sectors of the economy. But demographic ageing also opens up new opportunities, for instance due to the rising demand for new and accessible services and products.*

*To ensure the sustainability of our European Social Model against the background of the demographic transition, it will be necessary to modernise social protection systems. The development of flexible ways to organise working arrangements and ensure healthy working environments also needs to be stepped up. Lastly, it will be necessary to invest in the life-long updating of skills in response to globalisation and technological change.*

*These points are among the priorities of the Commission for 2016. This year's European Semester exercise puts a new emphasis on the sustainability and adequacy of social protection in view of the demographic impact. A formal consultation of social partners is ongoing on the work-life balance. And we are working on a New Skills Agenda for Europe as well as on the review of the EU Occupational Health and Safety legislative acquis. The expertise and strong commitment of the social partners will be essential to shape these actions.*

*This Commission wants to strengthen social dialogue at all levels. Social partners are better positioned than public authorities to take the pulse of innovation in the work place and to identify needs. It is therefore essential that they can contribute to the design of policies and legislation and echo good practices from the work floor.*

*This booklet provides tangible examples of how to tackle demographic change in a wide variety of areas, from work-life balance, telework and lifelong-learning, to health and safety and longer working lives. I am happy to see how EU social partners in the Insurance Sector are giving a concrete follow-up to their joint statement on the demographic challenge of 2010. Warmly recommended for both policy makers and practitioners!"*



A handwritten signature in blue ink, which appears to be 'M. Thyssen', written in a cursive style.

## Introduction

This publication describes each good practice in a similar format to that used in the previous publication in 2012, to help readers to easily understand the background and key features of the initiatives, as well as the impact and benefits they have generated for insurance employees, companies and the sector at large.

In addition to the areas already covered in the 2012 booklet — i.e. work-life balance; qualifications and lifelong learning; and health and safety — two areas have been added: working longer and teleworking. Those two new areas were recently identified in the Insurance Sectoral Social Dialogue Committee (ISSDC) work plan.

Regarding teleworking, the European social partners in the insurance sector signed a related joint declaration, on 10 February 2015, available in this booklet.

Since the five areas are so inextricably linked, the vast majority of the good practices could appear in more than one section. For clarity and to avoid repetition, however, they are presented in the main area they address.

As in the 2012 booklet, the key objective here is not to have a good practice that could be replicated as such, but to inspire companies or sectors wanting to enhance their activities in one of the five areas. We hope these good practices will be a key source of inspiration for you.



## 1. Work-Life Balance measures



Work-life balance is perceived differently according to the working situation (e.g. working full time or part time, one's job position). There is no "one size fits all" definition. Work-life balance requires a lot of awareness and communication between the management and the employees who have shared responsibilities in this regard. Targets and objectives should be discussed in an open dialogue, an atmosphere of trust and to fit the competencies of the employees.

Although it is difficult to define, having what one perceives as a good balance between personal and professional life is critical in helping to recruit and to retain workers. Hence, flexible working patterns, geographical or functional flexibility, support for caring (e.g. childcare support) can be a decisive factor that will make an employee join or stay in a company.

The good practice put forward in this section illustrates how the implementation of flexible ways of working in a German company (Wüstenrot & Württembergische Group) resulted notably in a reduction in the "potential for conflict" regarding the balance between personal and family life on the one hand and work on the other hand.



**Wüstenrot &  
Württembergische Group «  
Flexible Working »**



**Name of the company /  
organisation**

Wüstenrot & Württembergische Group

**Country of HQ**

Germany

**Size and sector of  
organisation**

Insurance sector – approximately 7,000 employees (and a sales force of about 6,000 agents)

**Main focus and title of  
practice**

Work-life balance - Flexible Working

**Background / rationale  
for introducing the  
measure / policy**

Against the backdrop of current demographic trends, flexible work arrangements are gaining in importance as younger workers increasingly place greater emphasis on achieving and maintaining an improved work-life balance. With the launch of the (pilot) project “Flexible Working” the W&W Group aimed at creating an attractive and supportive work environment to facilitate the recruitment and retention of expert staff.

**Date of implementation  
/ duration**

The pilot project “Flexible Working” was launched in May 2011, with an initial duration of roughly a year and a half. It was extended by one year in September 2012. In June 2013, a company agreement on “Ad hoc Mobile Working” was signed in coordination with the works council; this agreement was extended by one year in June 2014. Since the end of 2015 the concept of “Ad hoc Mobile Working” has been expanded to include 5 other subsidiaries of the W&W Group.

## Partners involved

The pilot project was supported by the Fraunhofer Institute for Industrial Engineering (Fraunhofer IAO). Fraunhofer IAO has assisted other companies in implementing similar projects successfully.

## Content of the measure

The pilot project "Flexible Working" tested location-independent working with 34 employees and 11 executives. The pilot project was first introduced as an operating agreement in the company's holding in Stuttgart, Germany, in May 2011, in the following departments: controlling, accounting and tax, communications and human resources.

Several internal rules and guidelines underpinned the pilot project, notably:

- Employees need to have access to telecommunications technology to perform their tasks.
- Employees have to ensure that they are reachable during normal working hours. The work arrangement must not negatively affect the employee's performance.
- Employers have to maintain an equal workload distribution without overloading office-based employees.

W&W Group's IT Services Department provided the necessary telecommunications technology to facilitate the successful implementation of the pilot project. This included internet telephony, desktop sharing and video-, audio- and web-conferences facilities (Lync). In addition, the Fraunhofer IAO accompanied the project from May 2011 until July 2012. The institute identified what key factors promote or hinder the successful implementation of such flexible work arrangements.

Following the success of the pilot project the W&W Group decided to widen its scope to include operational units of the company and further develop the concept of flexible work. Five new company agreements introducing the concept of "Ad hoc Mobile Working" were concluded at the end of 2015. "Ad hoc Mobile Working" allows for voluntary location-independent working. It is not a guaranteed right and is only granted (e.g. in person or via email) on an ad hoc basis as it is not suitable for long-term practice. Participants must be prepared to return to pre-flexibility arrangements if the situation or the company's needs require it. It is foreseen to introduce this form of work arrangement in 2-3 other subsidiaries of the W&W Group.

## Impact and benefits achieved

The pilot project has had a twofold effect: establishing W&W Group as an employer which offers an attractive and supportive work environment and increasing the flexibility, motivation and productivity of its employees while decreasing potential stress factors.

The results of internal pre- and post-evaluations carried out by the Fraunhofer IAO showed that participants made use of this work arrangement predominantly 1-3 times per month and on occasion 1-2 days per week. 48.2% of participants perceived a decrease in the "potential for conflict" regarding the balance between family/life and work.

## Main success factors / obstacles

59.3% of participants reported an improvement in “managing difficult situations at work”.

As part of the pilot project, the W&W Group carried out a kick-off meeting and an in-depth pre- and post-evaluation which made it possible to identify the strengths and weaknesses of the pilot project.

Several factors contributed to the success of the pilot project. Firstly, the level of commitment from executive management to successfully deliver the pilot project; this required placing trust in the employees and moving away from the traditional emphasis on a stringent ‘attendance culture’. In addition, by facilitating an ongoing exchange between executive management and human resources, issues arising during the project implementation phase could be addressed. Secondly, the establishment of internal rules and guidelines and thorough expectation setting. For example, employees need to be reachable during normal working hours. This was achieved by setting up a phone and email policy which allowed for the employee to be contacted if necessary. Thirdly, having access to fully functioning technology resources (such as remote access technology). This required the introduction of communication solutions to facilitate and support ad hoc mobile working.

Obstacles mentioned by participating employees included technical problems and the lack of personal contact with colleagues. Employers stressed difficulties in defining the terms and conditions of flexible work arrangements. For example, which departments or staff members can make use of this flexible work arrangement and which cannot and why. In addition, ensuring compliance with labour law posed challenges, in particular with regard to taking responsibility for assessing health and safety conditions of an employee’s workspace. The works council of the W&W Group developed a leaflet on ergonomics at work to assist employees in complying with ergonomic standards in their workplace. Lastly, digitising existing archive materials in order to ensure an unrestricted and remote access proved to be difficult. The process of digitisation of the W&W Group’s archives remains ongoing.

## Web link

W&W Group homepage: [http://www.ww-ag.com/de/arbeiten\\_bei\\_w\\_w/wer\\_wir\\_sind/was\\_wir\\_bieten/was-wir-bieten.html](http://www.ww-ag.com/de/arbeiten_bei_w_w/wer_wir_sind/was_wir_bieten/was-wir-bieten.html)

Fraunhofer Institute for Industrial Engineering (Fraunhofer IAO): <http://blog.iao.fraunhofer.de/grenzenlose-arbeitswelt-1-geht-fuehren-auch-anders-als-manager-es-heute-tun/>

## 2. Qualifications and Lifelong Learning measures



Maintaining employability throughout one's working life is perceived as critical in our modern society. In times of demographic changes, it is all the more important to remain adaptable and to acquire transferable core skills. As stated in the joint statement of the European social partners in the insurance sector "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".

The good practices described in this section respond to the needs of the insurance sector in terms of qualifications and training in a creative and diversified way. For instance, a Czech health insurance company (VZP) has implemented a traineeship programme to offer disabled graduates the possibility to acquire their first professional experience but also to help to raise awareness about disability issues among other employees and contribute to greater diversity. In Belgium, a joint training fund (CEPOM) has been created to develop a broad range of training programmes for all employees in the insurance brokerage sector, with wide flexibility in terms of offer and locations. Finally, a Czech insurance intermediary has also created its own "academy" (Respect Group) to train its employees but also its client's staff and even, recently, non-clients. This training system is divided into 8 modules covering a large variety of topics linked to the technical tasks at work (e.g. innovation in products and services offered, risk management, as well as personal development and foreign language skills).

