

Industrial relations

Representativeness of the European social partner organisations: Insurance sector



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European social partner organisations:
Insurance sector**

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Introduction

The aim of this representativeness study is to identify the relevant national and supranational social partners (that is, the trade unions and employer organisations) in the insurance sector, and to show how they relate to the sector's European-level organisations representing employees and employers. The report is divided into four chapters: an overview of the economic specificities and the employment trends in the insurance sector; an analysis of the social partner organisations in all the 28 EU Member States; an analysis of the relevant European organisations, in particular their membership composition and capacity to negotiate; and a conclusion.

In this section, the objectives of the study are presented along with a brief introduction to the chosen methodology. The context of this study is the European sectoral social dialogue committee for the insurance sector, which was established in its current form in 1999, following the re-organisation of European social dialogue.

Objectives of the study

Representativeness studies are conducted for three reasons.

- The European Commission aims to confirm the representativeness of the social partner associations consulted under Article 154 of the Treaty on the Functioning of the European Union (TFEU).
- Representativeness is a criterion to be eligible for setting up a European sectoral social dialogue committee or participating in one of them.
- Representativeness means also having the capacity to negotiate agreements that can lead to an implementation by Council decision as provided by Article 155 of the TFEU.

Representativeness is defined by the European Commission Decision on the establishment of Sectoral Social Dialogue Committees (98/500/EC) (European Commission, 1998). It includes the following requirements for an organisation to be recognised as a representative EU social partner organisation:

- to relate to specific sectors or categories and be organised at European level
- to consist of organisations that are themselves an integral and recognised part of Member States' social partner structures and have the capacity to negotiate agreements, and are representative of several Member States
- to have adequate structures to ensure its effective participation in the work of the sectoral social dialogue committees

To accomplish its aims, the study first identifies the relevant national social partner organisations in the insurance sector before analysing the structure of the sector's relevant European organisations, in particular their membership composition. This involves clarifying the unit of analysis at both the national and European level of interest representation. The study includes only organisations whose membership domain is classed as 'sector-related'. In terms of territorial coverage, the study includes the EU28.

European sectoral social dialogue committee for the sector

European social dialogue for the insurance sector started as an informal working group in 1987. Such informal working groups aimed to promote a more pragmatic and flexible form of social dialogue oriented towards mutual understanding and trust.¹ In those early years, the European social partners involved were Euro-Fiet for the trade unions and the European Insurance and Reinsurance Federation (CEA), the Association of European Cooperative and Mutual Insurers (ACME) and the European Federation of Insurance Intermediaries (BIPAR) for the employers. In 2000, Euro-Fiet merged into UNI Europa.² CEA became known as Insurance Europe in 2012, while ACME merged with the International Association of Mutual Insurance Companies (AISAM) in 2008 to become the Association of Mutual Insurers and Insurance Cooperatives in Europe (AMICE).

¹ Dufresne et al (2006) distinguish the informal working groups from the joint committees, which were oriented more towards the development of a European system of industrial relations promoting collective bargaining at European level. In this distinction, the informal working parties were more pragmatic.

² UNI Europa is active in a variety of sectors. The section responsible for the insurance sector is often referred to as UNI Europa Finance (and as UNI Finance at the global level). For the purposes of this report, the European level organisation representing trade unions in the European sectoral social dialogue committee is referred to as UNI Europa.

The informal working group developed a number of joint texts and activities, before becoming a formal European sectoral social dialogue committee in 1999 (in line with Commission Decision 98/500/EC). Since then, 10 joint texts have been agreed by Insurance Europe, BIPAR, AMICE and UNI Europa. These have included texts relating to demographical challenges in the insurance sector, telework, and the social effects of digitalisation in the insurance sector (see Table 38). Moreover, during 2014–2016 a joint social partner project on ‘The demographic challenge revisited: Innovative measures in the European insurance sector’ was carried out.

Definitions and methodology

The methodology applied is linked to the criteria identified in Commission Decision 98/500/EC, including sector-relatedness, membership and organisational capacity. Each of these criteria will be defined in this section, starting with sector-relatedness (i.e. the demarcation of the insurance sector in agreement with the social partners and the Commission).

The insurance sector is described as covering the following NACE³ codes (Table 1).

Table 1: Demarcation of the insurance sector with NACE codes

NACE codes	Corresponding economic activity
65	Insurance, reinsurance and pension funding, except compulsory social security
65.10	Insurance
65.11	Life insurance
65.12	Non-life insurance
65.20	Reinsurance
65.30	Pension funding
66	Activities auxiliary to financial services and insurance activities
66.20	Activities auxiliary to insurance and pension funding
66.21	Risk and damage evaluation
66.22	Activities of insurance agents and brokers
66.29	Other activities auxiliary to insurance and pension funding

Source: NACE (Rev.2).

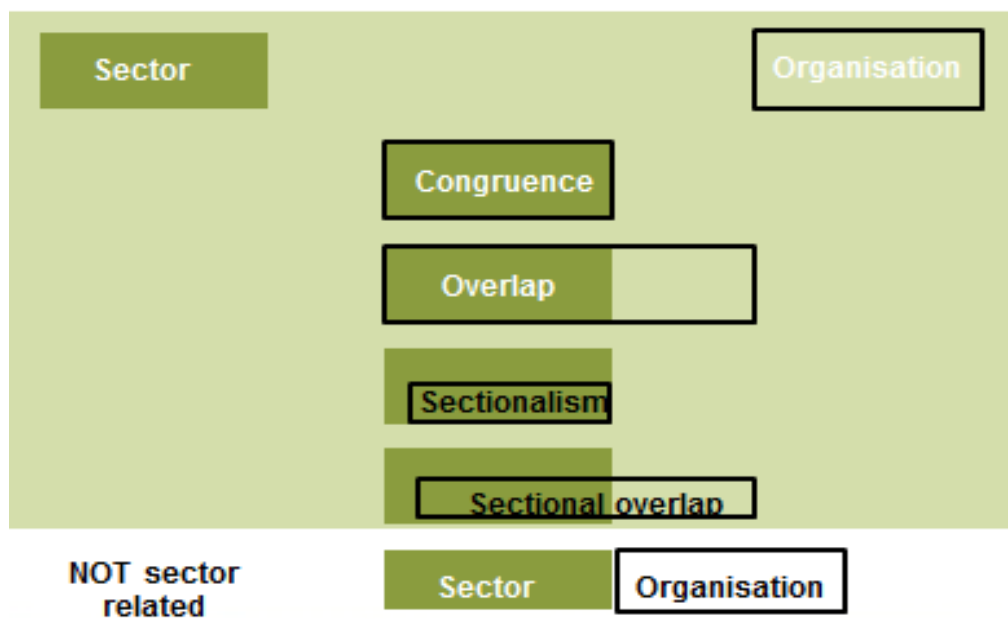
Table 2 and Figure 1 present the four different types of sector relatedness. When the membership domains of trade unions and employer organisations fall within the insurance sector as described here, this is a type of sector-relatedness that is called ‘congruence’. If the membership domain of an organisation goes beyond the insurance sector as described here, it is called an ‘overlapping’ organisation. ‘Sectional’ is an organisation that covers a part of the insurance sector and nothing else, whereas ‘sectional overlap’ is an organisation that covers part of the insurance sector and has membership in at least one other sector.

Table 2: Domain patterns of the members of an organisation

Domain pattern	Domain of organisation within the sector	Domain of organisation outside the sector
	Does the domain of the union/employer organisation embrace all employees/companies in the insurance sector?	Does the union/employer organisation also represent employees/companies outside the insurance sector?
Congruence	Yes	No
Overlap		Yes
Sectionalism	No	No
Sectional overlap		Yes

³ NACE stands for the ‘European statistical classification of economic activities’. Various NACE versions have been developed since 1970 and the version referred to in this report is NACE Rev.2. For the demarcation of a specific sector, reference is made to a number of NACE codes.

Figure 1: Four different types of sector-relatedness



Membership constitutes another important aspect of representativeness and this study looks at two levels. First, the geographical coverage of the EU-level organisations (i.e. how many Member States does the EU-level trade union/employer organisation have affiliates in) and secondly, the organisational density of the national affiliates. The study also considers whether EU-level players include the most significant national-level players (in relation to their membership strength in the sector and their involvement in collective bargaining), or whether there are major gaps.

Membership of a social partner organisation requires the payment of membership fees on a regular basis. However, some organisations are reluctant to inform third parties about such payments. Taking into account the limits of transparency, this study does not distinguish between different membership statuses beyond highlighting the differences between associational and company members on the one hand, and direct and indirect members on the other hand.

The **organisational capacity** of the European social partners is analysed in terms of their ability to commit themselves on behalf of their members and conclude binding agreements or actions that can be implemented or monitored across the EU through the support of their affiliates. To assess the **capacity to negotiate** of the partners, the actors, their objectives and the decision-making structures provided in their statutes are considered, as well as the outcome (in terms of agreed texts) and the processes through which the organisations obtained a mandate, support and approval from their member organisations during the negotiation process.

The involvement of their members in national-level collective bargaining is important as it shows that the affiliates are able to obtain a mandate to negotiate on behalf of their members (at least at the national level, which could then also translate to a mandate to negotiate at EU level). Where such a mandate for European negotiations is in place, either implicitly or explicitly, negotiations can take place at European level. This could potentially result in binding agreements or the drafting of European autonomous agreements that require implementation by social partners at national level in line with their respective practices and traditions. The capacity to act autonomously in this way is an important part of being able to contribute effectively to the European sector social dialogue committee.

Finally, representativeness also depends upon the structures and resources of organisations, as well as their capacity to encourage the active participation of their members, combine the different interests of their member organisations and enhance their ability to act autonomously at European level.

Involving internal structures within the European organisations when preparing European sectoral social dialogue committee meetings and discussing social affairs linked to EU-level dialogue can increase efficiency and ensure that more organisations feel represented, even if they are not directly participating in the meetings.

Data collection

Representativeness studies combine top-down and bottom-up approaches. The top-down approach looks at all the sector-related affiliates of the European associations Insurance Europe, BIPAR, AMICE and UNI Europa. The bottom-up approach looks at other organisations involved in insurance sector-related collective bargaining in the EU28 and their membership of other European-level organisations.

Unless cited otherwise, this study draws on the country studies provided by the Network of Eurofound Correspondents. Where precise quantitative data could not be obtained, estimates are provided rather than leaving a question blank.

The quantitative data may stem from three sources:

- official statistics and representative survey studies
- administrative data, such as membership figures provided by the respective organisations (e.g. to calculate the density rates)
- estimates, expert opinions and assessments made by the Network of Eurofound Correspondents or representatives of the respective organisations

Other sources include data and reports published by the European social partners, information available from Eurofound, the social dialogue texts database and data from Eurostat (Structural Business Statistics - SBS) and the EU Labour Force Survey (EU LFS).

Quality assurance

To ensure the quality of the information gathered, several verification procedures and feedback loops were included in the process of drawing up this study.

Firstly, combining the top-down and bottom-up approaches, information on the affiliates of the relevant EU-level social partners and other sector-related associations was collected from the reports prepared by the Network of Eurofound Correspondents between November 2017 and February 2018. Subsequently, Eurofound research managers and the authors of this report checked the consistency of the national contributions and, if necessary, asked the national correspondents to revise them in the first half of 2018.

An overview of the national contributions was made available to the European social partners to allow their affiliates to double-check the details and provide feedback. As the social partner organisations could see the reported information of other organisations in the same country and, if necessary, comment on the credibility or accuracy of the information of their rivals, this process included an element of mutual control and recognition. In addition, in summer 2018, the national members of the Eurofound Governing Board were invited to check the consistency of the information in this report, to ensure that the bottom-up approach included all the relevant sector-related organisations.

Draft versions of the overview report were shared with Insurance Europe, BIPAR, AMICE, UNI Europa and the Commission on 1 February 2019 for feedback and comments. Taking all feedback into account, the final report was evaluated and approved on 27 March 2019 during a meeting of Eurofound's advisory committee on industrial relations (which consists of industry, government and Commission representatives), in the presence of the European-level sectoral social partners identified in the report.

Structure of the report

The report consists of four main chapters.

1. The first chapter summarises the economic background and specificities of the insurance sector.
2. The second chapter analyses the relevant social partner organisations in all Member States.
3. The third chapter considers the representative associations at European level.
4. The fourth chapter draws conclusions, based on the findings presented in the previous chapters.

Finally, it is important to note the difference between the research and political aspects of this study. While the report provides data on the representativeness of the organisations under consideration, it does not reach any conclusions on whether the representativeness of the European social partner organisations and their national affiliates is sufficient for participation in European social dialogue. The actors and decision-makers can, however, use the information and analyses provided in this report to draw up statements, proclamations, decisions or action plans for capacity building as necessary.

1. Economic background and employment trends in the sector

Business and employment structure of the sector

The EU insurance sector as defined by NACE 65 (and therefore without activities auxiliary to insurance and pension funding) employed about 1.25 million individuals in 2017 (EU LFS).⁴ On the basis of the Eurostat SBS data available for the sector, there were an estimated 5,000 insurance-related companies in the EU28 in the same year. The company numbers given by the Eurofound national correspondents in the country reports unfortunately cannot be taken as a reliable source of information as it is often unclear whether they refer to NACE 65 only or a broader segment of the economy.

In contrast to the Eurostat data, Insurance Europe identified about 3,500 insurance companies in 2016, including domestic companies and branches of non-EU/European Economic Area (EEA) country companies. What appears to be clear, however, is that the European insurance sector has been characterised by mergers and acquisitions since the 1990s, leading to a gradual decline in the number of insurance companies. In line with this, employment in the sector has also fallen since peaking at 1.34 million in 2011 (EU LFS).

In 2017, EU28 insurers affiliated with Insurance Europe generated a total premium income of €1,213 billion and recorded investments of €10,226 billion. They paid out €1,014 billion in claims and benefits.

In 2017, the total **premiums** in the EU28 increased by 4.7% to €1,213 billion, with relatively strong growth in all business lines (life +5%, health +4%, and property and casualty +4.4%). Total premiums in the EU28 rose at an average rate of 3.2% each year between 2012 and 2017.

In terms of gross written premiums – the most prominent measure to indicate the size of insurance activity – the four Member States with the largest insurance markets are France, Germany, Italy and the UK. These four countries account for 68% of the total EU28 premium income. In 2017, the UK, Germany and France registered growth in gross direct written premiums of 17%, 1.9% and 1.4% respectively, while Italy recorded a negative growth of 2.5%.

Total **claims and benefits paid** to customers (i.e. businesses and individuals) by EU28 insurance companies increased by 8.8% to €1,014 billion in 2017, following an annual growth rate of 1.8% in 2016. France, Germany, Italy and the UK represented 76% of the total EU28 claims and benefits in 2017, up 8.2% compared with 2016.

The average insurance penetration in the EU28 (i.e. the total of premiums as a percentage of GDP by country) amounted to 7.5% in 2017. The insurance industry is the largest institutional investor in the EU28, since investments are a key component of the insurance business model, in which premiums paid to insurers are invested until liabilities are due. According to Insurance Europe, the total investment portfolio managed by its member companies grew by 1.2% in 2017 to €10,226 billion.

Insurance activities are usually separated into life and non-life. The two largest non-life business lines in the EU28 are motor and health insurance.

Overall, although the economic environment in the EU28 has improved over the past few years and financial markets have performed well, low interest rates continue to be the most significant challenge for the insurance industry. This is the main reason why life premiums in the EU28 decreased by an average of 2.2% year-on-year until 2016, with notable differences between individual countries.

In contrast to life insurance, the premiums in most non-life business lines (which are driven by levels of economic activity) have increased over the past few years according to Insurance Europe. Other main challenges for the sector concern the Solvency II programme introduced by the EU in 2016, climate change, increased life expectancy, the greater availability of information and data, and increased digitisation.

Employment trends in the sector

Although the global financial and economic crisis of 2008–2010 primarily affected the banking industry, it also had an impact on the insurance industry (despite the fact that, according to Shich (2009), ‘direct exposure to the epicentre of the crisis, namely the US mortgage market, and to related securities’ was limited). Marović et al (2010) state that:

⁴ EU LFS data are used here since SBS do not provide sectoral employment data for all countries and the EU28. The subsector ‘activities auxiliary to insurance and pension funding’ cannot be taken into account, as neither the EU LFS or SBS provide data related to this subsector.

[the] financial crisis and economic recession simultaneously influenced the decrease in the value of assets and an increase in the value of liabilities because it had a strong negative impact on all insurers' business activities – underwriting, investments and risk transfer.

(Marović et al, 2010, p. 137).

Since 2010, the sector has recovered slightly across the EU and seen positive trend developments. While the number of companies appears to have decreased over the past decade, this has largely been due to mergers between companies with a view to enhancing profitability (this has also had an impact on the volume of employment in the sector, which has fallen slightly since 2011 – see Table 3).

According to Eurofound (2015), employees in the insurance sector have generally been more affected by restructuring and the introduction of new technologies than the average of workers across all sectors in the EU. Further specificities of the working conditions in the insurance sector can be found in the same report, which is based on the fifth Eurofound Working Conditions Survey (EWCS).