## RESPECT Academy, an innovative education system to motivate employees



**Name of the company / organisation**

RESPECT GROUP

**Country of HQ**

Czech Republic (with a daughter firm in Slovakia)

**Size and sector of organisation**

Insurance broker firm - 260 employees

**Main focus and title of practice**

Qualifications and lifelong learning programme called RESPECT Academy

**Background / rationale for introducing the measure / policy**

In general, it is very difficult to find qualified employees interested in working in the insurance sector, and it is even more complicated to find and retain those specialised in insurance brokerage. Furthermore, the firm has invested a lot in their staff training since its establishment in 1993, and wanted the accumulated know-how to be shared by all professionals within the company.

**Date of implementation / duration**

The initiative was launched in 2010 and is still ongoing. Moreover, in 2012, the firm decided to open the Academy to their business clients and their staff. Since 2014, the Academy has been open also to non-clients of RESPECT.

**Partners involved**

The whole project is run solely by the firm, with occasional lecturers from the outside.

## Content of the measure

RESPECT has been providing training to its employees since the very start of the firm (back in 1993). However, in 2010, the firm put together a rather sophisticated system called RESPECT Academy. Participation in the Academy is compulsory for employees in positions where they have direct contact with clients (front office positions), e.g. brokers, adjusters, car insurance specialists, private insurance specialists etc. Financial incentive payments depend on their participation in the Academy programme and failure to complete an Academy programme successfully can have an impact on wages, which can be reduced, and in extreme cases can lead to the termination of employment. On the other hand, the modules are optional for employees who are not in direct contact with clients (back office tasks), e.g. operational specialists, marketing specialists, etc. They do not have any financial incentives related to their success in the training, but it is one of the prerequisites for a possible transfer (promotion) to the broking department or similar front-office departments.

The training system is divided into 8 modules in conformity with the services provided by the firm, and training on innovation of products and services offered to the clients is put at the forefront. Other modules include insurance techniques, risk management, business and presentation skills, personal development, basic legal and economic knowledge, IT and foreign language skills.

Every two years, each professional staff member of RESPECT has to prove their expertise through an on-line test and has to reach at least a 75% success rate. Each participant has three attempts to pass each module. If they fail at the third attempt, they take an oral exam, which is assessed by a committee of the firm's internal specialists. The purpose of the committee is to determine the reasons for the failure, whether the participant really does not understand the matters discussed, or he/she simply does not understand the questions and/or is not comfortable with the online exam regime. The committee was convened only once over the last 5 years, for the liability insurance module, and it was discovered that the candidate understood the field, but was not able to fit into the time limit set for the test, and because of that did not earn enough points to pass. The long-term success rate in passing the modules at the first attempt is around 70%, only a few participants have to wait for the third attempt to succeed and they are mostly newcomers in the field and in the company. This education system is linked to the employee motivation system and is managed by the HR department. About 80 staff members participate in the training each year. The lecturers come mainly from within the firm and must have at least 5-years' experience in insurance brokerage.

Given the success of the internal RESPECT Academy, the firm decided in 2012 to widen the scope and include their business clients and their staff in the system, in order to train clients in the field of insurance products and services. RESPECT Academy for clients is organised in the form of regular seminars (there are usually 4 per year which last from 2 to 5 hours), the training is free of charge for the participants (it is fully financed by RESPECT) and all participants obtain a certificate at the end.

Since 2014, the Academy has also been opened to non-clients of RESPECT, roughly on the same principles as described above. They are

**Impact and benefits achieved**

considered by the firm as potential clients and receive an offer to take part in the training courses through RESPECT dealers/business representatives or they can learn about the courses on the RESPECT website, where they can also register for a chosen course. Unlike the clients of RESPECT, these non-clients have to pay for the training. The price per person for one workshop is within the range of several hundred crowns (CZK).

**Main success factors / obstacles**

The fact that RESPECT's turnover has been rising constantly since 2010, that it has climbed the ladder to become 4th among the TOP 30 insurance brokers in the Czech Republic, and that it was awarded the title of "Insurance Broker of the Year" for 2014, can, without any doubt, be considered as proof that the RESPECT Academy initiative has been beneficial both to the firm and its staff members.

It may be the motto of the training that has helped the employees to identify themselves with the firm's goals and visions:

- Education for practice, not for theory
- Individual and flexible approach for each participant
- First-class team of specialists and experts in the insurance market
- Preparation of the necessary background papers for the training with utmost care
- Increase of the knowledge potential of each participant

**Web link**

<http://www.respect.cz>

## Continuous training at CEPOM



**Name of the company / organisation**

CEPOM – Joint fund for employment and training development in the insurance brokerage sector.

**Country of HQ**

Belgium

**Size and sector of organisation**

Insurance and brokerage sector in Belgium – 9,824.35 full time equivalent employees (FTE)

Since 2008, the CEPOM employs 1.5 full time equivalent employees

**Main focus and title of practice**

Qualifications and lifelong learning programme – Continuous training

**Background / rationale for introducing the measure / policy**

The CEPOM has been created to ensure that all workers, regardless of their level of education or the size of their brokerage company or insurance agency, have the possibility to access continuous training in the core subjects of the sector but also in all matters that may pose a risk to their job. It responds to the technical evolutions and complexity of a multifaceted and constantly changing sector and aims at perpetually raising the level of training and improving skills of active employees. Finally, the CEPOM is committed to providing a creative and effective training policy.

**Date of implementation / duration**

The CEPOM started specific activities on 13 April 2005. The training offer and the range of activities have evolved overtime to best meet the demands and objectives of the Fund. This policy is permanent.

**Partners involved**

In accordance with its Statute, the CEPOM is administered by an Executive Board composed of representatives of employers and employees,

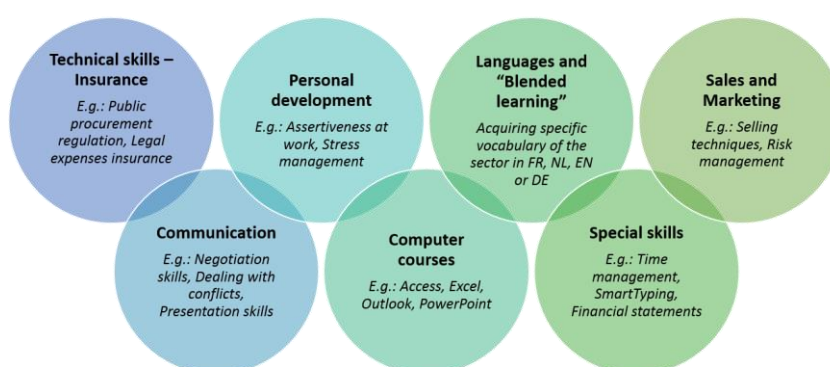


appointed by Joint Committee 307, which is the joint committee dedicated to the brokerage companies and insurance agencies in Belgium.

## Content of the measure

All employees working in the insurance brokerage sector have the right to attend free continuous training programmes. In May 2009, the joint fund's purpose was expanded to outplacement. It means that the CEPOM can also intervene in the context of the reintegration of employees made redundant by a company in the sector.

The CEPOM offers training that usually last between ½ day to 3 ½ days. This training offer focuses on seven main areas, examples of which are shown below.



All the training courses are included in a catalogue à la carte and subject to a minimum number of participants registered (usually 6), in the city of the participant's choice within Belgium (e.g. Brussels, Liège, Antwerp).

The CEPOM has also set up a "Seasonal School". This programme aims to develop the tools and the commercial sense of the employees of the insurance brokerage sector. It covers the same subjects as those listed in the "Sales and Marketing" area and aims to boost the effectiveness and commercial attitude of the employees concerned. Participants follow a full training course of five days spread over 3 to 4 months. Two cycles of this Seasonal School are organised each year, one in spring and the other in autumn, provided that at least 8 people have registered.

## Impact and benefits achieved

The CEPOM has contributed to a wide and diversified offering of continuous training courses that best meet the needs of the sector. The number of participants is steady – between 3,000 and 4,000 participants per year for the last 7 years. The number of training days in the sector is growing (433 days in 2015). There has also been a boost in the read rates of CEPOM's newsletters together with an increase in the number of subscribers.

Regarding the "Seasonal School", it should be mentioned that more than 10,000 people have participated to this special training formula since its creation in 2009. An advanced level has been set up to allow participants

**Main success factors /  
obstacles**

from the initial training to develop and broaden the know-how acquired with regards to "Sales and Marketing".

One of the main success factors of the CEPOM is that it works with a broad range of stakeholders: national, regional and local federations, chambers of commerce, employers' organisations and trade unions. The CEPOM continuously incorporates new requirements imposed on the sector, e.g. the new status of outplacement since 1 January 2014 in Belgium. Outplacement can be defined as a series of assistance services and consultancy activities provided by a service provider. The employer pays outplacement agencies for laid-off employees, to offer them, individually or in a group, the opportunity to find a new job with a new employer by themselves or to start as self-employed. Through the CEPOM, these laid-off employees can thus attend training relevant for working in the insurance and brokerage sector. The CEPOM is thus able to respond to the sector's needs and to propose tailored-made training aimed at employees working in the insurance and brokerage sector.

The development of training aimed at employees from different age ranges also contributes to the success of the joint fund, e.g. special training that integrates new concrete tools to address the intergenerational challenge and employability of people over 60 years.

**Web link**

<http://www.cepom.be>

## Providing quality training to disabled young graduates through the Trainee Programme at VZP



### Name of the company / organisation

VZP (General Health Insurance Company)

### Country of HQ

Czech Republic

### Size and sector of organisation

VZP provides public health insurance and was established by the State. VZP is the largest health insurance company in the Czech Republic, representing 59% of the market in the insurance sector. VZP has nearly 6 million clients and is a member of the Association of International non-profit health and sickness insurance companies. VZP employs over 3,500 employees.

### Main focus and title of practice

Qualifications and Lifelong Learning – The Trainee Programme for Disabled Graduates that provides employment support for students with disabilities and links their integration into traditional trainee programmes.

### Background / rationale for introducing the measure / policy

The Czech State requires companies to employ at least 4% of people with physical disabilities in the total number of employees. In case of non-compliance with this quota, the company must pay a fine to the state budget. Alternatively, the company can buy services or products from other firms that employ mainly disabled people.

VZP as a socially responsible company favours the employment of disabled people, and especially the integration of young disabled students after graduation.

### Date of implementation / duration

The initiative was founded in 2013, initially as a unique pilot project. After several months, the project was evaluated as being highly effective and

attractive for students. Due to high interest in the programme, it was included in the company's long-term strategy.

#### **Partners involved**

The pilot project was initially developed in collaboration with the Metropolitan University in Prague and the Endowment Fund to support the employment of people with disabilities. Gradually, contacts were made with other colleges and universities.

#### **Content of the measure**

Graduates from colleges and universities get a chance in a special trainee programme to gain initial work experience. At the same time they have the opportunity together with the employer to seek appropriate long-term employment in their field or area of interest. Likewise, graduates have the opportunity to practically test a given job.

The main principles of the Trainee Programme for Disabled Graduates project are the following:

- The basic unit of the programme is a three-month contract for the disabled graduates
- In the case of successful completion of the contract, it is extended for another three months
- The best graduates of the programme will receive a permanent employment contract
- Provision of equal access, benefits and claims for disabled employees
- The possibility for individual development and participation in special projects
- Impact and benefits achieved

#### **Impact and benefits achieved**

The programme has so far supported almost 100 disabled graduates.

The Trainee Programme for Disabled Graduates has led to a new prevention programme at VZP called "Mutiny to injuries". The programme is designed for students of elementary and secondary schools. Disabled VZP employees meet with students and encourage them to behave safely and thus prevent accidents. Using their personal stories, they describe life with disability to students.

#### **Main success factors / obstacles**

The Trainee Programme for Disabled Graduates was a success as it favoured the emergence of a new corporate culture focused on the development of mutual tolerance and support. New management experiences related to personal approaches were implemented. It led to the promotion of the strengths of a diversified work team. All the employees are involved in the integration of disabled graduates. It reinforces the vision and understanding of VZP as a socially responsible employer.

#### **Web link**

<http://www.vzp.cz>

<http://www.zdravakariera.cz>

### 3. Health & Safety measures



The main health & safety issues for insurance employees nowadays are mainly stress at work, mental health, the physical position (ergonomics), the workspace and changing working conditions. Thus, the aim of health and safety at work measures is to create a sound working environment, with working conditions that support the physical and psychological wellbeing of the employee. This can be realised through, for instance, medical advice, the provision of a confidential helpline, or counselling. Other examples to prevent high levels of stress can be found in a good communication and support between the employer and the employee but also between colleagues. Training, including specific training to cope with stress, can also be of great help, notably regarding changing working conditions. Good work planning by management can also be an answer to health and safety issues in a company (distribution of workload, setting realistic objectives and targets, etc.).

Implementing health and safety measures can benefit both the employer and the employees as it can result in a reduction in absenteeism, better health or a reduction of stress for the employees.

This section of the booklet looks into creative and innovative solutions that have been designed to cope with health and safety issues in the workplace. These include anti-stress camps developed in Slovakia (Allianz Slovakia) where the employees have the opportunity each year to go on a three-day trip supported by the company. There, they choose beforehand the activities they want to do, e.g. training for a healthy back, pilates, yoga, swimming lessons and other wellness activities, as well as training on how to deal with stress. Another example in this area is the "Happy Week" implemented by a Czech company (AXA), which takes place twice a year and where employees can choose a theme to focus on, such as understanding of the human physiology, health habits at work (e.g. ergonomics, stretching exercises).

## The anti-stress camps at Allianz Slovakia, an innovative and creative way to enhance employees' well-being



<p><b>Name of the company / organisation</b></p>	<p>Allianz Slovakia</p>
<p><b>Country of HQ</b></p>	<p>Allianz SE (headquarters in Germany) adopted an Agreement on Guidelines Concerning Work Related Stress that applies to all companies worldwide which belong to the Allianz group. However, the anti-stress camp is implemented exclusively in Slovakia.</p>
<p><b>Size and sector of organisation</b></p>	<p>Insurance sector - about 1,650 FTE in Allianz Slovakia</p>
<p><b>Main focus and title of practice</b></p>	<p>Health and safety at work – Anti-stress camps</p>
<p><b>Background / rationale for introducing the measure / policy</b></p>	<p>The Agreement on Guidelines Concerning Work Related Stress was adopted after negotiations between the SE Works Council and the management of Allianz SE and was later implemented in individual organisational entities at local level (e.g. Allianz Slovakia). The agreement aims at improving health and reducing stress among employees.</p> <p>Since 2011, companies which are members of the Allianz SE group have been implementing this agreement via tailored-made activities for each company. In this framework, Allianz Slovakia has tried to find different forms of implementation of the agreement to improve the working environment and the well-being of its employees. Allianz Slovakia organises at present three types of activities for its employees: Anti-stress camps in March, summer sports' games in June and tourist camps in September.</p>

**Date of implementation / duration**

The Agreement on Guidelines Concerning Work Related Stress was adopted in May 2011. The first anti-stress camp took place in March 2015, the second one in March 2016 and this initiative should in principle be put in place once every year in the future.

**Partners involved**

Employer and Trade union

**Content of the measure**

The anti-stress camp is an excellent opportunity to leave behind the daily problems employees have to deal with in their job. It is a three day event (including a weekend) where employees meet with colleagues from different regions or departments. The programme of this event is known in advance and each employee can decide how and with whom he/she would like to spend this weekend. The programme of the last event (March 2015) was managed by participants according to their choice and a large range of activities was offered, notably skiing, Nordic walking and wellness. The second anti-stress camp that took place in March 2016 offered training for a healthy back, Pilates, yoga, swimming lessons, wellness, training on how to deal with stress, measurement of stress level, blood pressure and body mass index (BMI), tasting of fruit desserts, organic coffees and teas.



Rules of participation are discussed with the employee representatives (trade union). Participants can register for the anti-stress camp, summer sports games and tourist camp through an electronic online registration system. Each employee can register but the priority is given to those who have not participated in any of these three activities in the past, in order to ensure that every employee has the opportunity to participate in at least one event within a period of three years. The same rules apply for all three events so employees can plan according to their interests in which event he/she to register.

The Anti-stress camp is an all-inclusive event where all costs are borne by the company Allianz Slovakia. However, as it is a three days event (from Friday to Sunday), it is the responsibility of the employee to either take a

**Impact and benefits achieved**

leave on the Friday or to manage their workload within their monthly working hours.

So far, around 30% of all employees of Allianz Slovakia have had the opportunity to participate in least at one of the three events listed above.

The employees' feedback on the camp in March 2015 was very positive and both employers and employees are thinking about ways to enhance the activities.

The expected results are a reduction in absenteeism, improved health and a reduction of stress for the employees. It is however too soon to evaluate the impact and benefits achieved from these measures as they have only been implemented for one year.

**Main success factors / obstacles**

The main obstacle is that the number of participants is limited due to the high costs of these events, entirely supported by the employer. Indeed, a maximum of 150 employees can participate in the anti-stress camp, 180 persons in the summer sports' games and 360 people in the tourist camp.

**Web link**

<http://www.allianzsp.sk/>



## A “Happy week” to promote looking after one’s own health in AXA



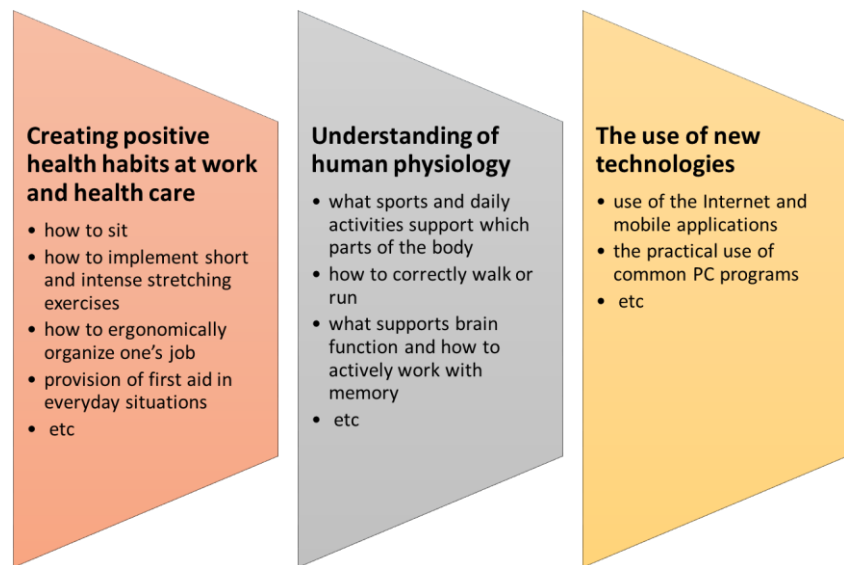
<p><b>Name of the company / organisation</b></p>	<p>AXA Czech Republic Insurance Company</p>
<p><b>Country of HQ</b></p>	<p>Czech Republic</p>
<p><b>Size and sector of organisation</b></p>	<p>AXA Czech Republic Insurance Company is among the top 10 insurance companies in the market and belongs to the AXA group, one of the largest insurance groups in the world. AXA Czech Republic employs 550 employees in the Czech Republic and Slovakia.</p>
<p><b>Main focus and title of practice</b></p>	<p>Health and safety – The “Happy week” initiative to promote looking after one’s own health.</p>
<p><b>Background / rationale for introducing the measure / policy</b></p>	<p>By implementing the “Happy week” initiative, AXA aimed at giving employees a chance to look after their own health and therefore to address any stress arising from the work environment.</p>
<p><b>Date of implementation / duration</b></p>	<p>The initiative was launched in 2012 and due to the very high level of interest among employees, it is assumed that it will be repeated regularly 2 times per year, with a variation of themes based on the preferences of employees.</p>
<p><b>Partners involved</b></p>	<p>The involvement of partner organisations relates to the content of the topics and is regularly updated. The key partners include specialists in the area of health and work habits, psychology, neurology, specialists on new digital technologies and many others.</p>

## Content of the measure

The strategic initiative "Happy Week" is based on the voluntary involvement of employees in a variety of topics in which they express an interest, given their different lifestyle preferences and values. It gives the employees the opportunity to get to know in more detail the basic principles or rules that apply for a selected area under the supervision of specialists. The initiative aims to offer employees greater scope for self-fulfilment and even develop areas that are not primarily linked to the core business.