Table 3: Number of people employed in the insurance sector (NACE 65) in the EU

Year	People employed
2010	1.30 million
2011	1.34 million
2012	1.29 million
2013	1.24 million
2014	1.25 million
2015	1.26 million
2016	1.24 million
2017	1.26 million

Note: No data available for NACE 66.20.

Source: EU LFS data (accessed October 2018).

In terms of the size of workplaces, a higher than average proportion of employees in the insurance industry (16%) work in large companies (250 and more employees), compared with 12% in the EU28. By contrast, workers in small and medium-sized enterprises (SMEs) (10–249 employees) are underrepresented with a share of 41% (the EU28 average across all sectors is 46%). A breakdown according to age reveals that workers aged 25 to 39 are slightly overrepresented (41%) compared with the EU28 (36%), while workers under 25 and those aged 50 and older are slightly underrepresented. In terms of employment status, 5% of the gainfully employed people in insurance are self-employed with employees, and 10% are self-employed without employees (compared to 4% and 11% in the EU28 respectively). Overall, across both genders, part-time work is less prevalent in the insurance industry than the average across all sectors in the EU28.

Of the insurance employees that work in large companies, a particularly high share are employed by the three biggest insurance companies in almost all EU28 countries. In five Member States (Belgium, Finland, Ireland, Slovenia and Sweden), the largest three insurance companies employ more than 50% of the country's workers in the sector (Table 4). In another 17 Member States, 30% or more workers are employees of the three biggest insurance companies. Even when considering that these findings only apply to the insurance, reinsurance and pension funding industry (according to NACE 65), it appears likely that the situation for the entire sector is similar due to the relatively small size of the NACE 66.20 subsector in terms of employment.

Relatively high levels of collective bargaining coverage are achieved through multi-sector collective agreements (often with complementary single-employer bargaining arrangements) in countries such as Austria, Belgium, Czechia, Denmark, Finland, France, Germany, Italy, Luxembourg, the Netherlands, Slovakia, Slovenia, Spain and Sweden. However, in countries such as Croatia, Cyprus, Estonia, Greece, Ireland, Lithuania, Malta, Portugal, Romania and the UK, larger employers are more likely to be unionised (or have works council representation) and therefore involved in company-level collective bargaining. In these countries, at least

one of the three largest insurance companies are involved in single-employer bargaining, and single-employer arrangements are the predominant or exclusive form of bargaining in the sector.

Table 4: Share of employment of the three largest companies in the insurance sector as a percentage of total employment in the sector, 2017–2018

Country	Share of insurance sector employment in three largest companies
AT	46%
BE	63%*
BG	20%
CY	16%
CZ	32%
DE	38%**
DK	43%
EE	30%
EL	8%
ES	12%
FI	64%
FR	28%
HR	36%
HU	N.A.
IE	56%
IT	34%
LT	45%
LU	39%
LV	48%
MT	19%
NL	42%
PL	18%
PT	25%
RO	19%
SE	53%
SI	55%
SK	38%
UK	13%

Notes: Data refer to NACE 65 only. Shares higher than 50% are marked in bold. * According to Insurance Europe, this share is 45%. However, this report has taken the number of workers employed by the three largest companies in the sector (Table A4) and divided them by the total employment for the sector (Table 7), which results in a share of 63%. Assuming that the share of the sectoral employment of the largest three employers is indeed 45%, some of the other numbers might also have to be corrected. ** According to AGV Versicherungen from Germany, this share is 30%.

Source: Authors' own calculations based on national contributions from the Network of Eurofound Correspondents (2017–2018), as well as EU LFS data (accessed October 2018).

Table 5 shows the employment characteristics of the insurance sector in those countries for which data are available, including the volume of average employment per company. Average employment per company ranges from only 1.4 in Cyprus to more than 500 in Austria and France. Romania, Slovakia and Slovenia also register a larger than average business size in the sector. Although these variations may reflect the differences in the sectoral business structures of individual countries to some extent, the magnitude of the variations may suggest that some of the figures are unreliable.

Table 5: Employment characteristics in the insurance sector in the EU28, 2016

Country	Number of companies	Total employment	Average employment per company
EU28	N.A.	N.A.	N.A.
AT	51	27,541	540
BE*	272 (110)	21,854 (22,782)	80.3 (2,017)
BG	83	N.A.	N.A.
CY	1,486	2,032	1.4
CZ	N.A.	N.A.	N.A.
DE*	1,300	160,271 (300,000)	123.3
DK	123	N.A.	N.A.
EE	39	1,511	38.7
EL	55	6,747	122.7
ES*	1,548 (209)	N.A. (48,895)	31.6 (234)
FI	95	7,718	81.2
FR	258	146,454	567.7
HR	58	9,321	160.7
HU	72	8,960	124.4
IE	N.A.	N.A.	N.A.
IT	377	41,339	109.7
LT	31	2,798	90.3
LU	169	3,508	20.8
LV	13	1,583	121.8
MT	8	715	89.4
NL	615	26,127	42.5
PL	65	N.A.	N.A.
PT	295	10,201	34.6
RO	46	9,052	196.8
SE	N.A.	N.A.	N.A.
SI	26	6,309	242.7
SK	26	10,443	401.7
UK	N.A.	N.A.	N.A.

Notes: N.A. = not available. Data refer to NACE 65 only. Figures for LU and NL are from 2015, as are figures for CY and DK with regards to the number of companies. * Figures in brackets provided by Insurance Europe.

Source: Eurostat SBS (accessed October 2018).

As mentioned above, the insurance sector has experienced a slight decline in levels of employment since 2011, while the number of companies has fallen significantly since the 1990s. The following section discusses more recent developments, supported by data from Eurostat (SBS).⁵

⁵ SBS data has been used here rather than data provided by the Network of Eurofound Correspondents in order to ensure comparability. SBS data has also been chosen over EU LFS data as the latter only provides incomplete employment figures, while the former encompasses information on companies, employment and other parameters, such as turnover.

Table 6 shows that from 2013 to 2016, the number of companies in the insurance, reinsurance and pension funding sector (NACE 65) increased in 6 Member States (Croatia, Cyprus, Denmark, Luxembourg, Poland and Slovenia) and declined in 16 (Austria, Belgium, Denmark, Estonia, Finland, France, Greece, Hungary, Italy, Latvia, Lithuania, Malta, the Netherlands, Portugal, Romania and Slovakia). There is no information available for the remaining six countries. The increase was above 10% in Cyprus and Germany, while a decrease of 10% or more was recorded in Austria, Denmark, Finland, France, Hungary, Italy, Lithuania, Malta, the Netherlands and Romania.

During the same period, employment in the insurance sector increased in seven Member States (Austria, Germany, Italy, Lithuania, Luxembourg, Malta and Slovenia), with Lithuania experiencing the greatest increase (over 10%). Employment declined in 12 Member States (Belgium, Croatia, Cyprus, Estonia, Finland, France, Greece, Hungary, Latvia, Portugal, Romania and Slovakia), with losses of between 20% and 30% in Finland, Latvia, Romania and Slovakia. No data are available for the remaining nine Member States.

It is worth noting that, during the same period, turnover in the sector increased in 16 Member States and by double digits in 9 of those (Belgium, Cyprus, France, Italy, Latvia, Lithuania, Malta, Portugal and Romania). This could be a result of the longstanding process of mergers and acquisitions in the sector, with turnover concentrated in a smaller number of companies.

Table 6: Trends in number of companies, turnover and employment from 2013 to 2016
(difference in percentage)

Country	Percentage change in number of companies	Percentage change in turnover	Percentage change in employment
EU28	N.A.	N.A.	N.A.
AT	-19.0	-2.8	0.1
BE	-5.6	12.8	-5.2
BG	N.A.	N.A.	N.A.
CY	17.7	17.7	-2.4
CZ	N.A.	N.A.	N.A.
DE	53.3	7.0	1.2
DK	-11.5	9.3	N.A.
EE	-2.5	-4.9	-15.1
EL	-6.8	-5.4	-4.2
ES	N.A.	N.A.	N.A.
FI	-10.4	-11.0	-27.4
FR	-12.5	13.6	-2.4
HR	9.4	4.3	-14.6
HU	-13.3	1.7	-7.6
IE	N.A.	N.A.	N.A.
IT	-15.1	16.4	2.4
LT	-18.4	62.2	10.5
LU	2.4	4.3	3.9
LV	-7.1	11.1	-28.8
MT	-11.1	63.4	2.7
NL	-17.7	-17.1	N.A.
PL	1.6	-7.0	N.A.
PT	-1.7	27.5	-3.5
RO	-11.5	50.3	-23.1
SE	N.A.	N.A.	N.A.
SI	4.0	4.1	3.2
SK	-3.7	3.0	-21.7
UK	N.A.	N.A.	N.A.

Notes: N.A. = not available. Data refer to NACE 65 only. Figures for CY, DK, LU and NL refer to the period 2013–2015, while the figures for EE with regard to changes in employment and turnover refer to the period 2014–2016.

Source: Eurostat, SBS (accessed October 2018).

Table 7 indicates the volume of employment in the insurance sector according to NACE 65, as well as the share of employment as part of the overall employment per country. It therefore demonstrates the significance of the sector in terms of overall employment in the EU28 (data on the number of sectoral employees are not available).

The proportion of the national workforce in Member States working in the insurance sector ranges from 1.2% in Luxembourg to 0.2% in Romania, revealing that this sector accounts for a minor share of overall employment in the EU28. Apart from Luxembourg, seven countries have shares of 0.7% or above (Croatia, Cyprus, Ireland, Malta, the Netherlands, Slovenia and the UK), while four countries other than Romania have shares of 0.3% or lower (Bulgaria, Hungary, Latvia and Slovakia).

Table 7: Proportion of employment in the insurance sector against total employment in the Member States, 2017

Country	Total sectoral employment	Total sectoral employment as percentage of total employment
AT	26,700	0.6%
BE	26,100	0.5%
BG	10,400	0.3%
CY	3,000	0.7%
CZ	28,000	0.5%
DE*	160,300 (300,000)	0.4%
DK	16,800	0.6%
EE	2,400	0.4%
EL	22,000	0.5%
ES*	141,000 (48,895)	0.6% (0.3%)
FI	11,000	0.4%
FR	167,900	0.6%
HR	14,700	0.8%
HU	13,600	0.3%
IE	21,300	0.9%
IT	100,200	0.4%
LT	5,500	0.4%
LU	3,400	1.2%
LV	2,600	0.3%
MT	1,600	0.7%
NL	65,500	0.7%
PL	91,100	0.5%
PT	21,100	0.4%
RO	21,000	0.2%
SE	21,400	0.4%
SI	9,100	0.9%
SK	8,900	0.3%
UK	240,700	0.7%

Notes: Data refers to NACE 65 only. Figures for LT relate to 2015. The discrepancies between these data and the SBS data (Table 5) are significant for several countries. * Figures in brackets provided by Insurance Europe.

Source: EU LFS data (accessed October 2018) and authors' own calculations.

Another feature of employment in the insurance sector is that it is dominated by women. In 2017, according to EU LFS data, women made up 50–60% of the workforce in 10 Member States and more than 60% in 9 Member States. The countries where the workforce was dominated by men (making up 50–60% of the insurance sector workforce) were Austria, Denmark, Greece, Malta, the Netherlands, Portugal and the UK. The genders were balanced in Luxembourg, while there were no data available for Lithuania. In 14 of the 26 countries where data were available, there was an increase in female employment in the sector between 2012 and 2017.

There has also been a reported increase in the use of part-time contracts in some Member States, such as Czechia. In a few countries, such as Italy, the Netherlands and the UK, self-employment as a proportion of total employment in the sector has risen

considerably in recent years. This is due to dynamic developments in individual subsectors, such as non-life insurance and the activities of insurance agents and brokers. Only very limited data are available on the share of temporary work and the use of new forms of contracts in the sector.

In terms of employment, the sector has experienced new challenges with regard to digitalisation. The development of new online services, tailor-made sales channels and marketing has contributed to job losses in a number of countries, such as Austria, Czechia, Finland and the Netherlands. In particular, lower skilled jobs have been affected, while higher skilled employees are increasingly in demand (particularly IT experts in relation to the processing of big data and the application of advanced analytics).

In Austria and Germany, the insurance sector differs from other sectors in terms of the segmentation between in-house workers and mobile workers (*Außendienstmitarbeiter*). Also, complex boundaries between various forms of contracts can be found, such as dependent mobile work contracts, contracts of self-employed workers, microbusinesses selling the licences of an individual insurer and small businesses operating as insurance brokers.

2. National level of interest representation

This chapter presents an overview of the national-level trade unions and employer organisations active in the insurance sector.

The Network of Eurofound Correspondents identified 80 sector-related trade unions in 27 Member States (Bulgaria does not record a sector-related trade union) and 90 sector-related employer organisations in 28 Member States (Table 8).

Table 8: Number of sector-related organisations per country, 2018

Number of sector-related organisations	Member States with respective number of trade unions	Member States with respective number of employer organisations
0	BG	
1	CZ, EL, LT, LV, RO, SK	HR, LT, LV, SI
2	AT, DK, FI, HR, HU, MT, SI	BG, CY, DK, EE, HU, MT, NL, PT
3	CY, DE, EE, LU, NL, PT	EL, FI, IE, LU, PL, RO, SK
4	BE, ES, IE	AT, BE, CZ, SE
5	PL, SE, UK	DE
6	IT	UK
7		ES, IT
8		FR
9	FR	

Note: Lloyd's of London (UK) is affiliated with Insurance Europe, but is not considered here because it is a global insurance market regulated by a statute rather than an employer organisation.

Source: Network of Eurofound Correspondents (2018).

There is at least one trade union in all Member States apart from Bulgaria, while all 28 have at least one employer organisation active in the sector. France records the highest number of both trade unions and employer organisations, while Italy, Spain and the UK also have a significant number. In contrast, sectoral workers in Czechia, Greece, Latvia, Lithuania, Romania and Slovakia are represented by a single trade union and the same is true for employers in Croatia, Latvia, Lithuania and Slovenia.

Insurance sector coverage, sector-relatedness and organisational density of trade unions

In total, 76 of the 80 trade unions active in the insurance sector have detailed information available about their sector-relatedness. Of these, only seven cover workers in the NACE 65.10 subsector and only two or three represent workers in NACE 66.20. The remainder represent workers in all (57 trade unions) or several (10 trade unions) of the NACE codes encompassing the insurance sector.

A more detailed breakdown of trade union representation by NACE code is shown in Table 9. It is important to note that coverage of a subsector according to Table 9 does not necessarily mean that all business activities within a subsector are completely covered. As long as employees working in at least part of a subsector are represented by a trade union, this subsector is qualified as being covered by the union's membership domain.