The initiative is divided into coherent two week blocks, with a choice of different themes and engagement according to the preferences of employees.

The areas preferred by employees can be structured into the following themes:



## Impact and benefits achieved

One of the main benefits is that the company provides space for employees to try out subjects that significantly affect them. The creation of this initiative leads both to higher employee satisfaction and implementation of practical advice in everyday life. Many of the employees have in fact requested additional follow-up initiative.

## Main success factors / obstacles

The fact that this initiative is based on voluntary participation and that the areas and themes on which to focus come directly from the employees' needs, are great examples of its success.

## Web link

<http://www.axa.cz>

## 4. Working Longer measures



Given the demographic challenges the insurance sector is facing, working longer is of significant importance. The strengths of older workers are unanimously recognised, i.e. their experience, their knowledge both technical and cultural (culture of the company, its history, etc.) and their established networks.

Training can be an appropriate option to retain older workers. As stated in the joint statement of 2010, “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”. In addition to the provision of suitable training opportunities at all ages, promoting better management of age diversity in firms or programming to recruit older employees can benefit both employers and employees in the insurance sector. The joint statement of 2010 states that “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.”

Here again, companies are developing interesting and creative tools to ensure that employees after a certain age would like to continue working. In Belgium for instance, one company (KBC) has developed an entire programme targeting employees over 55 years old. The older workers are offered a choice between five different paths, from working less or lighter to working outside the company while remaining one of its employees. In Italy, a company (Groupama) has developed an interesting initiative aimed at employees aged over 55 to provide them with training in accordance with their needs.

## A Long Life Opportunity initiative at Groupama Assicurazioni



**Name of the company / organisation**

Groupama Assicurazioni

**Country of HQ**

Italy

**Size and sector of organisation**

Insurance sector - 831 employees

**Main focus and title of practice**

Working longer - Long Life Opportunity is an initiative with specific focus on age management, targeting in particular employees over 55 years old.

**Background / rationale for introducing the measure / policy**

The average age of the workforce in the insurance sector is rising. In particular, in Groupama Assicurazioni the average age of the workforce is 49 and about 30% of staff is aged over 55.

Competitiveness and productivity are therefore strongly related to the company's ability to ensure that all employees, regardless of their age, seniority and gender, feel engaged and have the opportunity to regularly update their skills and competencies.

**Date of implementation / duration**

The programme was developed between 2013 and 2014. Groupama Assicurazioni is now focusing on policies and training aiming at young employees / potential recruits.

**Partners involved**

Many partners were involved, including trade unions, a prestigious social research company and different training providers specialised in the different focus areas.

## Content of the measure

Groupama Assicurazioni constantly supports its employees through regular annual training plans. The training programmes are organised on the basis of specific training needs identified each year.

Between 2013 and 2014, the Long Life Opportunity initiative was set up. The programme was composed of several elements.

For this particular project, the identification of training needs was performed with the professional support of an outside company specialised in social research, which provided a specific report and detailed information in order to support the development of a programme focused on the recipients' actual requirements. The survey investigated five areas, i.e. individual data, organisational area (relationship with the company), professional aspects (relationship with one's role), motivation and satisfaction and the training needs. The survey distinguished three different profiles. Indeed, 43% of the respondents were considered as work oriented people, 25% were private life oriented, and 29% were looking for a new balance.

This social research then gave the opportunity to analyse training needs for different groups, thus allowing the company to better interpret the results and build the training plan taking into account the different needs, to come up with a differentiated offer. Five training initiatives were then implemented, all based on voluntary participation.

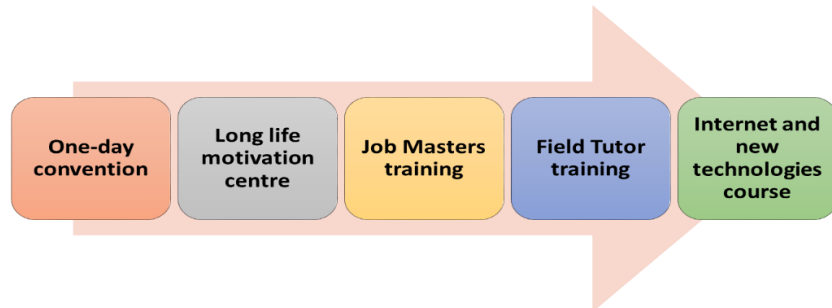
First, Groupama Assicurazioni organised a one-day convention focusing on age and job performance. It took the form of a one day seminar, covering demographic, social and economic conditions. It aimed at increasing people's awareness of issues relating to the extension of working life, the development of work performance and of new technologies in the workplace and in everyday life.

Following this one-day seminar, the company set up a "Long life motivation centre", organised by two external consultants. It was designed to increase the awareness of employees aged over 55 about their way of thinking and acting, especially with regard to their desires and aspirations. Two-day workshops with groups of 12 participants were organised, using self-empowerment and motivational training courses notably to help them create an action plan for the future. The workshops were then followed by a 1.5 hours' individual coaching to finish helping them to build their personal and professional life project.

Two technical and behavioural training initiatives to become "trainer" and "tutor" of young employees were also offered to employees over 55 years. The Job Masters training aimed at acquiring the technical and practical tools necessary to effectively manage a training intervention. Over two days, the participants – in groups of maximum 12 people – learnt to prepare a training programme, communicate in the educational situation and to manage a debate.

On the other hand, the Field Tutor training aimed at teaching older employees how to mentor younger employees. Groups of 12 participants learnt in this one-day training module the basics to design a mentoring program, but also how to use the most effective ways to communicate in a coaching situation and acquire the main structures for learning in an on the job setting.

Finally, a special training initiative on "Internet and new technologies" was implemented to increase knowledge of the ICT world. This two-day training programme gave an overview of new internet technologies, social networks and was aimed at consolidating the operational use of the main applications of Microsoft Office (i.e. Word and Excel), even in its most advanced features.



**Impact and benefits achieved**

Among the 225 employees who are more than 55 years old in Groupama Assicurazioni (which represents 27% of the total number of employees), 80% participated in the social research study in 2013. The main results were notably that 60% had motivation at work, 67.7% were satisfied with their job, and 60.1% had the desire to learn new things. In 2014, 100% of those over 55 attended at least one training initiative: 180 people joined the one-day convention; 38 people participated in the Long Life motivation Centre; 24 people attended the training initiatives to become trainer or tutor; over 70 people attended the "Internet & new technologies course". Over 2,800 training hours were provided.

**Main success factors / obstacles**

The main success factors of the Long Life Opportunity Initiative relate to the unions' involvement since the beginning. A comprehensive communication campaign, the early management commitment and involvement, and the variety of training offered, based on voluntary participation, contributed to the success of the initiative. The main obstacles were the psychological, social and cultural barriers to the topic in itself, especially from employees aged over 55.

**Web link**

<http://www.groupama.it/>

## The Minerva programme for workers aged 55+, or “how to enjoy working longer” at KBC



### Name of the company / organisation

KBC Group

### Country of HQ

The Head Quarters of KBC are situated in Brussels, Belgium. The Minerva Programme is initially being implemented in Belgium because of the complex end of career regulations in Belgium.

### Size and sector of organisation

Integrated Bank-Insurance, delivering financial and insurance products and services. The core markets of KBC are in Belgium, the Czech Republic, Slovakia, Hungary and Bulgaria. The number of employees worldwide is 36,000 FTEs, and overall in Belgium KBC has 14,874 employees of whom 2,504 are aged 55+.256 of these are aged 60+. In the insurance department, there are 1,200 employees, of whom 223 are 55+, and 38 are aged 60+.

### Main focus and title of practice

Working longer - The KBC Minerva programme, “The way to working longer”.

### Background / rationale for introducing the measure / policy

KBC set up the Minerva programme for several reasons. First, to counterbalance demographic trends with the 1/5 of employees who will be older than 60 within 5 years (baby boomer generation reaching its end-of-career period and an ageing of the population in general in Belgium). Secondly, there is an overall low employment rate in Belgium (61.9%) and a lower effective retirement age (59.3 years old) than the average in Europe (64.9% - 63.2 years old), a huge use of early retirement schemes or transition schemes to stop employees working at early ages, and recent decisions by former and current Federal Governments on retirement issues (shifted legal retirement age from 65 to 67 years old, minimum career length for early retirement from 35 to 42 years, etc.). KBC

management thus realised that action is needed over the long term to keep "older" employees motivated and working longer.

**Date of implementation / duration**

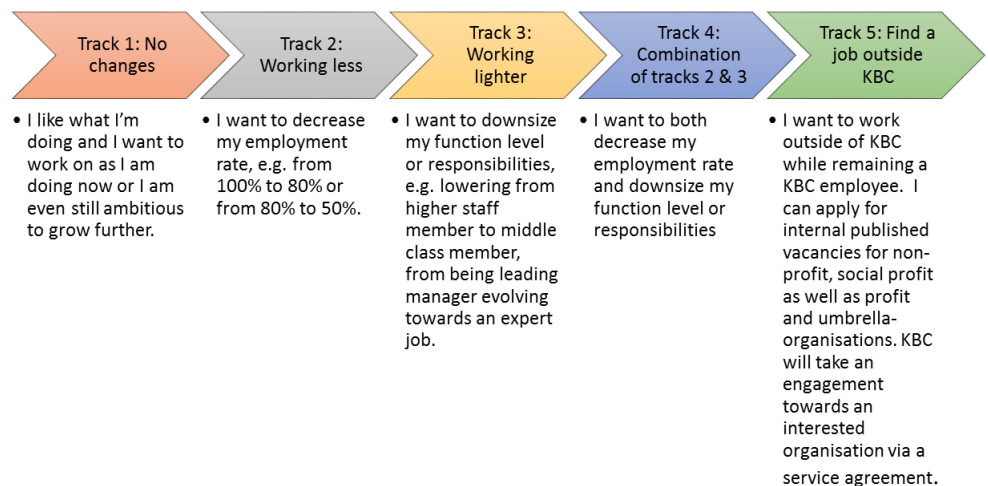
In 2012, the project group started its analysis and the conceptual development of the Minerva framework, which was then set up officially in March 2014 at KBC Belgium. Since then, the Minerva programme is the end-of-career policy within KBC in Belgium. It is subject to a continual circle of HR processes, so that Minerva can adapt its strategy to the changing internal and external context.

**Partners involved**

During the programme's development period all stakeholders (employees from all age groups, leading managers, but also all social partners) were invited by the Corporate HR project group to attend workshops, to give their feedback on the vision, the options designed, the approach, etc.

**Content of the measure**

Minerva has bundled all already existing solutions and offered them as a package to all employees in the target group and to the management, in this way offering them a choice with regard to their end-of-career approach. Basically, KBC asks those aged 55+ to reflect on their career by encouraging them to ask themselves questions relating to their talents and interests (match between their interest and competences?), work-life balance (how many hours a week do they want to work?), the level of complexity of their positions (do they want tasks with a lower level of responsibility and complexity?) and their long term perspective (when would they like to retire?). The answer to this self-reflection exercise leads to the choice for one of the available tracks:



The employees' choice between those five tracks is discussed with the line manager. The manager performs a reality check and when approved s/he and the employee implement the chosen solution within the department. This agreement is registered in an "I-deal" and will be followed up by Corporate HR as this is a mutual commitment. The "I-deal" can be changed yearly if circumstances change for the employee as well as for the organisation.



## Impact and benefits achieved

The result is that within the first year and a half (since March 2014) 25% of employees aged 55+ already made an "I-deal" with the line-manager and another 25% spontaneously formalised their decisions according to their alternative choices without an "I-deal" (most of them opted either for working less or fixed their retirement date).

Regarding the "I-deals" made, track 1 is the most popular (no changes – 71.3%) followed by track 2 (working less – 14.4% with most opting for the 80% regime). Employees seem to still have cold feet for track 3 (working lighter – 1.7%) and 4 (working less and lighter – 6%), but the mindset is now starting to shift from the idea that career is always upwards and the perception that a step down is a demotion towards an equivalent choice in the career by consciously taking a step back.

Regarding track 5 (working outside KBC), more than 20 employees are already performing or have performed a job outside KBC in several organisations (mainly in the social and non-profit sector, but also in profit organisations), representing 6.6% of the "I-deals". All hiring companies are very satisfied to work with these experienced KBC employees. On a yearly basis an average of 10 vacancies are continuously published internally. For example, an insurance damage-consultant is currently working as an economist for two Catholic congregations.

## Main success factors / obstacles

Several factors contributed to the success of the Minerva programme. First, the Job-Crafting principle was also introduced in the Minerva programme. Managers are encouraged to really organise jobs to match the strengths of individual employees instead of trying to 'clone' all of them and consequently start to focus on the employee's shortages. Secondly, offering an extra choice in the end-of-career solutions (via track 5) gives the employees the opportunity to fulfill an earlier ambition according to (perhaps previous) beliefs, with the security of preserving the extra-legal advantages of being a KBC employee. Another success factor was that all stakeholders were proactively involved in all project phases. Finally, there is a continuous communication of all evolutions during the programme via all possible internal channels.

It should be mentioned also that after the implementation and the success of the track 5 policy, KBC founded together with some other companies (Axa, Proximus, HazelHeartwood), a new platform called 'Experience@Work'. This platform is a facilitator between organisations with vacancies and interested in recruiting older employees of other organisations, such as KBC, who are willing to work together by publishing the vacancies and helping their employees to work outside the company. Since the start of Experience@Work 45 vacancies have been presented to the participating organisations. Meanwhile IBM and Arcadis also joined this platform.

Apart from these success factors, some obstacles remain. For instance, not every employee or manager sees the importance of this pro-active programme and there was middle management resistance at the beginning because in the past the company had always offered (costly) pre-pension schemes. On the other hand not everyone has a clear vision of a working population of which 25% will be older than 60+ within 5 years, as this has not happened in previous decades. Only a limited

number of people can step into track 5 because it still is a cost for the KBC organisation, albeit being less costly than the solutions previously used. The government's rigid legislation is another obstacle which gives limited or no room for flexibility to help motivate older people to work longer. All regulations and HR systems meanwhile are outdated and focussed on changing as little as possible combined with ending careers as early as possible. In addition, there are still erroneous beliefs concerning older employees, e.g. they are often considered as expensive, low performers, and most of the time ill. Also, convincing management to employ older employees during downsizing phases is not easy. Finally, trade unions' buy-in should be well managed at initial stage of the project, otherwise they will keep negotiating for early retirement schemes.

**Web link**

White paper KBC – SD Worx on the KBC Corporate site (available only in NL): [https://www.kbc.com/nl/system/files/doc/sustainability-reponsability/Stakeholders/CCSR\\_SH\\_Miverva-plan\\_KBC\\_Langer\\_Werken\\_nl.pdf](https://www.kbc.com/nl/system/files/doc/sustainability-reponsability/Stakeholders/CCSR_SH_Miverva-plan_KBC_Langer_Werken_nl.pdf)  
<http://www.experienceatwork.be>

## 5. Teleworking measures

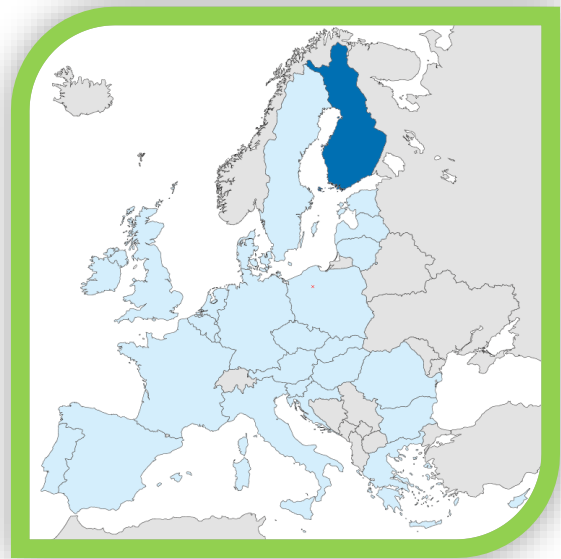


The European social partners in the insurance sector have recently acknowledged in their joint declaration on telework on 10 February 2015 that “According to the Framework Agreement of 16 July 2002, [they] understand telework as a form of organising and/or performing work, using information technology in the context of an employment contract, where work, which is usually performed at the employer’s premises, is carried out away from those premises on a regular basis. In other words, telework is a flexible work arrangement under which an employee performs her/his activities from an approved worksite other than the location from which the employee would normally work”.

In their joint declaration, the European social partners recognise teleworking as “one of the key levers to a better quality of life at the work place and to improve companies’ performance”. Indeed, the introduction of new information and communications technologies has opened up an unprecedented range of choices in who does what work, when, where and how. There are obviously pros and cons to the use of telework. On the “cons” side, telework may not suit every employee, their job description or level of digitalisation. On the “pros” side, telework brings higher flexibility, can be a tool for a better work-life balance, and has a potential for money savings (e.g. rent of offices). In addition, as stated in the joint declaration on telework of 2015, “employers can benefit from satisfied and better motivated employees, whereas the advantages for employees include greater flexibility in working hours and savings in time, money and stress due to reduced commutes”.

In this section, we will review three different companies that have made telework possible for part or all of their employees but did not limit themselves to “only” telework and brought other concepts in addition to it. Hence, in Finland, a company (LocalTapiola) has developed teleworking together with the concept of work pairs. A Dutch company (Achmea) has developed its own work concept and created different working spaces (e.g. desks with bike-seats) together with giving its employees, in compliance with a 2014 national law, the possibility to telework. Finally, a Belgium company (Baloise) is developing a concept of “different ways of working” that notably includes the possibility of teleworking and hot desking.

## Teleworking and work pairs in LocalTapiola



**Name of the company / organisation**

LocalTapiola Group

**Country of HQ**

Finland

**Size and sector of organisation**

LocalTapiola is a mutual insurance Group with 3,400 employees, of which about 800 work for the claims' service.

**Main focus and title of practice**

Teleworking - specific sub-sector of the claims' service.

**Background / rationale for introducing the measure / policy**

Telework used to be for the experts and specialists who telework on an irregular basis. However, it appeared that commuting long distances to work every day was a challenge in some cases, e.g. if an employee has small children.

By offering a possibility to telework on a regular basis, usually 50% of the time, LocalTapiola offers a possibility for claims' handlers to work in a modern way, with the goal of bringing more flexibility and meaning into everyday work.

**Date of implementation / duration**

Telework started as a pilot at the end of 2011 and was made permanent in 2012. Since then, the number of teleworkers has increased each year.

**Partners involved**

No external partners were involved.

**Content of the measure**

Telework is about working in an alternative location to the employer's premises, typically at home. It is a way of organising work. It is not a

## Impact and benefits achieved

specific form of employment relationship and it does not have any effect on employees' position, rights, duties or treatment.

Teleworking regularly has to fit a person's own situation, work routines and rhythm. Telework is always voluntary. The employer has a right to decide who, in which tasks and positions and how much telework can be done. Everyone wanting to start teleworking has to fulfil requirements, which are for instance to have a certain level of expertise, experience, motivation, the ability to work independently and actively, and to know how to use information and communication technology. The manager and employee decide on suitable arrangements together if these requirements are met. There are also requirements for working hours and monitoring the work, e.g. availability during working hours, informing about absence, how to participate in meetings, lunch-hour.

Work pairs have been setup to take turns to telework on a week to week basis. This means that every other week a teleworker is at home and every other week at the employer's premises. A teleworking pair shares the same desk at the office in order to save space. The one working in the office helps the one working at home e.g. by getting letters from the printer and mailing them, since employees are not allowed to take papers home or print papers at home for security reasons.