Table 9: Sector coverage of the insurance sector trade unions

Country	Trade union	NACE 65.10	NACE 65.20	NACE 65.30	NACE 66.20
AT	GPA-djp	Yes	Yes	Yes	Yes
	Vida	Yes	No	No	No
BE	LBC-NVK (ACV-CSC)	Yes	Yes	Yes	Yes
	CNE-CSC	Yes	Yes	Yes	Yes
	SETCa-BBTK	Yes	Yes	Yes	Yes
	CGSLB-ACLVB	Yes	Yes	Yes	Yes
BG	No	---	---	---	---
CY	ETYK	Yes	Yes	Yes	Yes
	PASEY-PEO	Yes	Yes	Yes	Yes
	OIYK-SEK	Yes	Yes	Yes	Yes
CZ	OSPPT	Yes	No	No	No
DE	Ver.di	Yes	Yes	Yes	Yes
	DBV	N.A.	N.A.	N.A.	N.A.
	DHV	Yes	Yes	Yes	Yes
DK	Forsikringsforbundet	Yes	Yes	Yes	Yes
	Djøf	Yes	Yes	Yes	Yes
EE	ESTAL	Yes	Yes	Yes	Yes
	EKÜ	Yes	Yes	Yes	Yes
	EFL	Yes	Yes	Yes	No
EL	OASE	Yes	Yes	Yes	Yes
ES	FESMC-UGT	Yes	Yes	Yes	Yes
	Servicios-CC.OO	Yes	Yes	Yes	Yes
	ELA STV	Yes	Yes	Yes	Yes
	FASGA	No	No	No	Yes
FI	VvL	Yes	Yes	Yes	Yes
	Pro*	Yes	Yes	Yes	Yes
FR	FBA CFDT	Yes	Yes	No	Yes
	CFDT Cadres	Yes	Yes	Yes	Yes
	FGA CFDT	Yes	Yes	No	Yes
	FEC FO	Yes	Yes	No	Yes
	FSPBA CGT	Yes	Yes	No	Yes
	UGICT CGT	Yes	Yes	Yes	Yes
	SN2A CFTC	Yes	Yes	No	Yes
	UNSA BA	Yes	Yes	Yes	Yes
FA CFE-CGC	Yes	Yes	No	Yes	
HR	SBF-HR	Yes	No	No	No
	GSZOH	Yes	Yes	No	Yes
HU	BBDSZSZ	Yes	Yes	Yes	Yes
	BBDSZ	Yes	Yes	Yes	Yes
IE	SIPTU	N.A.	N.A.	N.A.	N.A.
	Unite	N.A.	N.A.	N.A.	N.A.
	Mandate	N.A.	N.A.	N.A.	Yes
	CWU	Yes	No	No	No

Representativeness of the European social partner organisations: Insurance sector

IT	FISAC-CGIL	Yes	Yes	Yes	Yes
	FIRST-CISL	Yes	Yes	Yes	Yes
	UILCA	Yes	Yes	Yes	Yes
	FNA	Yes	Yes	Yes	Yes
	SNFIA	Yes	Yes	Yes	Yes
	FIDIA	Yes	Yes	Yes	Yes
LT	LKKDPS	Yes	No	No	Yes
LU	ALEBA	Yes	Yes	Yes	Yes
	SBA-OGBL	Yes	Yes	Yes	Yes
	LCGB-SESF	Yes	Yes	Yes	Yes
LV	FNA	Yes	Yes	Yes	Yes
MT	MUBE	Yes	Yes	Yes	Yes
	GWU	Yes	Yes	Yes	Yes
NL	FNV Finance	Yes	Yes	Yes	Yes
	CNV Vakmensen	Yes	Yes	Yes	Yes
	De Unie	Yes	Yes	Yes	Yes
PL	OM NSZZ 'Solidarnosc' Grupy PZU	Yes	Yes	Yes	Yes
	FZZPZU	Yes	Yes	Yes	Yes
	MZZ PZU	Yes	Yes	Yes	Yes
	MOZ PZU NSZZ 'Solidarnosc'-80	Yes	Yes	Yes	Yes
	KZ NSZZ 'Solidarnosc' TUIR Warta	Yes	Yes	No	No
PT	STAS	Yes	Yes	Yes	Yes
	SINAPSA	Yes	Yes	Yes	Yes
	SISEP	Yes	Yes	Yes	Yes
RO	FSAB	Yes	No	No	No
SE	Sveriges Ingenjörer	Yes	Yes	Yes	Yes
	Jusek	Yes	Yes	Yes	Yes
	Civilekonomerna	Yes	Yes	Yes	Yes
	FTF	Yes	Yes	Yes	Yes
	Handels	Yes	No	No	No
SI	SFOS	Yes	Yes	Yes	Yes
	Sindikat ZZ	No	No	No	Yes
SK	OZ PPaP	Yes	Yes	Yes	Yes
UK	Accord	Yes	No	Yes	No
	Aegis	Yes	Yes	Yes	Yes
	Community	Yes	Yes	Yes	Yes
	USDAW	Yes	Yes	Yes	Yes
	Unite	Yes	Yes	Yes	Yes

Notes: N.A. = not available. * Insurance Europe indicated that Pro is not a party in the Finish insurance sector collective bargaining agreement, and this is reflected in Table 12. Pro is included here because it has members in the insurance sector and so is a sector-related trade union.

Source: Network of Eurofound Correspondents (2018).

Trade unions are assessed on how they relate to the sector by classifying them according to the four patterns of sector-relatedness (Figure 2 and Table 10).

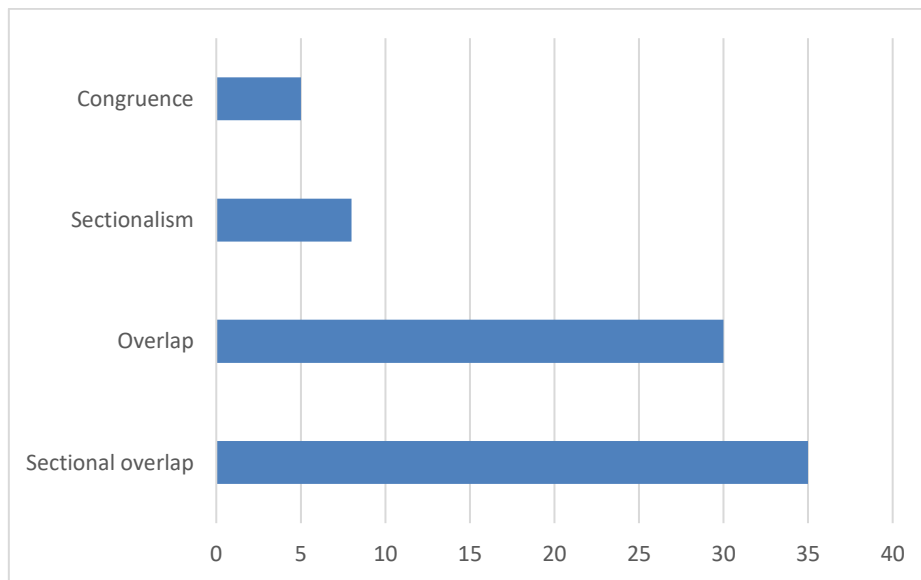
Only a few trade unions define their domain in a way that perfectly matches how the insurance sector is defined in this study. Five trade unions, from Denmark, Finland, Italy and Portugal, show a congruent domain. In contrast, eight trade unions (from Croatia, France, Italy, Poland, Slovenia and Sweden) cover only part of the sector, while no employees working in business activities outside the insurance sector are covered. A total of 30 trade unions cover the whole of the insurance sector in their respective countries, as well as workers outside the sector (these can be found in Belgium, Cyprus, Denmark, Estonia, France, Germany, Hungary, Italy, Latvia, Luxembourg, Malta, the Netherlands, Portugal, Slovakia, Spain and the UK), and therefore record an ‘overlapping’ membership domain with regard to the sector. The remaining 35 trade unions (for two unions no information has been provided) cover workers in part of the insurance sector, as well as beyond the sector; they show a membership domain that is sectionally overlapping with regard to the sector.

Overlapping membership domains in the insurance sector largely arise from general or cross-sectoral domains (e.g. CGSLB-ACLVB in Belgium; UILCA in Italy; GWU in Malta; CNV Vakmensen and De Unie in the Netherlands; Servicios-CC.OO in Spain; and Community, USDAW and Unite in the UK) or from demarcations that include the broader financial services sector (e.g. ETYK in Cyprus, Djøf in Denmark, ESTAL and EKÜ in Estonia, Pro in Finland, UNSA BA in France, BBDSZ in Hungary, FNV Finance in the Netherlands, FESMC-UGT in Spain and Aegis in the UK).

By contrast, sectional overlaps usually emanate from domain demarcations that focus on certain categories of employees, which are then organised across several or all sectors. Employee categories may be white-collar workers (e.g. GPA-djp in Austria, BBDSZSZ in Hungary, FASGA in Spain, and Sveriges Ingenjörer), blue-collar workers (e.g. vida in Austria and Handels in Sweden) or certain occupations, such as managers (e.g. SETCa-BBTK in Belgium, CFDT Cadres and UGICT CGT in France, and SNFIA in Italy).

Finally, ‘sectionalism’ membership domains occur when only part of the sector is covered in terms of business activities, and no workers in business activities outside the sector are represented. This mode of demarcation can be found among trade unions in a number of Member States (e.g. GSZOH in Croatia, SN2A CFTC and FA CFE-CGC in France, FIDIA in Italy, SFOS and Sindikat ZZ in Slovenia, and FTF in Sweden). In the case of KZ NSZZ ‘Solidarnosc’ TUIR Warta, only employees of the TUIR Warta company are covered.

Figure 2: Domain coverage of trade unions in the insurance sector



Notes: N=78. No information available for SIPTU and Unite (Ireland).

Source: Network of Eurofound Correspondents (2018).

Table 10: Membership domain patterns of sector-related trade unions in the insurance sector, 2018

Country	Congruence	Sectionalism	Overlap	Sectional overlap
AT				GPA-djp, vida
BE			CGSLB-ACLVB	CNE-CSC, LBC-NVK (ACV-CSC), SETCa-BBTK
BG				
CY			ETYK	PASEY-PEO, OIYK-SEK
CZ				OSPFP
DE			Ver.di, DHV	DBV
DK	Forsikringsforbundet		Djøf	
EE			ESTAL, EKÜ	EFL
EL				OASE
ES			FESMC-UGT, Servicios-CC.OO, ELA STV	FASGA
FI	VvL			Pro
FR		SN2A CFCT, FA CFE-CGC	UNSA BA	FBA CFDT, CFDT Cadres, FGA CFDT, FEC FO, FSPBA CGT, UGICT CGT
HR		GSZOH		SBF-HR
HU			BBDSZ	BBDSZSZ
IE				Mandate, CWU
IT	FNA	FIDIA	FISAC-CGIL, FIRST-CISL, UILCA	SNFIA
LT				LKKDPS
LU			ALEBA, SBA-OGBL, LCGB-SESF	
LV			FNA	
MT			MUBE, GWU	
NL			FNV-Finance, CNV Vakmensen, De Unie	
PL		KZ NSZZ 'Solidarnosc' TUiR Warta		OM NSZZ 'Solidarnosc' Grupy PZU, FZZPZU, MZZ PZU, MOZ PZU NSZZ 'Solidarnosc'-80
PT	STAS, SISEP		SINAPSA	
RO				FSAB
SE		FTF		Sveriges Ingenjörer, Jusek, Civilekonomerna, Handels
SI		SFOS, Sindikat ZZ		
SK			OZ PPaP	
UK			Aegis, Community, USDAW, Unite	Accord

Notes: Members of UNI Europa are marked in bold. No information available for SIPTU and Unite (Ireland).

Source: Network of Eurofound Correspondents (2018).

The membership strength (organisational density) of trade unions in the insurance sector is presented in Table 11, as aggregated trade union strength per country. The data show considerable variation in sectoral density rates and suggest that – with a few exceptions – unionisation is high in the sector. However, information is only available for 49 out of 80 organisations and so it is

difficult to compare the relative membership strength of each individual trade union. It's also important to note that data for some of the largest trade unions in the sector are missing and the provided data for some countries (e.g. Greece and Netherlands) are potentially questionable.

Table 11: Unionisation rates in the insurance sector

Country	Total sectoral employees (2016)	Total trade union members in the sector	Density
AT	35,248	5,300	15%
BE	36,021	>6,028	>17%
BG	10,726	No union	No union
CY	3,052	842	28%
CZ	21,600	1,900	9%
DE	300,317	N.A.	N.A.
DK	22,572	9,229	41%
EE	N.A.	N.A.	N.A.
EL	18,163	8,500	47%
ES	159,200*	>15,000	>9%
FI	N.A.	5,300	N.A.
FR	250,316	N.A.	N.A.
HR	12,790	1,950	15%
HU	N.A.	1,350	N.A.
IE	N.A.	N.A.	N.A.
IT	99,417	N.A.	N.A.
LT	4,393	15	0.3%
LU	5,086	N.A.	N.A.
LV	3,924	36	1%
MT	1,447	N.A.	N.A.
NL	112,000	>6,500	>6%
PL	N.A.	N.A.	N.A.
PT	20,409	N.A.	N.A.
RO	16,637	3,000	18%
SE	27,950	15,550	56%
SI	7,797	2,721	35%
SK	8,200	1,329	16%
UK	312,100	33,633	11%

Notes: Figures for BG, DK, IT, LT and MT are from 2015, figures for SE are from 2013 and figures for PT are from 2011. Figures refer to the whole insurance sector as defined for the purpose of this study. In the case of IT, figures do not include pension funding activities according to NACE 65.30. * According to Insurance Europe, the number of total sectoral employees for ES is 48,895.

Source: Authors' own calculations based on Network of Eurofound Correspondents (2018).

Trade union involvement in collective bargaining or social dialogue

The collective bargaining involvement of trade unions in the insurance sector is analysed in Table 12. This table indicates whether the unions are involved in sector-related single- and/or multi-employer collective bargaining (single-employer bargaining is conducted on behalf of individual companies and therefore covers only the workforce of these companies, whereas multi-employer bargaining generally covers all member companies of employer organisations that are party to an agreement). The table also

presents the share of sectoral workers per country and the absolute number of workers per trade union covered by such agreements. It should be noted that this table is based on estimates that have been provided by members of the Network of Eurofound Correspondents.

Table 12: Collective bargaining involvement of trade unions

Country	Name	Multi-employer bargaining	Single-employer bargaining	Percentage covered	Number of workers covered by collective bargaining agreements in absolute numbers
AT	GPA-djp	x	No	100%	34,600
	vida	x	No		300–500
BE	LBC-NVK (ACV-CSC)	x	x	100%	N.A.
	CNE-CSC	x	x		N.A.
	SETCa-BBTK	x	x		N.A.
	CGSLB-ACLVB	x	x		23,000
BG	No trade unions			0%	0
CY	ETVK	No	x	31%	660
	PASEY-PEO	No	x		250
	OIYK-SEK	No	x		300
CZ	OSPPP	x	x	69%	14,900
DE	Ver.di	x	x	<95%	N.A.
	DBV	x	x		N.A.
	DHV	x	x		N.A.
DK	Forsikringsforbundet	x	No	>60%	11,200
	Djøf	No	No		0
EE	ESTAL	No	No	N.A.	0
	EKÜ	No	x		282
	EFL	No	x		N.A.
EL	OASE	No	No	N.A. (very low)	0
ES	FESMC-UGT	x	x	>71%	90,000
	Servicios-CC.OO	x	x		121,900
	ELA STV	No	x		N.A.
	FASGA	x	No		31,439
FI	VvL	x	No	85%	9,500
	Pro	No	No		0
FR	FBA CFDT	x	x	98%	212,500
	CFDT Cadres	No	No		0
	FGA CFDT	x	x		24,714
	FEC FO	x	x		212,500
	FSPBA CGT	x	x		212,500
	UGICT CGT	No	No		0
	SN2A CFTC	x	x		212,500
	UNSA BA	x	x		183,500
	FA CFE-CGC	x	x		212,500
HR	SBF-HR	No	No	28%	0
	GSZOH	No	x		3,540
HU	BBDSZSZ	No	x	~20%	1,200

Representativeness of the European social partner organisations: Insurance sector

Country	Name	Multi-employer bargaining	Single-employer bargaining	Percentage covered	Number of workers covered by collective bargaining agreements in absolute numbers
	BBDSZ	No	x		N.A.
IE	SIPTU	No	x	~20%	N.A.
	Unite	No	x		N.A.
	Mandate	No	x		60
	CWU	No	x		160
IT	FISAC-CGIL	x	x	100%	N.A.
	FIRST-CISL	x	x		N.A.
	UILCA	x	x		N.A.
	FNA	x	x		N.A.
	SNFIA	x	x		N.A.
	FIDIA	n.a.	n.a.		N.A.
LT	LKKDPS	No	x	25%	1,100
LU	ALEBA	x	No	51%	2,500
	SBA-OGBL	x	x		2,560
	LCGB-SESF	x	No		2,500
LV	FNA	No	x	N.A. (very low)	N.A.
MT	MUBE	No	x	15%	N.A.
	GWU	No	x		36
NL	FNV Finance	x	x	95%	N.A.
	CNV Vakmensen	x	x		N.A.
	De Unie	x	x		N.A.
PL	OM NSZZ 'Solidarnosc' Grupy PZU	No	x	0%	0
	FZZPZU	No	x		0
	MZZ PZU	No	x		0
	MOZ PZU NSZZ 'Solidarnosc'-80	No	x		0
	KZ NSZZ 'Solidarnosc' TUiR Warta	No	x		0
PT	STAS	x	x	Almost 100%	9,000
	SINAPSA	No	x		700
	SISEP	x	x		5,100
RO	FSAB	No	x	N.A.	3,000
SE	Sveriges Ingenjörer	x	No	75%	2,000
	Jusek	x	No		2,000
	Civilekonomerna	x	No		2,000
	FTF	x	No		21,000
	Handels	No	x		450
SI	SFOS	x	x	85%	6,434
	Sindikát ZZ	No	x		2,400
SK	OZ PPaP	x	x	75%	6,024
UK	Accord	No	x	15%	200
	Aegis	No	x		2,000
	Community	No	x		7,000
	USDAW	No	No		0
	Unite	No	x		>42,000

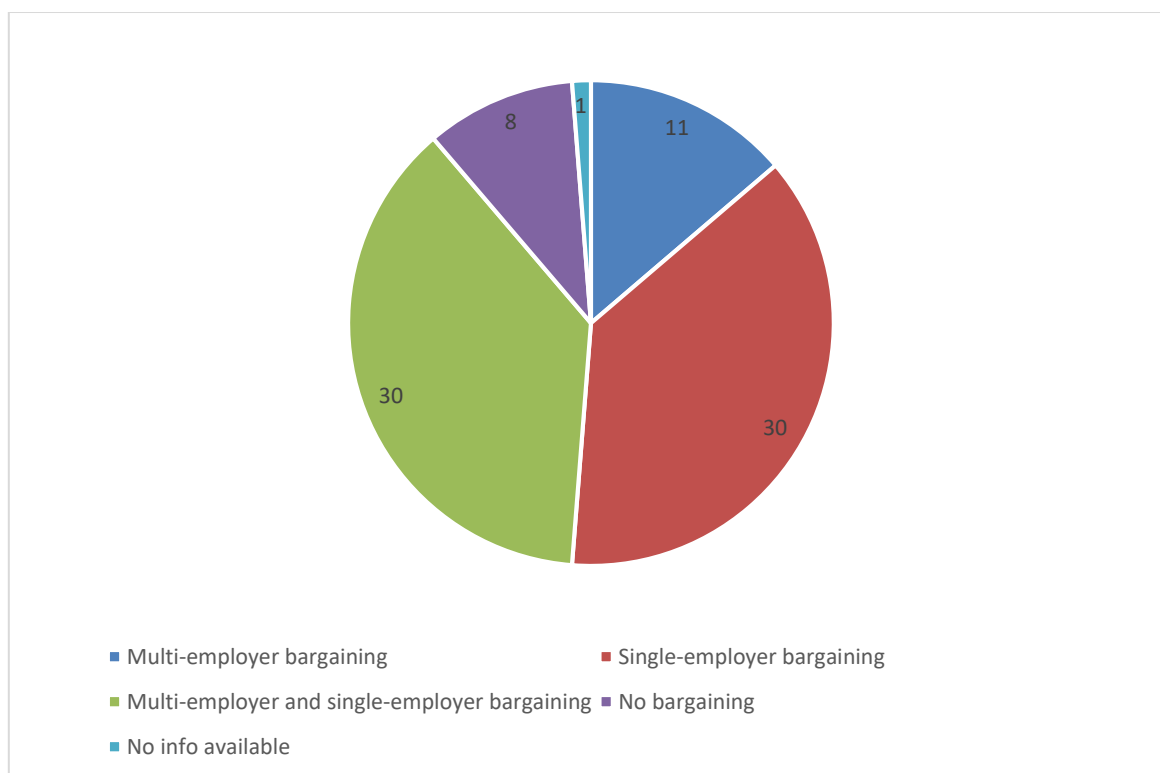
Note: Members of UNI Europa are marked in bold. The trade unions of Poland were engaged in company level collective bargaining in 2017–2018, but no agreement was in force at that time.

Source: Network of Eurofound Correspondents (2018).

Figure 3 shows the involvement of trade unions in collective bargaining affecting the sector. The majority of trade unions in the insurance sector are involved in single-employer collective bargaining (75%), either as the only form of bargaining (37.5%) or in tandem with multi-employer bargaining (37.5%). 14% of the trade unions only engage in multi-employer collective bargaining. This means that there are more trade unions in the sector involved in single-employer bargaining than in multi-employer bargaining.

Bargaining practices in the sector tend to follow general industrial relations practices in the Member States. For example, trade unions in the Nordic countries, Germany, France, Italy and Spain are generally involved in multi-employer bargaining (sometimes complemented by single-employer arrangements), whereas single-employer bargaining is more common or the exclusive form of bargaining in the UK, the Baltic states and a number of central and eastern European countries. No information on bargaining practices is available for one trade union in the sector and a further 10% of unions are not involved in any form of collective bargaining targeting employees in the sector.

Figure 3: Involvement of trade unions in collective bargaining (absolute numbers)



Note: N=80.

Source: Network of Eurofound Correspondents (2018).

Multi-employer bargaining predominates in countries such as Austria, Belgium, Czechia, Denmark, Finland, France, Germany, Italy, Luxembourg, the Netherlands, Slovakia, Slovenia, Sweden and Spain. In Austria, coverage is nearly 100%, which is partially⁶ due to compulsory membership of the employer organisations (chambers). In Belgium, Finland, France, the Netherlands and Portugal the

⁶ This is a partial cause because only companies in the ‘activities auxiliary to insurance and pension funding’ according to NACE 66.20 are obligatory chamber members, whereas almost all other companies are voluntary members of the VVO.

coverage of collective agreements is high due to the extension of collective agreements.⁷ The use of extension practices is also widespread in Luxembourg and Spain, whereas coverage in Denmark, Germany, Slovenia and Sweden is largely high due to high levels of membership in trade unions and employer organisations.

Single-employer bargaining alone takes place in Croatia, Cyprus, Greece, Hungary, Ireland, Latvia, Lithuania, Malta and the UK. Both single and multi-employer bargaining is conducted in Germany, Luxembourg, the Netherlands, Portugal, Spain and Sweden; in all these countries apart from Portugal, multi-employer arrangements predominate. Portugal is a special case, in that prevailing single-employer bargaining results in a collective bargaining coverage in the sector of nearly 100%. Whereas no agreement was in force in Poland in 2017–2018 (even though negotiations at company level were being conducted), the situation for Estonia and Romania is unclear.

Sector-relatedness and membership strength of employer organisations

The Network of Eurofound Correspondents identified 90 employer organisations in the insurance sector, covering all 28 Member States.⁸ In some countries, such as France, Italy, Spain and the UK, there is a significant degree of fragmentation among employer organisations in the sector. This is largely due to the fact that many organisations only represent a particular segment/business activity within the insurance sector as defined for the purpose of this study.

Full information on sector coverage in terms of business activities (NACE codes) is available for 83 employer organisations. Of these, 23% cover almost the entire insurance sector (in that at least part of all four NACE codes are covered). NACE 65.10 alone is covered by 11% of organisations, while 37% only have members in NACE 66.20. Employer organisations only covering NACE 65.20 or 65.30 are virtually non-existent.

The fact that more than one-third of the employer organisations are exclusively active within NACE 66.20 is due to the existence of one or more highly specialised organisations representing only insurance brokers and consultants in many countries. At least two of such employer organisations can be found in Austria, Belgium, France, Italy, Luxembourg, Poland, Spain and the UK.

The remainder (about 30% of all organisations) cover a combination of different business activities within the insurance sector (usually combining NACE 65.10 activities with other activities of the insurance sector). Table 13 illustrates the NACE coverage of each employer organisation for which such information is available.

Table 13: Sector coverage of employer organisations

Country	Employer organisation	NACE 65.10	NACE 65.20	NACE 65.30	NACE 66.20
AT	VVO	Yes	Yes	No	Yes
	FV FDL	Yes	No	No	Yes
	FVBV	No	No	No	Yes
	VÖVM	No	No	No	Yes
BE	FEPRABEL	No	No	No	Yes
	FVF	No	No	No	Yes
	UPCA-BVVM	No	No	No	Yes
	Assuralia	Yes	Yes	No	No
BG	ABZ	Yes	Yes	No	Yes
	BAIB	Yes	No	Yes	Yes
CY	SAEK	Yes	Yes	Yes	No
	PSEAD	Yes	No	No	Yes
CZ	SBP	Yes	No	No	No
	CAP	Yes	No	No	No
	AFIZ	No	No	Yes	Yes

⁷ Extension of collective agreements refers to a practice by which collective agreements are also applied to workers and employers not party to collective bargaining agreements. This is usually done through specific administrative procedures.

⁸ As mentioned above, Lloyd's of London (UK) is not considered here as it is a global insurance market rather than an employer organisation.

Representativeness of the European social partner organisations: Insurance sector

Country	Employer organisation	NACE 65.10	NACE 65.20	NACE 65.30	NACE 66.20
	ACPM	No	No	No	Yes
DE	AGV Versicherungen	Yes	Yes	Yes	Yes
	BVK	Yes	No	No	No
	VDVM	Yes	No	No	Yes
	GDV	Yes	Yes	Yes	Yes
	VGA	Yes	No	No	No
DK	FA	Yes	Yes	Yes	Yes
	FMF	N.A.	N.A.	N.A.	N.A.
EE	EKML	Yes	Yes	Yes	No
	EKSL	Yes	Yes	Yes	Yes
EL	EAAE	Yes	Yes	Yes	No
	SEMA	No	No	No	Yes
	HUII	N.A.	N.A.	N.A.	N.A.
ES	UNESPA	Yes	Yes	No	No
	ADECOSE	No	No	No	Yes
	CGCMS	No	No	No	Yes
	CNEPS	Yes	No	No	No
	AMAT	Yes	No	No	No
	ASECORE	No	Yes	No	No
	AEMES	No	No	No	Yes
FI	FA	Yes	Yes	Yes	Yes
	SVAM	N.A.	N.A.	N.A.	N.A.
	PALTA	Yes	Yes	No	Yes
FR	AGEA	No	No	No	Yes
	CSCA	No	No	No	Yes
	Planète Courtier	No	No	No	Yes
	FFA	Yes	Yes	No	No
	ANEM	Yes	No	No	No
	SNSA	Yes	No	No	No
	CNCGP	N.A.	N.A.	N.A.	N.A.
	AFIB	N.A.	N.A.	N.A.	N.A.
HR	HUO	Yes	Yes	No	Yes
HU	MABISZ	Yes	Yes	Yes	Yes
	FBAMSZ	Yes	Yes	Yes	Yes
IE	Insurance Ireland	Yes	Yes	Yes	Yes
	Ibec	Yes	Yes	Yes	Yes
	Brokers Ireland	N.A.	N.A.	N.A.	N.A.
IT	ANIA	Yes	Yes	Yes	Yes
	AISA	No	No	No	Yes
	ACB	No	No	No	Yes
	AIBA	No	No	No	Yes
	ANAPA	No	No	No	Yes
	SNA	No	No	No	Yes
	ANAGINA	No	No	No	Yes
LT	DBR	No	No	No	Yes

Country	Employer organisation	NACE 65.10	NACE 65.20	NACE 65.30	NACE 66.20
LU	ALUPASS	No	No	No	Yes
	APCAL	No	No	No	Yes
	ACA	Yes	Yes	Yes	Yes
LV	LAA	Yes	Yes	Yes	Yes
MT	AIB	N.A.	N.A.	N.A.	Yes
	MIA	Yes	Yes	Yes	Yes
NL	VvV	Yes	Yes	Yes	No
	Adfiz	Yes	Yes	Yes	No
PL	PIU	Yes	Yes	Yes	Yes
	PIPUiF	No	No	No	Yes
	SPBUiR	No	No	No	Yes
PT	APS	Yes	Yes	Yes	No
	APROSE	No	No	No	Yes
RO	UNSICAR	Yes	Yes	Yes	Yes
	UN SAR	Yes	Yes	No	Yes
	PRBAR	No	No	No	Yes
SE	FAO	Yes	Yes	Yes	Yes
	KFO	Yes	Yes	Yes	Yes
	SFM	No	No	No	Yes
	Svensk försäkring	Yes	Yes	Yes	Yes
SI	SZZ	Yes	Yes	Yes	Yes
SK	SLASPO	Yes	No	No	No
	AFISP	Yes	No	Yes	Yes
	SASP	Yes	Yes	Yes	Yes
UK	ABI	Yes	Yes	Yes	No
	AFM	Yes	No	Yes	No
	BIBA	No	No	No	Yes
	IUA	Yes	Yes	No	No
	LIIBA	Yes	Yes	No	Yes
	PIMFA	No	No	No	Yes

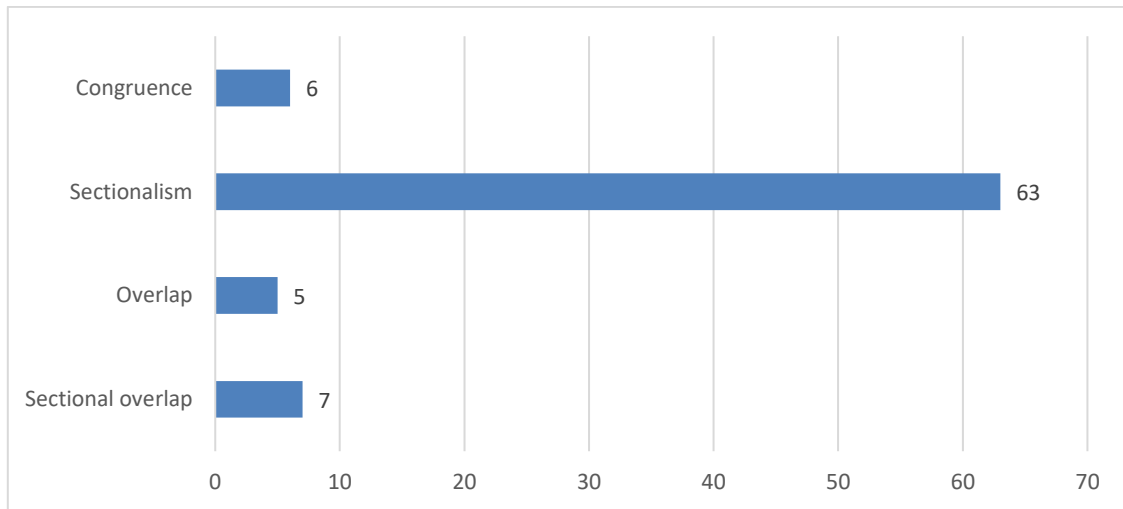
Source: Network of Eurofound Correspondents (2018).

When assessing the membership domain of employer organisations in the insurance sector, it becomes apparent that more than 75% of them have ‘sectional’ domain coverage (Figure 4 and Table 14). This means that only part of the sector, mostly in terms of business activities, is covered, while no companies in business activities outside the sector are represented. This indicates that the membership domains of most employer organisations tend to be tailor-made for a particular sub-group of employers and businesses in the sector (e.g. pure insurers or insurance intermediaries). This may enable them to perform a more targeted interest representation on behalf of their members, depending on their membership strength.

Only 15% of the organisations have sectionally overlapping domains, which means that they also cover companies beyond the insurance sector. Finally, 7% have a membership domain that is more or less congruent with regard to the sector.

Compared with the trade union side, the membership domains of employer organisation tend to be notably narrower.

Figure 4: Domain coverage of employer organisations in the insurance sector



Note: N=8. No information available for FVBV and VÖVM in Austria, FMF in Denmark, SVAM in Finland, CNCGP and AFIB in France, HUII in Greece, Brokers Ireland in Ireland and AIB in Malta.

Source: Network of Eurofound Correspondents (2018).

Table 14: Membership domain patterns of sector-related employer organisations in the insurance sector, 2018

Country	Congruence	Sectionalism	Overlap	Sectional overlap
AT		VVO		FV FDL
BE		FEPRABEL, FVF, UPCA-BVVM, Assuralia		
BG		ABZ, BAIB		
CY		SAEK, PSEAD		
CZ		CAP, AFIZ, ACPM		SBP
DE	AGV Versicherungen	VDVM, GDV, VGA		BVK
DK			FA	
EE	EKSL	EKML		
EL		EAEE, SEMA		
ES		UNESPA, ADECOSE, CGCMS, CNEPS, AMAT, ASECORE, AEMES		
FI			FA	PALTA
FR		AGEA, CSCA, Planète Courtier, FFA, ANEM, SNSA		
HR		HUO		
HU		MABISZ, FBAMSZ		
IE	Insurance Ireland		Ibec	
IT		ANIA, AISA, ACB, AIBA, ANAPA, SNA, ANAGINA		
LT		DBR		
LU	ACA	ALUPASS, APCAL		
LV			LAA	
MT	MIA			
NL		VvV, Adfiz		
PL		PIU, PIPUiF, SPBUiR		
PT		APS, APROSE		

RO		UNSIAR, UNSAR, PRBAR		
SE	FAO	SFM	Svensk försäkring	KFO
SI		SZZ		
SK		SLASPO		AFISP, SASP
UK		ABI, AFM, BIBA, IUA, LIIBA		PIMFA

Notes: Members of Insurance Europe, BIPAR and AMICE are marked in bold. No information available for FVBV and VÖVM in Austria, FMF in Denmark, SVAM in Finland, CNCGP and AFIB in France, HUII in Greece, Brokers Ireland in Ireland and AIB in Malta.

Source: Network of Eurofound Correspondents (2018).

Assessing the membership strength (organisational density) of employer organisations in the insurance sector can be done in two different ways: by looking at the share of employers in the sector represented by one or more sector-related employer organisations, or by looking at the share of employees in the sector working in companies covered by these employer organisations. The first way means that each company is considered equally, while in reality some companies are far more important for the sector as others. Therefore, it is most meaningful to combine the company-based calculation with a workforce-based calculation of the organisational strength. This is done by dividing the total workforce of all the affiliated companies by the total number of employees within the sector.

Sectoral aggregate membership strength per country is indicated in Table 15, where membership data have been provided for all sector-related employer organisations in a country or – as is the case of Finland, Germany, Italy, Slovakia, Sweden and the UK – for the largest organisation in the sector. In most countries, density in terms of employees is significantly higher than that of companies, indicating a greater number of larger companies.

In Austria, compulsory membership for some of the sector's businesses along with a traditionally high level of willingness to be part of employer organisations means that density comes close to 100% in terms of both companies and employees. Countries such as Croatia, France, Germany, Slovakia, Slovenia and Sweden also record high density rates in relation to employees represented (above 70%). However, in a number of countries where data are available for all sector-related employer organisations, sectoral density in terms of employees is relatively low (e.g. Greece, Lithuania and the Netherlands show densities of 40% or lower). Overall, these figures need to be assessed with caution due to a lack of data for many associations and the questionable reliability of many figures. For instance, the fact that the aggregate density of employer organisations in terms of employees exceeds 100% in the cases of Cyprus and Czechia gives rise to some doubts about the accuracy or sector-relatedness of the figures provided. The huge differences in the numbers of sectoral companies (as provided by the national correspondents) may partially be traced back to different business structures across countries.