The employee has to accept rules, contracts and requirements for telework. The employer provides the technical devices needed, insurance and information on security. Every employee has to complete an online course on information security at work before starting telework.

An official telework agreement is signed in cases where the employee teleworks at least 1 day per week, and there are 150 of these agreements in LocalTapiola. In other cases (less than one day per week), telework can be agreed directly with a manager, without an agreement.

In 2014, around 750 people were teleworking in LocalTapiola. The average days spent teleworking was approximately 2.5 days per month, and around 10 persons are teleworking full time. In the claims' services there are around 80 claims' handlers teleworking 50% of the time (10% of the total number of employees), and the amount is increasing all the time. In addition, experts and managers telework irregularly.

Seeing the benefits of telework requires systematic monitoring and feedback to and from teleworkers. Telework has a positive impact on wellbeing at work (e.g. decrease in sickness absences resulting from back pain, time saving with regard to commuting), on productivity (there are fewer distractions than in the office) as well as on customer satisfaction. Telework may also have a positive effect on a company's budget, e.g. by reducing the rent of the offices as it makes it possible to work in a more limited space in the employer's premises without negative effects.

The opinion of the occupational health care department in LocalTapiola is that experiences with teleworking have been positive. There have been no negative experiences so far. Teleworking has also been tried with employees in a rehabilitation process who have limitations with regard to their ability to work fully. Modern technology makes it possible to monitor

**Main success factors /  
obstacles**

work and to ease the communication between a manager and a teleworker.

Implementing telework in LocalTapiola has been a success because it was planned together with employees to meet their needs. It was an employee initiative to make telework in claims' services regular. The frequency of telework is negotiated together with employees.

From its experience, LocalTapiola has found that it is usually best to start to implement teleworking with a smaller number of employees and with a more settled team. Indeed, the company came to the conclusion that usually around 1/4 -1/3 of a team can telework in order to get the best outcome.

LocalTapiola is continuing to collect experience on the long term effects of telework in a working community, on leading a team and the wellbeing of individuals. Telework could in some cases lead to isolation or to degeneration of team spirit – which is why it is important to have enough face to face meetings.

Finally, the possibility to telework also creates a positive and attractive image of the company for prospective employees.

**Web link**

<http://www.lahitapiola.fi/en/information-on-localtapiola>

## Working differently @Baloise Insurance



**Name of the company / organisation**

Baloise Insurance

**Country of HQ**

Belgium

**Size and sector of organisation**

Insurance sector – 1,185 employees

**Main focus and title of practice**

Teleworking – Working differently @Baloise Insurance

**Background / rationale for introducing the measure / policy**

The world is constantly changing. As a modern employer, Baloise follows the main new developments and aims for corporate social responsibility. Baloise Insurance is opting to approach working in a different way in the future.

The project of homeworking falls within a broader concept of "Working differently". Hence, Baloise is, for instance, developing hot desking ("flexdesk"). Thus, 70 to 80% of the existing desks will be kept, and this takes account of to the space not utilised because of employees working 80%; homeworking, or alternate work schedules. The remaining space will be used to improve the working environment, i.e. creating spaces to concentrate, new meeting rooms with height tables (stand-up meetings). In the framework of the concept of "Working differently", Baloise is developing self-managed teams, i.e. teams that divide the work between themselves without the intervention of the manager, and plans to abolish the system for registering employees' hours.

As far as teleworking is concerned, the desire to work differently responds to several changing factors in the modern economy: digitalisation (speed of information exchange, means of communication, etc.), mobility issues

(traffic congestion, parking problems, etc.), environmental concerns (carbon footprint, focus on sustainability, etc.), the financial crisis (with the aim of limiting expenditure by reducing office space in use for instance) and the increasing importance of work-life balance and demand for flexibility from the new generation of employees.

**Date of implementation / duration**

Telework at Baloise began in 2013 with a first pilot group of 25 employees, followed up closely for a duration of 6 months. Since 2014, the project is gradually being implemented in the whole company. It is intended to be indefinite but is voluntary for all employees.

**Partners involved**

The management, HR, ICT, trade unions and the General Services (services in charge of the logistical aspects in the company).

**Content of the measure**

Homeworking at Baloise means that an employee either works at his/her fixed business location or at home. It is not the intention for an employee to work in another Baloise office.

Homeworking is always voluntary and is permitted based on mutual trust between manager and employee. It is neither a right nor an obligation, but a time-limited agreement of one year between the employer and employee. It is possible for an agreement not to be renewed but in practice this has almost never happened. It is not an acquired right: a new situation may require a new choice, and it requires flexibility according to the operation/needs of the service. It also requires extra attention to communication: two-way employer/employee

Baloise assumes that every employee could be eligible for homeworking. The board of directors is responsible for deciding beforehand which departments and positions are eligible. Examples of positions that are not eligible are positions linked to location-related work (e.g. receptionist), positions linked to specific infrastructure, management positions with hierarchical responsibility over employees and fieldwork positions.

The second aspect examined is the individual applying for homeworking. There are also three recommended 'fixed' access criteria to homeworking, i.e. to be present in the office for a minimum of three days per week and to have a good annual appraisal. At the beginning of the project, Baloise required at least 1 year's service, but this criterion was finally dropped to put more emphasis on the autonomy and self-initiative of the employee. Thus, different elements play a role here, e.g. the position-related element (Is it organisationally possible within the team?), the individual's skills (the homework potential) and the home environment (does the workplace meet the requirements). These elements are expressed in a checklist which is used as support by the managers in the decision-making process. The decision is taken at the director and manager level.

When there needs to be a choice between several employees who wish to access teleworking, the priority is given to those with the longest home/work commuting time and coming to work by public transport, carpoolers, and those responsible for the hotlines early in the morning or late in the evening.



**Impact and benefits achieved**

Homeworking is now fixed at one day per week but a pilot project is ongoing with 15 employees who are homeworking two days per week. Homeworking can also be in combination with ongoing maternity day leave of 90%, i.e. ½ day a week. It used to be performed on a 'fixed' agreed day of the week, but as both the manager and the employee found this to be insufficiently flexible, it was decided that the employee would send a request each week to their manager to decide on which day he/she would telework for a given week.

Finally, all the necessary materials are provided and paid for by the company (computer, internet connection, etc.) except for the printer. Thus, if an employee needs to print to perform his/her tasks, homeworking will not be an option.

**Main success factors / obstacles**

Baloise had an objective for 400 of its employees to telework by the end of 2015, which represents 50% of its workforce. This objective was achieved.

The general feedback is very positive, with an increase in productivity, good communication possible thanks to IT tools (Sametime), less stress and greater time efficiency. It is also a success because the framework is an ongoing discussion with the social partners and thus modifications may still arise. For instance, Baloise started cautiously with one day/week for homeworking but it was possible to expand this practice. The starting point would be however that employees must be in the office three days/week.

An obstacle can be found in the reluctance of some managers to implement those new ways of working. However, Baloise has taken this seriously and informed and trained the managers on a regular basis.

**Web link**

<https://www.baloise.be/fr/particuliers.html>

Achmea, or when teleworking supports the philosophy that employees are trusted to make their own choices



<b>Name of the company / organisation</b>	Achmea
<b>Country of HQ</b>	The Netherlands
<b>Size and sector of organisation</b>	Insurance sector - 15,000 employees
<b>Main focus and title of practice</b>	Teleworking and new ways of working
<b>Background / rationale for introducing the measure / policy</b>	Enhancing flexibility of employees and implementing a new organisation which aims at a better performance for clients
<b>Date of implementation / duration</b>	Telework (working from outside the office) is part of the Achmea Work Concept (AWC). It all started in 1995 in one of the ten business-units – “Interpolis” – and has been rolled out to the whole company since 2010. It is an ongoing process, as new forms of working are still introduced, for instance “Dynamic Working” (encouraging employees to move and not to sit down all day).
<b>Partners involved</b>	This initiative came from the employer’s side, however arrangements were made with unions and employee representatives through the Works council. It did not take the form of a formal agreement with the trade unions, but they were consulted to give their opinion from an employee’s perspective.

## Content of the measure

The Telework measure enables employees to work at times and places where it adds most value, e.g. from home, a railway station or a client's office. Employees are trusted to make their own choices to determine the most productive workplace and moment, according to the type of activity they have to do.

- Telework is not considered as a right, nor an obligation. It is a possibility that manager, employee and team have to agree on after some conditions are met:
- Employee, manager and team decide on the "physical minimum": this is the amount of working days per week that team members need to work together (social cohesion). In practice this means that on average 1-2 days per week are available for telework.
- Personal competences of the employee must facilitate telework (e.g. focus, work planning, getting things done, etc.). This is discussed between the employee and his/her manager.
- The nature of the job makes telework possible. Today at Achmea, all employees have the possibility to ask to telework, except for those working as security agents and doing reception-tasks.
- Personal circumstances at home must facilitate telework. This means that there should be a suitable workspace at home (suitable furniture, light, quiet environment, etc.). Achmea has chosen not to control the workspace or to ask the employee to send a photo of it, because the company chooses to trust its employees. In return, employees are asked to answer some questions on the ergonomics of their workspace at home. Achmea provides all its employees with a laptop that can also be used when teleworking, with access to the company server. The employer can also pay for a printer if the employee proves to his/her manager that he/she needs it, although the company tries to encourage paperless work. Finally, Achmea contributes up to 500 euros per employee every three years to let him/her make adjustments to the workspace at home, e.g. buying a desk or a chair. On the other hand, the employee is responsible for the use and costs of internet from home (notably because he/she also benefits from teleworking) and employees teleworking receive a lower travel allowance.

An agreement on telework remains valid for 1 year and needs to be re-negotiated every year.

## Impact and benefits achieved

In 2016 all employees have the possibility to telework, except for the positions excluded due to the very nature of their work which require physical attendance (security and reception).