Table 15: Organisational density of employer organisations (in terms of companies and employees) in the insurance sector

Country	Total sectoral employees (2016)	Employees working in companies affiliated with employer organisations in the sector	Density in terms of employees	Total sectoral companies (2016)	Companies affiliated with employer organisations in the sector	Density in terms of companies
AT	35,248	N.A.	N.A. (close to 100%)	54	N.A.	N.A. (close to 100%)
BE*	36,021 (22,782)	29,168 (22,394)	81% (98%)	11,232 (110)	2,562 (89)	23% (81%)
BG	10,726	N.A.	N.A.	1,696	54	3%
CY	3,052	3,600	118%	1,354	730	54%
CZ	21,600	24,328	113%	34,823	586	2%
DE	300,317	>219,100	>73%	N.A.	>13,892	N.A.
DK	22,572	14,129	63%	1,048	34	3%
EE	N.A.	1,810	N.A.	N.A.	34	N.A.
EL	18,163	7,330	40%	N.A.	137	N.A.

Country	Total sectoral employees (2016)	Employees working in companies affiliated with employer organisations in the sector	Density in terms of employees	Total sectoral companies (2016)	Companies affiliated with employer organisations in the sector	Density in terms of companies
ES*	159,200 (48,895)	N.A.	N.A.	72,951	>458 (209)	>0.6% (Almost 100%)
FI	N.A.	>11,522	N.A.	1,096	>53	>5%
FR	250,316	232,013	93%	23,653	16,208	69%
HR	12,790	9,500	74%	632	22	3%
HU	N.A.	N.A.	N.A.	N.A.	110	N.A.
IE	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
IT	99,417	N.A.	N.A.	57,262	>14,120	>25%
LT	4,393	0	0%	N.A.	951	N.A.
LU	5,086	N.A.	N.A.	751	279	37%
LV	3,924	N.A.	N.A.	1,085	16	1%
MT	1,447	N.A.	N.A.	113	26	23%
NL	112,000	26,650	24%	7,540	728	10%
PL	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
PT	20,409	14,000	69%	N.A.	1,386	N.A.
RO	16,637	9,037	54%	7,427	97	1%
SE	27,950	>24,100	>86%	2,517	2,193	87%
SI	7,797	6,300	81%	1,509	20	1%
SK	8,200	>6,024	>73%	8,325	84	1%
UK	312,100	>173,300	>56%	14,410	>2,435	>17%

Notes: Total sectoral employee figures refer to 2015 in the case of BG, DK, IT, LT and MT, to 2013 in the case of ES and to 2011 in the case of PT. Total sectoral company figures refer to 2015 in the case of AT, BG, DK, IT, LU and MT. Figures refer to whole insurance sector as defined for the purpose of this study. In the case of IT, figures do not include pension funding activities according to NACE 65.30. In LT, the number of employees working in companies affiliated to an employer organisation is zero, since this employer organisation represents only one-person insurance intermediaries without employees. Figures in brackets provided by Insurance Europe.

Source: Authors' own calculations based on data provided by the Network of Eurofound Correspondents (2018).

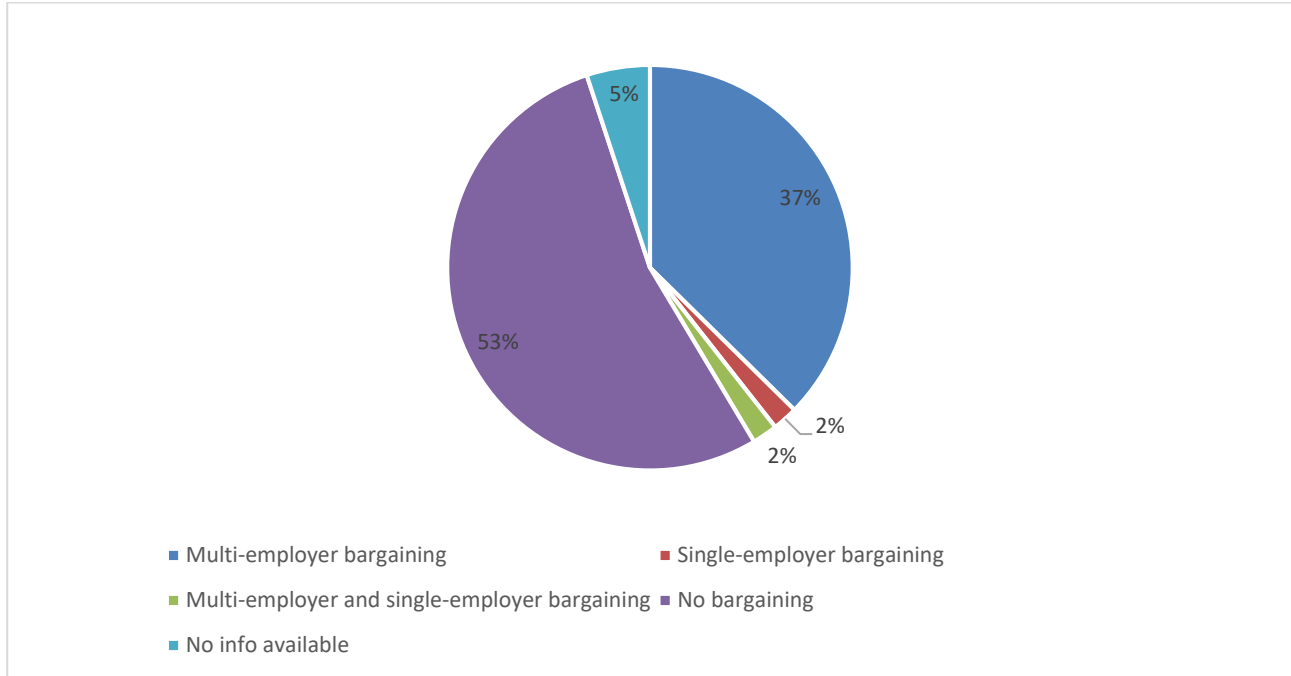
Involvement of insurance employer organisations in collective bargaining

Figure 5 provides an overview of the proportion of single- and multi-employer bargaining in the sector. About 37% of the employer organisations are involved in multi-employer collective bargaining. A further 2% are involved in both multi- and single-employer bargaining, and the same proportion are only engaged in single-employer bargaining. However, the vast majority (53%) of employer organisations do not participate in any form of collective bargaining (while no information on collective bargaining involvement is available for 5%). This is because, in many countries, any collective bargaining takes place exclusively at the level of the individual employer, usually without the involvement of employer organisations. This situation applies to countries such as Croatia, Cyprus, Estonia, Greece, Hungary, Ireland, Latvia, Lithuania, Malta, Romania and the UK.

The large number of employer organisations in the insurance sector that do not engage in collective bargaining is the result of relatively high levels of fragmentation in the organisational landscape in some countries, such as France, Italy, Spain and the UK. In these countries, there are several different associations representing the interests of small business groups within the sector, such as insurance brokers, consultants and other intermediaries. These organisations primarily act as business or trade associations and are classified as social partner organisations in this report due to their affiliation with one of the sector-related European-level employer confederations (Insurance Europe, BIPAR or AMICE). All organisations that are not involved in collective bargaining

according to the table below are considered trade associations⁹ in their country. Table 16 provides a more detailed picture on this for each Member State.

Figure 5: Involvement of employer organisations in different forms of collective bargaining (percentage of total)



Note: N=90. Figures are rounded.

Source: Network of Eurofound Correspondents (2018).

Table 16: Collective bargaining involvement of employer organisations

Country	Employer organisation	Number of member companies in sector	Number of employees in member companies in sector	Multi-employer bargaining	Single-employer bargaining	Number of employees covered by collective bargaining
AT	VVO	114	22,000	x	No	27,000
	FV FDL	N.A.	N.A.	x	No	1,700
	FVBV	N.A.	N.A.	x	No	N.A.
	VÖVM	N.A.	N.A.	No	No	0
BE	FEPRABEL	853	2,043	x	No	12,259
	FVF	1,600	3,622	x	No	12,259
	UPCA-BVVM	18	2,500	x	No	12,259
	Assuralia	89	22,394	x	No	22,782
BG	ABZ	28	N.A.	No	No	0
	BAIB	26	N.A.	No	No	0
CY	SAEK	30	2,800	No	No	0
	PSEAD	700	800–1,000	No	No	0

⁹ In basic terms, the main reference of trade associations is the 'product' market (where a business has interests in relation to customers and suppliers) rather than the labour market.

Representativeness of the European social partner organisations: Insurance sector

CZ	SBP	11	11,216	x	x	11,216
	CAP	27	12,872	No	No	0
	AFIZ	471	240	No	No	0
	ACPM	73	5,200	No	No	0
DE	AGV Versicherungen	342	207,100	x	No	N.A.
	BVK	12,500	N.A.	x	No	N.A.
	VDVM	600	12,000	No	No	0
	GDV	450	N.A.	No	No	0
	VGA	N.A.	N.A.	x	No	N.A.
DK	FA	34	14,129	x	No	11,200
	FMF	N.A.	N.A.	N.A.	N.A.	N.A.
EE	EKML	18	300	No	No	0
	EKSL	16	1,510	No	No	0
EL	EAAE	51	6,500	No	No	0
	SEMA	86	830	No	No	0
	HUII	N.A.	N.A.	N.A.	N.A.	N.A.
ES	UNESPA	210	46,000	x	No	70,547
	ADECOSE	131	N.A.	No	No	0
	CGCMS	52	10,000	No	No	0
	CNEPS	37	N.A.	No	No	0
	AMAT	20	N.A.	x	No	70,547
	ASECORE	8	N.A.	x	No	70,547
	AEMES	N.A.	N.A.	x	No	31,439
FI	FA	52	10,222	x	No	9,500
	SVAM	N.A.	N.A.	No	No	0
	PALTA	1	1,300	x	No	9,500
FR	AGEA	7,598	14,507	x	No	20,000
	CSCA	565	14,449	x	No	36,293
	Planète Courtier	511	5,311	x	No	36,293
	FFA	272	140,917	x	No	146,760
	ANEM	343	46,359	x	No	85,000
	SNSA	10	10,470	x	No	10,470
	CNCGP	N.A.	N.A.	N.A.	N.A.	N.A.
	AFIB	N.A.	N.A.	N.A.	N.A.	N.A.
HR	HUO	22	9,500	No	No	0
HU	MABISZ	26	N.A.	No	No	0
	FBAMSZ	84	4,000	No	No	0
IE	Insurance Ireland	130	28,000	No	No	0
	Ibec	N.A.	N.A.	No	x	N.A.
	Brokers Ireland	N.A.	N.A.	N.A.	N.A.	N.A.
IT	ANIA	149	47,250	x	x	44,000
	AISA	N.A.	N.A.	x	No	2,000
	ACB	N.A.	N.A.	No	No	0
	AIBA	1,091	N.A.	No	No	0
	ANAPA	2,501	N.A.	x	No	N.A.
	SNA	10,000	N.A.	x	No	N.A.
	ANAGINA	379	13,500	x	No	N.A.

LT	DBR	951	0	No	No	0
LU	ALUPASS	130	N.A.	No	No	0
	APCAL	69	550	No	No	0
	ACA	80	N.A.	x	No	2,500
LV	LAA	16	N.A.	No	No	0
MT	AIB	13	N.A.	No	No	0
	MIA	13	786	No	No	0
NL	VvV	78	11,650	x	No	N.A.
	Adfiz	650	15,000	No	No	0
PL	PIU	78	27,500	No	No	0
	PIPUiF	N.A.	N.A.	No	No	0
	SPBUiR	N.A.	0	No	No	0
PT	APS	68	10,000	No	No	0
	APROSE	1,318	4,000	x	No	1,743
RO	UNSiCAR	65	700	No	No	0
	UNSiAR	18	8,137	No	No	0
	PRBAR	14	200	No	No	0
SE	FAO	146	16,500	x	No	16,500
	KFO	1	3,600	No	x	3,600
	SFM	2,000	4,000	No	No	0
	Svensk försäkring	46	N.A.	No	No	0
SI	SZZ	20	6,300	x	No	6,400
SK	SLASPO	24	6,024	x	No	6,024
	AFiSP	29	N.A.	No	No	0
	SASP	31	N.A.	No	No	0
UK	ABi	250	N.A.	No	No	0
	AFM	48	5,000	No	No	0
	BiBA	1,925	100,000	No	No	0
	IUA	62	25,000	No	No	0
	LIiBA	150	37,000	No	No	0
	PIMFA	N.A.	N.A.	No	No	0

Note: Members of Insurance Europe, BiPAR and AMICE are marked in bold.

Source: Network of Eurofound Correspondents (2018).

Collective bargaining patterns and social dialogue practices

The representativeness of the national social partner organisations is of interest to this study in terms of the capacity of their European umbrella organisations to participate in European social dialogue. Similarly, it is important for the implementation of any agreements made by European-level organisations at national, regional and local level. The role played by social partners in collective bargaining, social dialogue and public policymaking is therefore an important component of representativeness. The relevance of European sectoral social dialogue tends to increase with the growing ability of the national affiliates of the European organisations to regulate employment terms and influence national public policies affecting the sector (Perin and Léonard, 2011).

A cross-national comparative analysis shows a generally positive correlation between the bargaining role of social partners and their involvement in public policy (Traxler, 2004). This trend is also corroborated by the analysis of the involvement of insurance sector organisations in bipartite and tripartite bodies dealing with sector-specific public policies presented in this section. Multi-employer bargaining tends to have a greater significance in this regard, primarily because of the macro-economic impact of such agreements (unless there are single-employer agreements in place involving very large companies, which serve to set an industry standard or signalling effect). Apart from looking at the role of social partners in bipartite and tripartite bodies, it is also important to ascertain how regularly they are involved and whether they wield any significant influence in this arena.

As demonstrated above, the vast majority of the trade unions in the insurance sector are involved in collective bargaining (90%), while the majority of employer organisations are not involved (56%). The information on the coverage and nature of collective bargaining is summarised in Table 17.

The majority of trade unions in the insurance sector are involved in single-employer collective bargaining (76%), either as the only form of bargaining or in combination with multi-employer bargaining (38% each). 14% of the sector-related unions exclusively engage in multi-employer collective bargaining. Among the employer organisations for which data have been provided, 41% are exclusively involved in multi-employer bargaining or in both multi- and single-employer bargaining. Only 2% just engage in single-employer bargaining.

Table 17: Sector-related collective bargaining involving trade unions and employer organisations

	Trade unions	Employer organisations
No collective bargaining involvement	8	48
Single-employer collective bargaining only	30	2
Multi-employer collective bargaining only	11	33
Both single- and multi-employer collective bargaining	30	2
Total	79	85

Notes: Figures (percentages) are rounded. * No data is available for one trade union.

Source: Network of Eurofound Correspondents (2018).

Table 18 and Table 19 present collective bargaining information on a country-by-country basis, illustrating the different national collective bargaining patterns and levels of collective bargaining coverage in the insurance industry. Both tables provide an impression of the level of multi- and single-employer bargaining, taking into account that single-employer bargaining can also take place without the involvement of employer organisations (which is not taken into account in Table 17). This shows that although there are a number of countries where employer organisations are not involved in collective bargaining, single-employer bargaining often takes place, although its coverage is mainly limited to a few employers. This is true of Croatia, Cyprus, Estonia, Greece, Hungary, Ireland, Latvia, Lithuania, Malta, Romania and the UK.

However, mainly because of the lack of involvement of employer organisations in bargaining in these countries (and certainly due to the absence of multi-employer bargaining), the rate of collective bargaining coverage remains relatively low (usually below about 30%). Indeed, the coverage rate does not exceed 31% of the sector's workforce in any country where single-employer bargaining is the exclusive form of bargaining.

The lowest rates of collective bargaining coverage in the context of prevailing multi-employer bargaining arrangements can be found in Luxembourg (with a rate of around 51%), Czechia and Denmark (with rates of 60–70%). In the case of Luxembourg, the relatively low rate is the result of many employers deliberately and falsely qualifying employees as managers so that they are not covered by the sectoral agreement (according to organised labour). In the cases of Czechia and Denmark, the relatively low rates are mainly due to the lack of the extension of collective agreements in the sector.

The highest rates of collective bargaining coverage can be found in Austria, Belgium, France, Italy, the Netherlands and Portugal, with rates close to 100%. This is largely due to the existence of pervasive practices of extending existing collective agreements to large parts of the sector (Belgium, France, the Netherlands and Portugal) or functional equivalents to such extension mechanisms.¹⁰

In Poland, no collective agreement has been in force for the sector since the cancellation of the company agreement for the PZU Group in 2012 (although there have been some efforts made to renew the agreement).

In Portugal, an agreement has been signed by 38 individual companies and 2 trade unions covering a major part of the sector (in particular, businesses falling within the NACE 65 code). Because the agreement has been signed by individual employers rather than an employer organisation, it is considered a single-employer agreement. It has also been extended by ordinance issued by the

¹⁰ This is partially the case in Austria, through compulsory membership in employer organisations for part of the sector. In Italy, according to the country's constitution, minimum conditions of employment must apply to all employees. This means that multi-employer agreements – according to labour court rulings – are regarded as generally binding.

Ministry of Labour. For that reason, even though single-employer bargaining prevails in the sector in formal terms, collective bargaining coverage comes close to 100%.

Table 18: Form/level of bargaining per country

Form/level of bargaining	Country
Multi-employer bargaining	AT, FI
Multi-employer bargaining and single-employer bargaining	BE, CZ, DE, DK, ES, FR, IT, LU, NL, PT, SE, SI, SK
Single-employer bargaining	CY, EE, EL, HR, HU, IE, LT, LV, MT, RO, UK
No collective bargaining	BG, PL

Source: Network of Eurofound Correspondents (2018).

Table 19: Collective bargaining coverage and collective bargaining level

	Collective bargaining coverage				Information not available
	More than 90%	51–90%	25–50%	Less than 25%	
Single-employer bargaining sole or prevailing level	PT		CY, HR, LT	EL, HU, IE, LV, MT, UK	EE, RO
Multi-employer bargaining sole or prevailing level	AT, BE, DE, FR, IT, NL	CZ, DK, ES, FI, LU, SE, SI, SK			
No collective bargaining	BG, PL				

Source: Network of Eurofound Correspondents (2018).

Participation in public policy

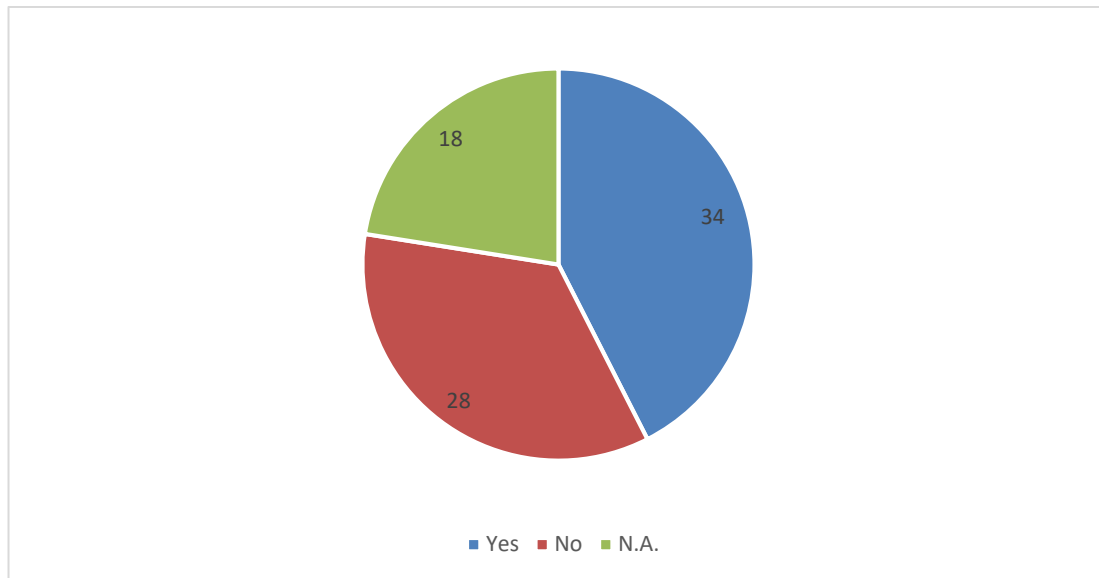
In a significant number of Member States (particularly in northern and western Europe), the participation of social partners in public policymaking has long been established. In a number of other countries (particularly in central and eastern Europe) such involvement is more recent, usually less developed and sometimes formalised, for instance in tripartite bodies at the central level. While policymaking in general tends to involve peak-level organisations, consultation in sector-related matters usually involves sectoral social partner organisations. As indicated above, such involvement in sector-related policymaking is another relevant indicator of the representativeness of national social partner organisations in the sector.

Such policy dialogue can be formal or informal and irrespective of its institutional set-up, the level of influence wielded by social partner organisations in this arena is an important point to consider. The members of the Network of Eurofound Correspondents were asked to provide information on the involvement of the various trade unions and employer organisations in public policymaking, with a particular focus on the insurance sector, including an assessment of the nature of their influence.

Trade union consultation

Figure 6 and Figure 7 provide an overview of the nature and level of the involvement of trade unions in relevant policymaking at Member State level. Figure 6 indicates that more than 40% of the sector-related trade unions are consulted in relation to sectoral policymaking and 35% are not involved in the consultation processes. There is no information available for the remaining organisations (more than 20%).

Figure 6: Consultation of trade unions in sector-related matters, absolute numbers

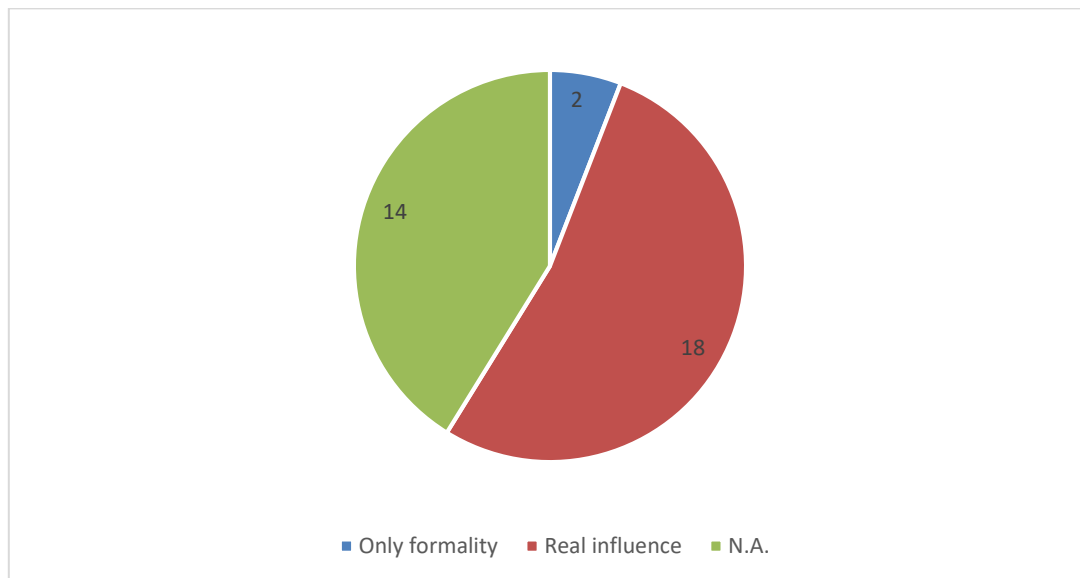


Note: N=80.

Source: Network of Eurofound Correspondents (2018).

In those 34 cases where consultation takes place, the majority of unions feel that they can influence the shape of sector-related policymaking (53%). Consultation is only regarded as a pure formality in two cases. Information was not available for the remaining trade unions that record consultation (Figure 7).

Figure 7: Level of influence of trade union consultation, absolute numbers



Note: N=34.

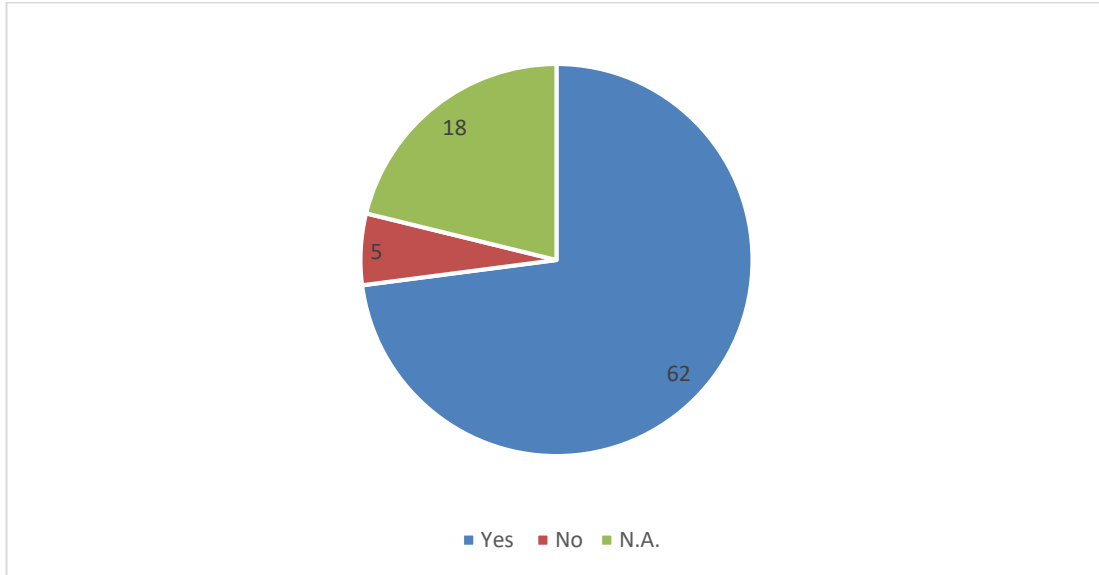
Source: Network of Eurofound Correspondents (2018).

Employer organisation consultation

Figure 8 indicates that 69% of employer organisations are consulted in relation to sector policy, 6% are not involved and there is no information available for the remaining organisations. Compared to the trade unions, a considerably higher proportion of employer associations are consulted by the authorities in matters related to the sector. In countries such as Croatia, Czechia, Hungary and the UK, consultation rights are only attributed to organised business. The situation is unclear for countries such as Ireland, Lithuania

and Malta, where at least one employer organisation is consulted on behalf of the sector, while complete information for the labour side is lacking. In France, at least seven trade unions claim that they are not consulted by the authorities.

Figure 8: Consultation of employer organisations in sector-related matters, absolute numbers



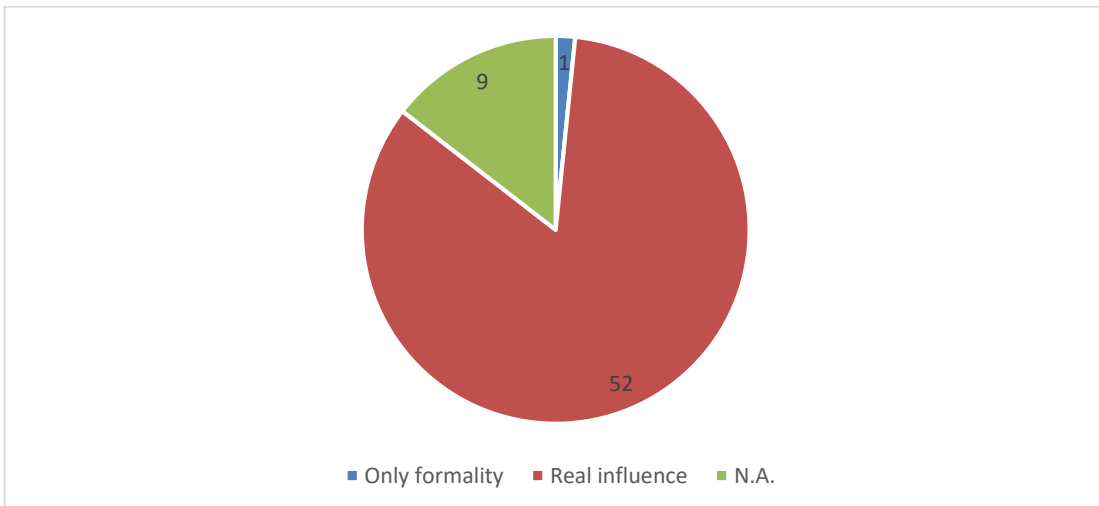
Note: N=85.

Source: Network of Eurofound Correspondents (2018).

Among those 62 employer organisations that are consulted, 84% indicate that their consultations have had a real impact on public policymaking in the sector. Only one organisation indicates that it fails to influence policymaking despite formal consultation. Information was not available for the remaining 15% of the organisations.

Again, employer organisations in the insurance sector indicate that they exert an influence on sector-related policymaking in the wake of consultation procedures much more frequently than trade unions.

Figure 9: Level of influence of employer organisation consultation, absolute numbers



Note: N=62.

Source: Network of Eurofound Correspondents (2018).

Table 20 shows that at least one employer organisation is consulted in all 28 Member States, whereas no sector-related trade unions are consulted in Croatia, Czechia, Hungary and the UK. In Ireland, Lithuania and Malta, trade unions claim that they are not consulted but information is lacking for at least one trade union in each country. In Bulgaria, no sector-related trade unions exist. In contrast, all trade unions are consulted in the pluralist associational systems of Belgium and the Netherlands, while the single trade union in existence is consulted in Greece, Latvia, Romania and Slovakia.

All of the employer organisations are consulted in sector-specific matters in a number of countries with a pluralist associational system (e.g. Bulgaria, Cyprus, Estonia, Hungary, Luxembourg, Malta, the Netherlands, Romania, Slovakia and the UK). Due to a lack of data for employer organisations in some countries, this list of countries may not be exhaustive.

Table 20: Consultation of employers and trade unions by country

	At least one trade union consulted	No trade union consulted
At least one employer organisation consulted	AT, BE, CY, DE, DK, EE, EL, ES, FI, FR, IT, LU, LV, NL, PL, PT, RO, SE, SI, SK	BG, CZ, HR, HU, (IE), (LT), (MT), UK
No employer organisation consulted		

Notes: No trade union exists in Bulgaria. In the countries marked in bold, all the trade unions and employer organisations are consulted. Information is not available for all trade unions for the countries in brackets.

Tripartite/bipartite participation

Table 21 lists tripartite and/or bipartite bodies dealing with sector-specific public policies, along with the participating trade unions and employer organisations. In total, 31 bodies have been identified in 6 countries.

Table 21: Tripartite and bipartite sector-specific bodies

Country	Name of the body and scope of activity	Bipartite/ tripartite	Origin: agreement/ statutory	Trade unions participating	Employer organisations participating
BE	Joint committees responsible for sectoral negotiations and signing sectoral collective agreements	Bipartite	Statutory	CGSLB-ACLBV, Confederation of Christian Trade Unions (CSC-ACV), General Federation of Belgian Labour (AVBB/FGTB)	Assuralia, FVF, UPCA-BVVM, FEPRABEL
	Fund for training and skills development in the insurance sector (FOPAS)	Bipartite	Agreement	CGSLB-ACLBV, CSC-ACV, AVBB/FGTB	Assuralia
	Joint Brokers' Training (CEPOM)	Bipartite	N.A.	CGSLB-ACLBV, CSC-ACV, AVBB/FGTB	FVF, UPCA-BVVM, FEPRABEL
	Commission for Insurances	Tripartite	Statutory	CGSLB-ACLBV, CSC-ACV, AVBB/FGTB	Assuralia, FVF, UPCA-BVVM, FEPRABEL
DK	The Professional Committee for the Financial Sector (FUU)	Bipartite	Statutory	Finansforbundet (FSU), Forsikringsforbundet	FA
	Trade Association for the Working Environment (BFA) – Trade, Finance and Office	Bipartite	Statutory	FSU, Forsikringsforbundet, National Union of Commercial and Clerical Employees (HK), PROSA, Danish Food and Allied Workers' Union (NNF)	FA, Danish Chamber of Commerce, Confederation of Danish Industry (DI), Employers' Association of the Danish Petroleum Industry (BOA)
ES	Sectoral Observatory for the Insurance Sector	Bipartite	Agreement	Servicios-CC.OO, General Workers' Union (UGT)	UNESPA, ASECORE, AMAT
	Interpretation Committee	Bipartite	Statutory	Servicios-CC.OO, UGT	UNESPA, ASECORE, AMAT
	Gender Equality Committee	Bipartite	Agreement	Servicios-CC.OO, UGT	UNESPA, ASECORE, AMAT