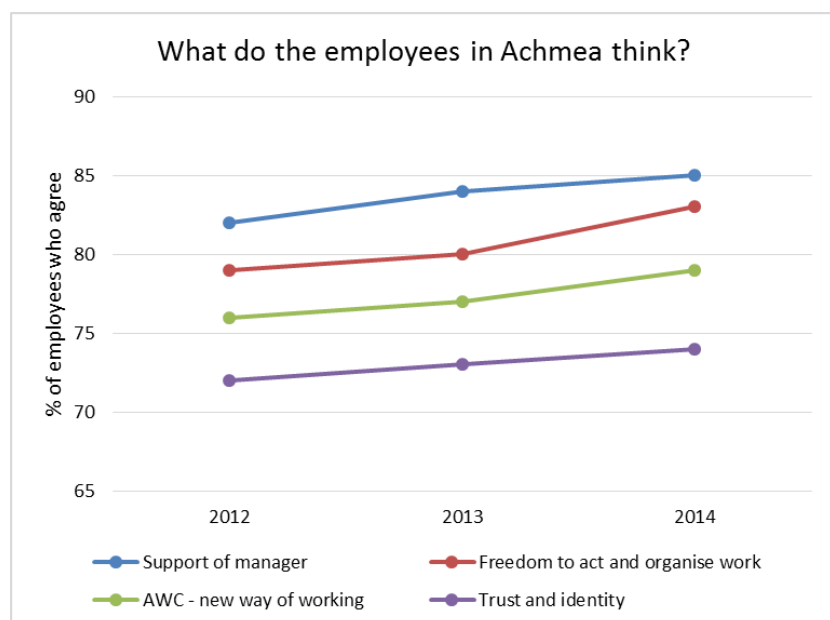
In 2016, 80% of employees at Achmea make use of telework. The main benefit for the employee is to reach a better work-life balance. It has a positive impact on employee productivity, and reduces the number of sick leaves. On the employer side, it also enables some cost reductions given that the company needs less office space. This is also because, as

## Main success factors / obstacles

explained above, telework in Achmea is part of a broader concept – the Achmea Work Concept – which for instance implements hot desking.

One of the main success factors of the development of telework in Achmea was the support of the top management, who also contributed to convincing the managers of the benefits of telework, as there was some fear that they would lose control. Another success factor is linked to the fact that this is only one component of a broader approach, the AWC concept, which is an integral part of HR-policy and the employer's brand. Finally, the implementation of telework also succeeded as it was co-created with the unions and with employee-participation, through the work councils.

The graph below shows that the employees in Achmea are increasingly satisfied with AWC and other principles linked to its implementation, i.e. support of their manager, freedom to act and organise their work and trust and identity.



As telework means deregulation, there was a transition from rule-based management towards principle-based management, which was at the time an obstacle to the development of telework. However, this issue was successfully solved through dialogue. Indeed, Achmea offers different interventions and training for team members and managers using telework. It resulted in a change of the former conservative management practices from control (control of employee presence on site) to trust (focus on the employee's contributions and results).

Another obstacle to the development of telework relates to possibilities offered by ICT. However, this issue has now been resolved given that all the necessary technologies are now available for employees who use telework, e.g. the possibility to share documents on line, the setting up of Skype for Business, etc.

## Web link

<https://www.achmea.nl/en/paginas/default.aspx>

# Annexes

## Joint statement on the demographic challenge in the European insurance sector by the European insurance social partners

*Brussels, 26 January 2010*

### Introduction

With its ageing and declining population, the European Union is facing unprecedented challenges in its demographic future. Baby boomers are starting to retire from the labour market and will do so increasingly within the next decade. Simultaneously, as a result of low birth rates, the younger generation entering the labour market is dramatically shrinking and will not compensate for the growing portion of the workforce in retirement. The EU is faced with an ever-increasing number of retired citizens and too few workers to adequately fund welfare state programmes.

These demographic changes affect European insurance undertakings and intermediaries both in their capacity as product providers (of life, pension, health and long-term care insurance, for example) and as employers.

### Insurance undertakings and intermediaries as product providers

The sector is aware of the perception that the public in general, and customers in particular, have of the various players providing insurance products and services. Significant work is underway to improve that perception and, we believe, progress is being made.

### Insurance undertakings and intermediaries as employers

This joint statement therefore focuses on players in the insurance sector in their capacity as employers.

The average age of employees in the insurance sector is increasing. Many workers are also approaching retirement age. Dealing with the consequences of an ageing workforce will be challenging. Firstly, we need to allow experienced and motivated older staff to continue with their careers beyond the traditional retirement age if they wish to do so. Secondly, we need to attract the new talent into the sector necessary for a sustainable, skilled and diverse workforce.

The insurance sector is aware of the need to intensify efforts to attract qualified and highly trained employees. It is especially necessary for the insurance sector to be seen as an attractive industry with interesting career options, particularly when compared with the banking sector.

As a result, many players in the insurance sector have started to rethink their whole employment strategy and operating model to attract and retain talent.

### The role of the European social partners

The European insurance sector social partners believe they have an important role to play in supporting the sector's efforts to address these challenges. In 2008, they agreed on the need to develop constructive responses and strategies at European level and, to this end, decided to include the issue of demography in the work programme of the Insurance Sectoral Social Dialogue Committee (ISSDC) for 2008 and 2009.

In the course of their work, the social partners identified attractiveness and employability as two key issues for the insurance sector. They therefore decided to focus their activities on 1) work-life balance, 2) maintaining employability and developing careers and 3) health and safety at work.

This joint statement is a product of the social partners' discussions and exchanges of views on these issues over the last two years. The tools and instruments identified by the social partners to deal with the demographic changes are already applied to some extent in the insurance sector. The fact that these tools and instruments are mentioned in this document does not imply that companies do not already use them.

The European insurance sector social partners call upon their members, as well as all interested parties in the insurance sector, to consider and review their own practices in light of the following joint statement.

## Follow-up and next steps

### ***Promotion of the joint statement***

The social partners commit to informing, through all available means, trade unions, associations and employers in the insurance sector and beyond about this joint statement. They will encourage the relevant social partners at national level to promote and address this joint statement together. This could, for instance, take the form of holding joint meetings on its contents, making joint presentations to national governments and other relevant players, undertaking joint studies or research activities or addressing it as a theme in collective bargaining. Where possible, the joint statement will also be translated into other official EU languages.

### ***Monitoring of the joint statement***

As a follow-up to the joint statement, the social partners will launch monitoring initiatives. The objective will be to determine the progress made in the fields identified as challenges and to assess the impact of the joint statement in practice. This could be done, for instance, by sending questionnaires to the members of the European social partners or to players in the insurance sector.

### ***Publication of a booklet***

The social partners intend to follow up the adoption of the joint statement by publishing a booklet highlighting good practice approaches to the above-mentioned topics by different players in the insurance sector and EU member states.

### ***Promotion of the booklet***

The social partners plan to distribute the booklet among their members. Social partners and their members will promote the booklet as efficiently as possible, using all existing means at their disposal (eg extranet, website, internal and external newsletters, etc.) to make the booklet known and available to trade unions, associations and employers in the insurance sector and beyond.

### ***Updating the booklet***

The social partners intend to update the booklet on a regular basis to take account of new developments both in demographic changes affecting the European insurance sector and in new practices initiated and implemented by stakeholders. The social partners expect to conclude the first phase of this work by organising a conference dedicated to the above-mentioned topics, focusing on the exchange of good practice, the analysis of trends and plans for future action.

## 1. Work-life balance

The European insurance sector social partners recognise the importance of ensuring a good work-life balance. The balance between life and work is a complex issue that affects all employees. Each employee has his or her own perception of what constitutes a good work-life balance. 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.

The social partners also recognise that work-life balance issues are particularly crucial for women. They can often feel they have to adjust their career ambitions to take account of family needs such as caring for children or elderly relatives. 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. These initiatives contribute to the desirability of employment in the sector and help to attract and retain talent. Good practices already in place among insurance companies and insurance intermediary companies should be emulated elsewhere.

Flexibility is also essential throughout the course of employees' working life. 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.

The development and expansion of childcare facilities and the provision of various forms of childcare assistance (such as childcare vouchers) allow parents to adopt work patterns that suit them, whether part-time or full-time. The social partners believe that EU member states have a key role to play in the provision of adequate childcare facilities. They welcome the Barcelona objectives concerning childcare facilities for pre-school-age children (SEC (2008)2597) as a positive step.

## 2. Qualifications & lifelong learning

The social partners believe lifelong learning is a major contributor to long-term employability. Developed in a framework of mutual responsibility, 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.

Every employee has the right to receive the training necessary to fulfil the job he/she is doing. The skills of employees should be updated in line with changes in the industry, and employees should be encouraged to participate in training programmes and take responsibility for their individual careers.

It is also in the interest of employees to take responsibility for their own learning and qualifications in order to perform and maintain their own employability. Employers play a key role in providing for the development of the competences of their workforce. Each employee should be helped, through training where appropriate, to perform his or her job effectively. Employers should encourage their employees to develop and improve the skills and competence they need to carry out their work effectively, as well as their general employment qualifications. For their part, employees have to be willing to become part of the lifelong learning process and ultimately to take responsibility for their own employability.

## 3. Health and safety at work

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 social partners believe that both employers and employees have a role to play in promoting health and safety at work. Employers can help by creating environments and introducing policies that support the health of their employees. 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.

Effective policies on health and safety at work are at the heart of ensuring a safe working environment. Employers should take the necessary actions in the workplace to ensure a safe and healthy working environment. Employees, for their part, also play a role in contributing to a good and healthy working environment.

The 2004 inter-sectoral framework agreement on work-related stress suggests that stress can potentially affect any workplace and any worker, irrespective of the size of the company, field of activity or form of

employment contract or relationship. The social partners in the insurance sector support the agreement and 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. The social partners call on employers and employees in the insurance sector to take action to identify the causes of unhelpful levels of work-related stress and to take positive action to prevent, eliminate or reduce them, where possible. It is for each employer to decide what measures it believes to be appropriate to deal with potential issues of stress at work. Where possible, these measures will be carried out with the participation and collaboration of workers and/or their representatives.