FR	The Observatory on the Development of Insurance Careers (OEMA) <i>Employment and competencies observatory</i>	Bipartite	Agreement	FBA CFDT, FEC FO, FSPBA CGT, SN2A CFTC, UNSA BA, FA CFE-CGC	FFA
	The Observatory of Employment and Mutual Professions (OEMM) <i>Employment and competencies observatory</i>	Bipartite	Agreement	FBA CFDT, FEC FO, FSPBA CGT, FA CFE-CGC	ANEM
	Joint National Commission for Employment (CPNE) – General insurance agents <i>Employment and professional training</i>	Bipartite	Agreement	FBA CFDT, FEC FO, FSPBA CGT, SN2A CFTC, UNSA BA, FA CFE-CGC	CPNE – General Insurance Agents
	CPNE – SNSA <i>Employment and professional training</i>	Bipartite	Agreement	FBA CFDT, FEC FO, FSPBA CGT, SN2A CFTC, FA CFE-CGC	CPNE – SNSA
	CPNE – Insurance brokerage firms <i>Employment and professional training</i>	Bipartite	Agreement	FBA CFDT, FEC FO, FSPBA CGT, SN2A CFTC, UNSA BA, FAA CFE-CGC	CSCA (and from 2018, Planète Courtier)
	CPNE – Mutuality <i>Employment and professional training</i>	Bipartite	Agreement	FBA CFDT, FEC FO, FSPBA CGT, FA CFE-CGC	ANEM
	Joint National Commission for Employment and Vocational Training (CPNEF) – Insurance companies <i>Employment and professional training</i>	Bipartite	Agreement	FBA CFDT, FEC FO, FSPBA CGT, SN2A CFTC, UNSA BA, FA CFE-CGC	FFA
	Joint registered collector organisation for banks, insurance companies and mutuels, general insurance agents and insurance companies (OPCABAIA) ATLAS* <i>Financing of professional training</i>	Bipartite	Agreement	FBA CFDT, FEC FO, FSPBA CGT, SN2A CFTC, UNSA BA, FA CFE-CGC	FFA, SNSA, AGEA
	Training partner of companies and employees in the social economy, social housing and social protection (Uniformation) <i>Financing of professional training</i>	Bipartite	Agreement	FBA CFDT, FEC FO, FSPBA CGT, FA CFE-CGC	ANEM
	Association for the Management of Training Funds for Employees of SMEs (AGEFOS PME) <i>Financing of professional training</i>	Bipartite	Agreement	FBA CFDT, FEC FO, FSPBA CGT, SN2A CFTC, UNSA BA, FA CFE-CGC	CSCA (and from 2018, Planète Courtier)
	Joint Commission for Negotiation and Interpretation (CPPNI) – Insurance companies <i>Collective bargaining and application of the national collective agreement</i>	Bipartite	Agreement	FBA CFDT, FEC FO, FSPBA CGT, SN2A CFTC, UNSA BA, FA CFE-CGC	FFA
	CPPNI – General insurance agents <i>Collective bargaining and application of the national collective agreement</i>	Bipartite	Agreement	UNSA BA, FSPBA CGT, SN2A CFTC, National Union of Managers and Supervisors of Brokerage Firms and General Insurance Agencies (SNCAMCCAA CFE-CGC), FBA CFDT	AGEA
	CPPNI – Brokerage and reinsurance <i>Collective bargaining and application of the national collective agreement</i>	Bipartite	Agreement	National Syndicate of Brokerage and Insurance Agencies (SNECAA CFE-CGC), FBA CFDT, CGT FSPBA	CSCA
	CPPNI – Mutuality <i>Collective bargaining and application of the national collective agreement</i>	Bipartite	Agreement	French Democratic Confederation of Labour (CFDT), French Confederation of Management – General Confederation of Executives (CFE-CGC)	ANEM

IT	National Bilateral Body for Insurance Training (ENBIFA) <i>Monitoring and training activities</i>	Bipartite	Agreement	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FNA, SNFIA	ANIA
	National Joint Committee	Bipartite	Agreement	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FNA, SNFIA	ANIA
	National Joint Committee for Equal Opportunities in the Insurance Sector	Bipartite	Agreement	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FNA, SNFIA	ANIA
	National Observatory <i>Monitoring activities</i>	Bipartite	Agreement	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FNA, SNFIA	ANIA
	National Joint Observatory on Mobbing <i>Monitoring activities</i>	Bipartite	Agreement	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FNA, SNFIA	ANIA
	National Single Fund for Long-term Care <i>Healthcare</i>	Bipartite	Agreement	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FNA, SNFIA	ANIA
	Solidarity Fund <i>Income support fund</i>	Bipartite	N.A.	FISAC-CGIL, FIRST-CISL, UILCA-UIL, SNFIA	ANIA, AISA
	Joint Committee <i>Equal opportunity, monitoring and training activities</i>	Bipartite	Agreement	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FNA	AISA
	Bilateral Body for Employees from Independent Insurance Agents <i>Monitoring and training activities</i>	Bipartite	N.A.	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FNA	ANAPA
RO	Finance, Banking and Insurance Sectoral Committee <i>Deals with training issues and the certification of qualifications</i>	Tripartite	Agreement	FSAB	N.A.

Note: * Insurance Europe states that the scope and the name of this organisation is changing because of the major reform of the vocational and continuing training system. The new 'opérateur de compétences' will combine 14 professional sectors and should be called 'ATLAS' from 2019. As the data in this table refer to the situation in 2017, both the old and the new names are included here.

Source: Network of Eurofound Correspondents (2018).

Reasons for fragmentation and pluralism in the insurance sector

Fragmentation of the associational landscape means a situation where different organisations cover different segments of the insurance sector in a country. This makes the representational domains of those organisations complementary, as they do not overlap.

Pluralism means that organisations co-exist in the same area of representation, competing for the representation of the same target group (employees or employers). This section provides an overview of the reasons for organisational fragmentation and pluralism in the sector.

Examples of overall trade union pluralism can be found in Belgium, where there are socialist (ABVV/FGTB), catholic (CSC-ACV) and liberal (CGSLB-ACLVB) cross-sector trade union federations, and Spain, where there are cross-sector trade union federations with different ideologies (UGT and Servicios CC.OO) and a number of sectoral organisations affiliated with them. Similar situations exist in Italy (CGIL, CISL and UIL) and France (CFDT, CGT and FO). The coverage of the sectoral trade unions is shown in Table 22.

Table 22: Trade unions by coverage

Trade unions that only cover blue- or white-collar employees or a specific professional group of workers	Trade unions that do not cover the entire insurance sector in terms of NACE codes (65.10, 65.20, 65.30 or 66.20)*	Trade unions that only cover some parts/regions of the country's territory	Trade unions that only cover some (types of) companies or occupations in the sector
Blue-collar (AT) vida (SE) Handels White-collar (AT) GPA-djp (BE) LBC-NVK (BE) CNE-CSC (BE) SETCa-BBTK (FR) CFDT Cadres (HU) BBDSZSZ (IE) Mandate (IE) CWU (IT) SNFIA (IT) FIDIA (RO) FSAB (SE) Sveriges Ingenjörer (SE) Jusek (SE) Civilekonomerna (SE) FTF (SI) Sindikat ZZ	(AT) vida (CZ) OSPPP (EE) EFL (EL) OASE (ES) FASGA (FI) Pro (FR) FBA CFDT (FR) FGA CFDT (FR) FEC FO (FR) FSPBA CGT (FR) SN2A CFTC (FR) FA CFE-CGC (HR) SBF-HR (HR) GSZOH (IE) Mandate (IE) CWU (LT) LKKDPS (PL) OM NSZZ 'Solidarnosc' Grupy PZU (PL) FZZPZU (PL) MZZ PZU (PL) MOZ PZU NSZZ 'Solidarnosc'-80 (RO) FSAB (SE) Handels (SI) SFOS (SI) Sindikat ZZ (UK) Accord	(BE) LBC-NVK (BE) CNE-CSC (IE) Mandate (IE) CWU	(AT) vida (CY) PASEY-PEO (CY) OIYK-SEK (ES) FASGA (FR) CFDT Cadres (HU) BBDSZSZ (IE) CWU (IT) SNFIA (IT) FIDIA (PL) OM NSZZ 'Solidarnosc' Grupy PZU (PL) FZZPZU (PL) MZZ PZU (PL) MOZ PZU NSZZ 'Solidarnosc'-80 (RO) FSAB (SI) Sindikat ZZ

Note: * Many of these trade unions also represent workers outside the insurance sector.

Source: Network of Eurofound Correspondents (2018).

Comparing Table 9 and Table 13, as well as Table 23 and Table 24, reveals that the membership domains of the sector-related trade unions are generally much broader than those of the sector-related employer organisations (at least with regard to the insurance sector in terms of business activities). Whereas the vast majority of trade unions (almost two-thirds) represent the whole of the sector in terms of business activities (NACE codes), this is true of only about 15% of the sector's employer organisations.

On the labour side, the fragmentation of the insurance sector is a result of domains covering only part of the sector in terms of business activities, and trade unions covering only particular groups or categories of employees. For instance, 16 unions in 9 countries only represent white-collar workers, while 2 unions in Austria and Sweden only represent blue-collar workers. Moreover, there are 15 trade unions in 10 Member States that only represent the employees of one type of company (such as four unions in Poland that represent employees of the PZU group) or of a specific occupational group in the sector (such as Austria's vida, which only represents insurance cleaning workers or Italy's SNFIA and FIDIA, which only represent managers and highly qualified staff). Moreover, there are four unions in two countries (Belgium and Ireland) that do not represent employees of all regions of the country (Table 23).

Table 23: Reasons for the fragmentation of trade unions

Country	Trade union	Reasons for fragmentation				
		Employees outside the sector	Blue- and white-collar	The whole sector (full coverage of NACE codes)	All regions of the country	All occupations and companies*
AT	GPA-djp	Yes	No	Yes	Yes	Yes
	vida	Yes	No	No	Yes	No
BE	LBC-NVK (ACV-CSC)	Yes	No	Yes	No	Yes
	CNE-CSC	Yes	No	Yes	No	Yes
	SETCa-BBTK	Yes	No	Yes	Yes	Yes
	CGSLB-ACLVB	Yes	Yes	Yes	Yes	Yes
BG	No trade unions					
CY	ETYK	Yes	Yes	Yes	Yes	Yes
	PASEY-PEO	Yes	Yes	Yes	Yes	No
	OIYK-SEK	Yes	Yes	Yes	Yes	No
CZ	OSPPP	Yes	Yes	No	Yes	Yes
DE	Ver.di	Yes	Yes	Yes	Yes	Yes
	DBV	Yes	Yes	N.A.	Yes	No
	DHV	Yes	Yes	Yes	Yes	Yes
DK	Forsikringsforbundet	Yes	Yes	Yes	Yes	Yes
	Djøf	Yes	Yes	Yes	Yes	Yes
EE	ESTAL	Yes	Yes	Yes	Yes	Yes
	EKÜ	Yes	Yes	Yes	Yes	Yes
	EFL	Yes	Yes	No	Yes	Yes
EL	OASE	Yes	Yes	No	Yes	Yes
ES	FESMC-UGT	Yes	Yes	Yes	Yes	Yes
	Servicios-CC.OO	Yes	Yes	Yes	Yes	Yes
	ELA STV	Yes	Yes	Yes	Yes	Yes
	FASGA	Yes	Yes	No	Yes	No
FI	VvL	No	Yes	Yes	Yes	Yes
	Pro	Yes	Yes	No	Yes	Yes
FR	FBA CFDT	Yes	Yes	No	Yes	Yes
	CFDT Cadres	Yes	No	Yes	Yes	No
	FGA CFDT	Yes	Yes	No	Yes	Yes
	FEC FO	Yes	Yes	No	Yes	Yes
	FSPBA CGT	Yes	Yes	No	Yes	Yes
	UGICT CGT	Yes	No	Yes	Yes	No
	SN2A CFTC	No	Yes	No	Yes	Yes
	UNSA BA	Yes	Yes	Yes	Yes	Yes
FA CFE-CGC	No	Yes	No	Yes	Yes	
HR	SBF-HR	Yes	Yes	No	Yes	Yes
	GSZOH	No	Yes	No	Yes	Yes
HU	BBDSZSZ	Yes	No	Yes	Yes	No
	BBDSZ	Yes	Yes	Yes	Yes	Yes
IE	SIPTU	N.A.	N.A.	N.A.	N.A.	N.A.
	Unite	N.A.	N.A.	N.A.	N.A.	N.A.

Country	Trade union	Reasons for fragmentation				
		Employees outside the sector	Blue- and white-collar	The whole sector (full coverage of NACE codes)	All regions of the country	All occupations and companies*
	Mandate	Yes	No	No	No	N.A.
	CWU	Yes	No	No	No	No
IT	FISAC-CGIL	Yes	Yes	Yes	Yes	Yes
	FIRST-CISL	Yes	Yes	Yes	Yes	Yes
	UILCA	Yes	Yes	Yes	Yes	Yes
	FNA	No	Yes	Yes	Yes	Yes
	SNFIA	Yes	No	Yes	Yes	No
	FIDIA	No	No	Yes	Yes	No
LT	LKDPDS	Yes	Yes	No	Yes	Yes
LU	ALEBA	Yes	Yes	Yes	Yes	Yes
	SBA-OGBL	Yes	Yes	Yes	Yes	Yes
	LCGB-SESF	Yes	Yes	Yes	Yes	Yes
LV	FNA	Yes	Yes	Yes	Yes	Yes
MT	MUBE	Yes	Yes	Yes	Yes	Yes
	GWU	Yes	Yes	Yes	Yes	Yes
NL	FNV Finance	Yes	Yes	Yes	Yes	Yes
	CNV Vakmensen	Yes	Yes	Yes	Yes	Yes
	De Unie	Yes	Yes	Yes	Yes	Yes
PL	OM NSZZ 'Solidarnosc' Grupy PZU	Yes	Yes	No	Yes	No
	FZZPZU	Yes	Yes	No	Yes	No
	MZZ PZU	Yes	Yes	No	Yes	No
	MOZ PZU NSZZ 'Solidarnosc' - 80	Yes	Yes	No	Yes	No
	KZ NSZZ 'Solidarnosc' TUiR Warta	No	Yes	No	Yes	No
PT	STAS	No	Yes	Yes	Yes	Yes
	SINAPSA	Yes	Yes	Yes	Yes	Yes
	SISEP	No	Yes	Yes	Yes	Yes
RO	FSAB	Yes	No	No	Yes	No
SE	Sveriges Ingenjörer	Yes	No	Yes	Yes	Yes
	Jusek	Yes	No	Yes	Yes	Yes
	Civilekonomerna	Yes	No	Yes	Yes	Yes
	FTF	No	No	Yes	Yes	Yes
	Handels	Yes	No	No	Yes	Yes
SI	SFOS	No	Yes	No	Yes	Yes
	Sindikát ZZ	No	No	No	Yes	No
SK	OZ PPaP	Yes	Yes	Yes	Yes	Yes
UK	Accord	Yes	Yes	No	Yes	Yes
	Aegis	Yes	Yes	Yes	Yes	Yes
	Community	Yes	Yes	Yes	Yes	Yes
	USDAW	Yes	Yes	Yes	Yes	Yes
	Unite	Yes	Yes	Yes	Yes	Yes

*Note: UNI Europa members are marked in bold. * Within the insurance sector according to the NACE definition and their organisational remit (e.g. blue-collar or white-collar).*

Source: Network of Eurofound Correspondents (2018).

Fragmentation in terms of business activities is more pronounced among employer organisations than trade unions. In particular, many employer organisations exclusively focus on the representation of insurance intermediaries. Accordingly, 37% of all employer organisations only have members in NACE 66.20. As previously mentioned, this is because a number of highly specialised employer organisations that only represent insurance brokers and consultants co-exist in several countries. For instance, three of such organisations can be found in Belgium, France, Spain and the UK respectively, while six co-exist in Italy.

However, fragmentation of the associational landscape on the business side is a result of specialisation not only in terms of business activities, but also in terms of the size and legal form of companies. There are many employer organisations in the insurance sector that only focus on larger companies, SMEs or one-person companies, while other organisations only represent mutual insurers and insurance cooperatives.

About 30% of employer organisations do not represent all sizes and legal forms of companies. Since the overwhelming majority of employer organisations do not represent businesses beyond the insurance sector, this means that about 75% of the organisations have a sectional membership domain.

Despite the high degree of fragmentation on the employer side in terms of business activities, the overall fragmentation of employer organisations (3.2 per Member State) is only slightly higher than that of trade unions in the sector (2.9 per Member State). This is due to the fact that fragmentation on the employee side is the result of a wider range of aspects including employee category, occupation, business activity, type of company and territorial coverage.