## Conclusion

The European social partners encourage their members to contribute to addressing the demographic challenges. Demography is a complex topic that needs to be tackled with a variety of approaches at all levels of a social system. The demographic changes affect all divisions of a company. Employers and employees in insurance companies and intermediaries should therefore seek ways in which they can work together to address these issues.



# Joint declaration on telework by the European insurance social partners

Brussels, 10 February 2015

## Introduction

More than ten years after the European social partners concluded the Framework Agreement on Telework on 16 July 2002, telework in the insurance sector is a tool that is even more considered nowadays. Today, information and communication technology provides a wide range of opportunities for how work can be organised in a more mobile and flexible way. Telework offers advantages for both employers and employees.

Employers can benefit from satisfied and better motivated employees, whereas the advantages for employees include greater flexibility in working hours and savings in time, money and stress due to reduced commutes.

Telework may create logistical advantages on both sides. Telework may also have a positive impact on the environment and the public community: it may help reduce pollution due to the reduction in transport and commuting of employees between home and the office, benefiting the society as a whole. Telework requires a high level of self-responsibility of the employee.

As is shown in the joint declaration on demography, the European social partners in the insurance sector recognise the importance of ensuring a good work-life balance. For this reason they encourage employers and employees of the insurance industry to consider using telework as a tool that can be of common interest. It covers the interest of employees to have a good work-life balance on the one hand, and the interest of employers to have a motivated and flexible workforce on the other.

The European social partners consider this new way of working as one of the key levers to a better quality of life at the work place and to improve companies' performance.

In this joint declaration, the social partners would like to address telework and to show relevant factors to be considered in individual or collective telework agreements at national or company level.

This joint declaration falls into the category of Declarations, as described in Annex 2: *Typology of the results of European social dialogue*, of the European Commission's communication on *Partnership for change in an enlarged Europe - Enhancing the contribution of European social dialogue* of 12 August 2004 (COM(2004) 557 final).

According to the Framework Agreement of 16 July 2002, the European social partners in the insurance sector understand telework as a form of organising and/or performing work, using information technology in the context of an employment contract, where work, which is usually performed at the employer's premises, is carried out away from those premises on a regular basis. In other words, telework is a flexible work arrangement under which an employee performs her/his activities from an approved worksite other than the location from which the employee would normally work.

This joint declaration covers:

- In-house employees who work at distance on a regular basis.
- Mobile sales workers and loss adjustors in jurisdictions where working conditions arranged by social partners do not distinguish between mobile sales workers and loss adjustors on the one hand, and other employees on the other hand.

In any case, the applicable national regulations must be respected.

This joint declaration is based on and in full accordance with the Framework Agreement on Telework, signed by the European Social Partners on 16 July 2002.

The European insurance social partners call upon their members, as well as interested parties in the insurance sector, to consider their own practices in light of the following joint declaration.

## Follow-up and next steps

### **Promotion of the joint declaration**

The social partners commit to informing, through all available means, trade unions, associations and employers in the insurance sector and beyond about this joint declaration.

They will encourage the relevant social partners at national level to promote and address this joint declaration together. This could, for instance, take the form of holding joint meetings on its contents, making joint presentations to national governments and other relevant players, undertaking joint studies or research activities.

Where possible, the joint declaration will also be translated into other official EU languages.

### **Monitoring of the joint declaration**

The monitoring of the joint declaration could be done, for instance, by sending questionnaires to the members of the European social partners or to players in the insurance sector.

### **Publication of good practice approaches**

The social partners intend to follow up the adoption of the joint declaration by highlighting good practice examples on telework by different players in the insurance sector and EU member states in the updated version of its booklet "Combatting the demographic challenge in the insurance sector".

## Relevant factors of telework

### 1. Voluntary Character

Telework is voluntary for the employee and the employer concerned. Telework may be required as part of a worker's initial job description or it may be engaged in as a voluntary arrangement subsequently. Certain types of job profiles do not allow for telework.

If telework is not part of the original employment contract and the employer offers the possibility of telework, the employee can either accept or refuse the offer.

However, any employee indicating her/his desire to engage in telework shall justify her/his request. The employer can then either agree or refuse as it is up to the employer's discretion to evaluate the need for telework and whether the job can be performed through telework.

The conditions on which employees can work at distance could usefully be discussed beforehand.

### 2. Employment Conditions

The employer has to monitor the teleworkers in order to support them in this process.

However, in order to take into account the particularities of telework the social partners invite their members to consider concluding, before starting telework, a specific complementary collective agreement and/or individual-agreements, addressing the following issues a) – i):

#### **a) Frequency**

Within the framework of applicable legislation, collective agreements, company rules and individual agreements, the teleworker manages the organisation of her/his working time under the limits and conditions established within the employer's direction. This requires a self-responsibility of the teleworker that is above the average.

The (individual) written agreement contains the frequency of telework, where required the days on which telework will be performed, the days and/or hours of attendance in the employer's premises and the times or the periods during which the teleworkers must be reachable and via which means.

It is important for the employee not to be isolated from the rest of the working community in the company. This could be achieved, for instance, by giving her/him the opportunity to meet with colleagues on a regular basis and give her/him access to company information.

Attention should be paid to addressing the topics of availability, considering the importance of ensuring a good work-life balance, and of monitoring working hours in relation to telework. The conditions of working time have to comply with company rules, collective agreements, national and European law.

### ***b) Health and Safety***

The employer is responsible for the protection of the occupational health and safety of the teleworker in accordance with Directive 89/391 and all relevant directives, national legislation and collective agreements. However, given the specific circumstances of telework the employer needs the on-going support of the teleworker to fulfil these duties.

The employer informs the teleworker of the company's occupational health and safety policies, in particular requirements on visual display units. The employer needs to give the necessary means and instructions to the teleworker. The teleworker applies these safety policies correctly.

Accidents and near misses involving teleworkers whilst at work need to be reported in the same way as for office based staff.

It is important for teleworkers to have the facility to summon help in a work-related emergency situation.

### ***c) Data Protection***

The employer is responsible for taking the appropriate measures, notably with regard to software, to ensure the protection of data used and processed by the teleworker for professional purposes.

The employer informs the teleworker of all relevant legislation and company rules concerning data protection. It is the teleworker's responsibility to comply with these rules.

### ***d) Right of access to the workplace***

In order to verify that the health and safety and data protection provisions are correctly applied, the employer, workers' representatives and/or relevant authorities have access to the telework place within the limits of national legislation and collective agreements. If the teleworker is working at home, such access is subject to prior notification and her/his agreement.

### ***e) Equipment***

As a general rule the employer is responsible for providing, installing and maintaining the equipment necessary for regular telework, for instance, when telework is compulsory, unless the teleworker uses her/his own equipment. In the latter case, the employer would not be responsible for this equipment when the teleworker uses her/his own equipment. Where the equipment is provided by the employer, the teleworker has to protect this equipment. In return, the employer provides the teleworker with an appropriate technical support facility.

If telework is performed on a regular basis, the employer compensates or pays (for instance in the form of a lump sum) for work-related costs, in particular those related to communication. This may, however, not be the case where telework is introduced on the initiative of the employee.

It is therefore important that the employer and the employee mutually agree on these elements.

The employer provides the teleworker with an appropriate technical support facility.

The employer has the liability, in accordance with national legislation and collective agreements, regarding costs for loss and damage to the equipment and data used by the teleworker.

The teleworker takes good care of the equipment provided to her/him and does not collect or distribute illegal material via the internet.

### ***f) Breakdown***

In the case of breakdown of the equipment or in the case of an Act of God, as a consequence of which the teleworker cannot perform her/his job, he/she should immediately inform the employer.

If the teleworker is not able to continue her/ his work because of such an event it is useful to clarify beforehand if and when she/he can be obliged to work at the employer's premises.

#### **g) Reversibility**

If telework is not part of the initial job description, the decision to change to telework is reversible by individual and/or collective agreement. The reversibility can imply returning to work at the employer's premises at the worker's or at the employer's request. The modalities of this reversibility are established by individual and/or collective agreement.

#### **h) Training**

Teleworkers have the same access to training and career development opportunities as comparable workers at the employer's premises and are subject to the same appraisal policies as these other workers.

Teleworkers receive appropriate training targeted at the technical equipment at their disposal and at the characteristics of this form of work organisation. The teleworker's supervisor and her/his direct colleagues may also need training for this form of work and its management.

#### **i) Terms and conditions**

Regarding employment conditions, teleworkers benefit from the same rights, guaranteed by applicable legislation and collective agreements, as comparable workers at the employer's premises. And on the other hand teleworkers have the same duties as comparable workers.

The workload and performance standards of the teleworker are equivalent to those of comparable office based employees.

Human resources services have to be involved in the process in order to monitor the teleworkers and provide them with the same career opportunities as for other employees.

### **3. Accident insurance coverage**

The social partners recognise the risk of employees not being covered by accident insurance in the event of accidents happening in their telework place. National social security systems in the EU member states offer different levels of protection, but it could sometimes be difficult for an employee to prove a workplace accident happened at home. For this reason the social partners in the insurance sector recommend that their members consider the suitable steps to be taken in this field, such as considering whether additional insurance in the case of accidents at a telework place is necessary taking into account the national situation.

### **4. Collective rights issues**

Teleworkers have the same collective rights as workers at the employer's premises. No obstacles are put in the way of the teleworker communicating with employees' representatives.

The same conditions for participating in and standing for elections to employees' representative bodies or providing worker representation apply to them. Teleworkers are included in calculations for determining thresholds for employees' representative bodies in accordance with European and national law, collective agreements or practices. The establishment to which the teleworker will be attached for the purpose of exercising her/his collective rights is specified from the outset.

Employees' representative bodies are informed and consulted on the introduction of telework where European and national legislations or, collective agreements provide for it.

“The demographic challenge revisited: innovative measures in the European insurance sector. Following up and updating successful social partner initiatives with a special focus on Central and Eastern Europe” is available on the UNI Europa’s website: <http://www.uniglobalunion.org/sectors/finance/social-dialogue>

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