Table 24: Reasons for the fragmentation of employer organisations

Country	Employer organisation	Reasons for fragmentation			
		Company/business activities outside the sector	All legal forms/size classes	Entire sector (NACE codes)	All regions of the country
AT	VVO	No	Yes	No	Yes
	FV FDL	Yes	Yes	No	Yes
	FVBV	N.A.	Yes	No	Yes
	VÖVM	N.A.	N.A.	No	Yes
BE	FEPRABEL	No	Yes	No	No
	FVF	No	Yes	No	No
	UPCA-BVVM	No	Yes	No	Yes
	Assuralia	No	Yes	No	Yes
BG	ABZ	No	Yes	No	Yes
	BAIB	No	Yes	No	Yes
CY	SAEK	No	Yes	No	Yes
	PSEAD	No	No	No	Yes
CZ	SBP	Yes	No	No	Yes
	CAP	No	No	No	Yes
	AFIZ	No	No	No	Yes
	ACPM	No	No	No	Yes
DE	AGV Versicherungen	No	Yes	Yes	Yes
	BVK	Yes	No	No	Yes
	VDVM	No	No	No	Yes
	GDV	No	No	Yes	Yes
	VGA	No	No	No	Yes
DK	FA	Yes	Yes	Yes	Yes
	FMF	N.A.	N.A.	N.A.	N.A.
EE	EKML	No	Yes	No	Yes
	EKSL	No	Yes	Yes	Yes
EL	EAAE	No	Yes	No	Yes
	SEMA	No	Yes	No	Yes
	HUII	N.A.	N.A.	N.A.	N.A.
ES	UNESPA	No	Yes	No	Yes
	ADECOSE	No	N.A.	No	Yes
	CGCMS	No	No	No	Yes
	CNEPS	No	No	No	Yes
	AMAT	No	No	No	Yes
	ASECORE	No	Yes	No	Yes
	AEMES	No	Yes	No	Yes
FI	FA	Yes	Yes	Yes	Yes
	SVAM	No	N.A.	N.A.	N.A.
	PALTA	Yes	Yes	No	Yes
FR	AGEA	No	Yes	No	Yes
	CSCA	No	Yes	No	Yes

Country	Employer organisation	Reasons for fragmentation			
		Company/business activities outside the sector	All legal forms/size classes	Entire sector (NACE codes)	All regions of the country
	Planète Courtier	No	Yes	No	Yes
	FFA	No	No	No	Yes
	ANEM	No	No	No	Yes
	SNSA	No	No	No	Yes
	CNCGP	N.A.	N.A.	N.A.	N.A.
	AFIB	N.A.	N.A.	N.A.	N.A.
	HR	HUO	No	Yes	No
HU	MABISZ	No	No	No	Yes
	FBAMSZ	No	No	No	Yes
IE	Insurance Ireland	No	Yes	Yes	Yes
	Ibec	Yes	Yes	Yes	Yes
	Brokers Ireland	N.A.	N.A.	N.A.	N.A.
IT	ANIA	No	Yes	No	Yes
	AISA	No	Yes	No	Yes
	ACB	No	Yes	No	Yes
	AIBA	No	Yes	No	Yes
	ANAPA	No	Yes	No	Yes
	SNA	No	Yes	No	Yes
	ANAGINA	No	No	No	Yes
LT	DBR	No	No	No	Yes
LU	ALUPASS	No	No	No	Yes
	APCAL	No	No	No	Yes
	ACA	No	Yes	Yes	Yes
LV	LAA	Yes	Yes	Yes	Yes
MT	AIB	No	Yes	N.A.	Yes
	MIA	No	Yes	Yes	Yes
NL	VvV	No	Yes	No	Yes
	Adfiz	No	Yes	No	Yes
PL	PIU	No	Yes	No	Yes
	PIPUiF	No	Yes	No	Yes
	SPBUiR	No	No	No	Yes
PT	APS	No	Yes	No	Yes
	APROSE	No	Yes	No	Yes
RO	UNSIAR	No	Yes	Yes	Yes
	UNRAR	No	Yes	No	Yes
	PRBAR	No	No	No	Yes
SE	FAO	No	Yes	Yes	Yes
	KFO	Yes	No	Yes	Yes
	SFM	No	No	No	Yes
	Svensk försäkring	Yes	Yes	Yes	Yes
SI	SZZ	No	Yes	No	Yes

Country	Employer organisation	Reasons for fragmentation			
		Company/business activities outside the sector	All legal forms/size classes	Entire sector (NACE codes)	All regions of the country
SK	SLASPO	No	Yes	No	Yes
	AFISP	Yes	Yes	No	Yes
	SASP	No	Yes	No	Yes
UK	ABI	No	Yes	No	Yes
	AFM	No	No	No	Yes
	BIBA	No	Yes	No	Yes
	IUA	No	Yes	No	Yes
	LIIBA	No	Yes	No	Yes
	PIMFA	Yes	Yes	No	Yes

Note: Members of Insurance Europe, BIPAR and AMICE are marked in bold.

Source: Network of Eurofound Correspondents (2018).

3. European level of interest representation

In this chapter, the representativeness of the social partners at European level is assessed in three ways. Firstly, the membership strength of UNI Europa on the employee side and of Insurance Europe, BIPAR and AMICE on the employer side is described, based on the collective coverage (in terms of both membership domain and actual membership) of their national affiliates in each of the Member States.

Secondly, the ‘capacity to negotiate’ of the European social partners is analysed (i.e. their ability to commit themselves on behalf of their members and to conclude binding agreements or actions that can be implemented or monitored EU-wide through the support of their affiliates). This capacity to negotiate is impacted by the involvement of their affiliates in collective bargaining at national level, which not only ensures they can provide an effective mandate for discussion and negotiation at European level, but are also in a position to implement European-level agreements.

Finally, every representativeness study also measures the limits of the representativeness of social partners involved in the European sectoral social dialogue committee by counterbalancing it with the representativeness of other European associations in the sector, and the national organisations not represented by UNI Europa, Insurance Europa, BIPAR and AMICE in the European sectoral social dialogue committee for the insurance sector.

As described in greater detail below, the study presents detailed information on four sector-related European associations (UNI Europa on the employee side and Insurance Europe, BIPAR and AMICE on the employer side). All of them are listed by the European Commission as a social partner organisation to be consulted under Article 154 of the TFEU. Supplementary information will be provided for other organisations potentially involved in social dialogue in the sector, where this information has become available in the course of the study.

Membership domain and membership composition of UNI Europa

UNI Europa is affiliated to the European Trade Union Confederation (ETUC) at cross-sector level. Through its national affiliates, UNI Europa covers all relevant insurance sector NACE codes (65.10, 65.20, 65.30 and 66.20). With regard to the overall organisation, UNI Europa covers a wide range of service sectors. Besides its involvement in the European sectoral social dialogue committee for the insurance sector, it also operates in the sectoral social dialogue committees for the following sectors:

- audiovisual
- finance (insurance, banks, central banks)
- commerce
- personal property services (cleaning and private security)
- industrial cleaning
- live performance
- post and logistics
- private security
- sports
- temporary and agency workers
- gaming
- graphical and packaging
- hair and beauty
- ICTS
- media, entertainment and arts
- professionals/managers
- UNICARE (care and social insurance)

As such, the membership domain of UNI Europa as a whole is multi-sectoral and therefore overlaps with regard to the insurance sector under consideration in this report.

Membership of UNI Europa is defined in Article 4 of the Statutes, which states that membership is ‘open to all members of national trade union centres affiliated to the ETUC that fall within its jurisdiction’ (UNI Europa, 2011). The Executive Committee makes recommendations to the UNI World Executive Board regarding the affiliation of new organisations.

Of the 80 national insurance sector trade unions in the EU insurance sector, 53 (66%) are affiliated with UNI Europa. A total of 24 out of the 27 Member States with sector-related trade unions are covered through affiliations to UNI Europa (Latvia, Poland and Slovenia are the exceptions, and Bulgaria does not record a sector-related trade union).

In a number of countries where there is more than one sector-related union (e.g. Austria, Belgium, Denmark, Finland, Hungary, Luxembourg and Malta), all the unions representing workers in the sector are affiliated with UNI Europa. In the remaining countries that have a pluralist system on the trade union side, at least one sectoral union is a member of UNI Europa.

In Czechia, Greece, Lithuania, Romania and Slovakia, the sole trade union in the sector is affiliated with UNI Europa. With the exception of Croatia, Latvia, Poland, Portugal and Slovenia, the trade unions recording the most members in the sector (based on the data available) are affiliated with UNI Europa in all Member States (see Table 25).

Table 25: Sector-related trade unions affiliated with UNI Europa

Countries	Trade unions affiliated with UNI Europa	Trade unions not affiliated with UNI Europa	Is the trade union with the most members in the sector affiliated?
AT	GPA-djp, vida		Yes
BE	LBC-NVK (ACV-CSC), CNE-CSC, SETCa-BBTK, CGSLB- ACLVB		Yes
BG	None	None	---
CY	ETVK, OIYK-SEK	PASEY-PEO	Yes
CZ	OSP PP		Yes
DE	Ver.di	DBV, DHV	Yes
DK	Forsikringsforbundet, Djøf		Yes
EE	ESTAL, EFL	EKÜ	N.A.
EL	OASE		Yes
ES	FESMC-UGT, Servicios-CC.OO, ELA STV	FASGA	Yes
FI	VvL, Pro		Yes
FR	FBA CFDT, CFDT Cadres, FEC FO, FSPBA CGT, UGICT CGT	FGA CFDT, SN2A CFTC, UNSA BA, FA CFE-CGC	Yes
HR	SBF-HR	GSZOH	No
HU	BBDSZSZ, BBDSZ		Yes
IE	SIPTU, Mandate	Unite, CWU	N.A.
IT	FISAC-CGIL, FIRST-CISL, UILCA, FNA, SNFIA	FIDIA	Yes
LT	LKKDPS		Yes
LU	ALEBA, SBA-OGBL, LCGB-SESF		Yes
LV		FNA	No
MT	MUBE, GWU		Yes
NL	FNV Finance, CNV Vakmensen	De Unie	Yes
PL		OM NSZZ ‘Solidarnosc’ Grupy PZU, FZZPZU, MZZ PZU, MOZ PZU NSZZ ‘Solidarnosc’-80, KZ NSZZ ‘Solidarnosc’ TUiR Warta	No
PT	SINAPSA	STAS, SISEP	No
RO	FSAB		Yes
SE	Sveriges Ingenjörer, Jusek, Civilekonomerna, FTF	Handels	Yes
SI		SFOS, Sindikat ZZ	No
SK	OZ PPaP		Yes

Countries	Trade unions affiliated with UNI Europa	Trade unions not affiliated with UNI Europa	Is the trade union with the most members in the sector affiliated?
UK	Accord, USDAW, Unite	Aegis, Community	Yes

Source: Network of Eurofound Correspondents (2018).

It is important to note that the list of the sector-related trade unions affiliated to UNI Europa that was provided by the Network of Eurofound Correspondents (Table 23) differs somewhat from the list provided by the European confederation itself. This discrepancy could be because this report includes some national trade unions whose domains are related to the insurance sector according to the Network of Eurofound Correspondents, but who are not considered sector-related members by UNI Europa. Examples of such unions are *vida* in Austria and *EFL* in Estonia.

Alternatively, there are several trade unions that this report does not consider to be sector-related members of UNI Europa (at least with regard to its finance section, which is in charge of the insurance sector), but that are included in the UNI Europa membership list. Examples of such unions are the General Central Office of Public Services – Post (*CGSP Poste*) in Belgium; the Federation of Financial Sector Trade Unions (*FFSTUB*) in Bulgaria; the Turkish-Cypriot Office, Bank, Insurance and Commerce Employees’ Union (*BASS*) in Cyprus; the Danish Metalworkers’ Union (*DM*), the Financial Services Union (*FSU*) and the Danish Society of Engineers (*IDA*) in Denmark; Trade Union *Nousu* (*Nousu*) and the Finish Post and Logistics Union (*PAU*) in Finland; and *Handels* in Sweden. In all these cases, the Network of Eurofound Correspondents confirmed that no insurance workers are represented by the respective unions (anymore).

As demonstrated in Table 9, UNI Europa has at least one affiliate covering the entire insurance sector in terms of business activities in 19 Member States. In Croatia, Czechia and Romania, the members of UNI Europa only cover the insurance sector according to NACE 65.10. In the pluralist systems of Austria, France and the UK, there are member unions covering the entire insurance sector and those covering only part of it.

According to Table 10, the domain pattern of the vast majority of UNI Europa members is one of overlapping (23 organisations) or sectional overlapping (25 organisations). With regard to the latter, most of these unions cover the entire insurance sector in terms of business activities, but only certain regions, types of worker or occupations. Three UNI Europa affiliates have a membership domain that is largely congruent with regard to the sector.

As shown in Table 12, 71 of the 79 trade unions in the insurance sector for which data is available are involved in collective bargaining. Those eight unions that are not involved (from Croatia, Denmark, Estonia, Finland, France, Greece and the UK) are members of UNI Europa, but there are also other members of UNI Europa in these countries that do engage in sector-related collective bargaining (with the exception of Greece).

Of the 71 unions that are involved in collective bargaining, 63% are members of UNI Europa. These tend to be the unions with the largest membership in most countries (with the exception of Latvia, Poland, Portugal and Slovenia) and so their collective bargaining coverage also tends to be the highest.

The majority of the unions affiliated with UNI Europa (30 out of 53) are involved in multi-employer collective bargaining. In the multi-trade union systems of Austria, Belgium, Hungary, Luxembourg and Malta – where more than one trade union is involved in collective bargaining – all trade unions involved in collective bargaining in the sector are affiliated with UNI Europa. In all other Member States with a pluralist trade union system in the sector (apart from Croatia, Poland and Slovenia), at least one trade union involved in collective bargaining is a member of UNI Europa, but not all of the sector-related unions are (whether they are involved in bargaining or not). In the single trade union system of Czechia, Latvia, Lithuania, Romania and Slovakia, the only sector-related trade union is both involved in collective bargaining and affiliated with UNI Europa. Greece is the only Member State where the sole trade union in the sector is a member of UNI Europa, but does not engage in collective bargaining.

As can be seen from Table 12, one or more member unions of UNI Europa are among those achieving the highest coverage of collective bargaining in the sector in most EU countries for which sufficient data are available (Croatia and Portugal are the exceptions). Insufficient data are available in Estonia, Germany, Ireland, Italy, the Netherlands and Spain, while UNI Europa does not have any members in Bulgaria, Latvia, Poland and Slovenia. In all other Member States apart from Croatia and Greece, UNI Europa records at least one member organisation involved in collective bargaining.

Membership domain and membership composition of Insurance Europe

Through its national member organisations, Insurance Europe represents insurance and reinsurance undertakings that account for around 95% of total European premiums. Insurance Europe represents all types of insurance and reinsurance undertakings, including pan-European companies, monoliners, mutuals and SMEs. According to Article 1 of its Statutes, Insurance Europe only aims to represent insurance and reinsurance undertakings in Europe; this implies that it represents its members for their activities in insurance (NACE 65.10) and reinsurance (NACE 65.20), rather than in pension funding activities¹¹ (NACE 65.30) and activities auxiliary to insurance and pension funding (NACE 66.20). Through its national member organisations, it therefore covers a membership domain that is sectionalist with regard to the insurance sector as defined for the purpose of this study. Insurance Europe represents not only the largest companies, but also a major part of the business activities in the sector, and participates in the European sectoral social dialogue committee. Beyond its 27 member organisations within the EU28, Insurance Europe also has member organisations in Iceland, Liechtenstein, Norway, Russia, Serbia, Switzerland and Turkey.

According to Article 1 of its Statutes, Insurance Europe organises national employer and business associations rather than individual enterprises.¹²

Article 4 of the Insurance Europe Statutes distinguishes between three membership classes: *Full members* are either the Association's founding members or associations from the EU28, *associate members* are those from European countries that have clear plans for EU accession and *partners* can be any organisation with an involvement in insurance. Only full members are entitled to vote. Applications for full membership are made to the Director General in written form, and the Director General then verifies whether the criteria for full membership are met.

Of the 90 employer organisations in the EU insurance sector, 27 (30%) are members of Insurance Europe. Insurance Europe has one member organisation in each Member State with the exception of Lithuania. In Croatia, Latvia and Slovenia, the only employer organisation in the sector is therefore an Insurance Europe member. Insurance Europe records a member organisation in the remaining countries (aside from Lithuania), but all other insurance employer organisations are not affiliated with Insurance Europe.

Table 26 shows that the largest employer organisations are affiliated with Insurance Europe in all Member States for which information is available, apart from Germany and Sweden (and Lithuania, which does not record any affiliation with Insurance Europe). Moreover, in all countries with available data apart from Germany, at least two of the three largest companies are members of the national Insurance Europe affiliate(s).

¹¹ Insurance Europe stated that European pension funds are represented by an organisation called Pensions Europe.

¹² This is also the case in the UK, where Insurance Europe has one member: the British Insurers' European Committee (BIEC). BIEC is composed of three organisations (the Association of British Insurers (ABI), the International Underwriting Association (IUA) and Lloyd's of London) and all three participate in Insurance Europe's activities. Lloyd's of London is neither an employer organisation nor a trade association or any other representative body, but a global insurance market that brings numerous insurance companies, brokers and cover-holders together with underwriters. On the grounds of its nature, Lloyd's of London is not considered as a separate employer organisation in this study, even though its affiliation adds to Insurance Europe's representativeness via its inclusion in BIEC.

Table 26: Sector-related employer organisations affiliated with Insurance Europe

Country	Full members of Insurance Europe	Number of employer organisations not affiliated with Insurance Europe	Is the largest employer organisation (in terms of employees in member companies) a member of Insurance Europe?	Are the three largest employers in the sector members of the Insurance Europe affiliate?
AT	VVO	3	Yes	Yes
BE	Assuralia	3	Yes	Yes
BG	ABZ	1	Yes	Yes
CY	SAEK	1	Yes	Yes
CZ	CAP	3	Yes	Yes
DE	GDV	4	No	No
DK	FA	1	Yes	Yes
EE	EKSL	1	Yes	Yes
EL	EAAE	2	Yes	Yes
ES	UNESPA	6	N.A.	Yes
FI	FA	2	Yes	2 out of 3
FR	FFA	7	Yes	Yes
HR	HUO	0	Yes	Yes
HU	MABISZ	1	N.A.	Yes
IE	Insurance Ireland	2	N.A.	Yes
IT	ANIA	5	Yes	2 out of 3
LT	No affiliation	1	-	-
LU	ACA	2	Yes	Yes
LV	LAA	0	Yes	Yes
MT	MIA	1	Yes	N.A.
NL	VvV	1	N.A.	Yes
PL	PIU	2	Yes	Yes
PT	APS	1	Yes	Yes
RO	UN SAR	2	Yes	Yes
SE	Svensk försäkring	3	No	Yes
SI	SZZ	0	Yes	Yes
SK	SLASPO	2	Yes	Yes
UK	BIEC (ABI, IUA, Lloyd's of London)	4	Yes (ABI)	2 out of 3 (ABI); 1 out of 3 (IUA)

Notes: The Network of Eurofound Correspondents indicated that SNSA in France, AGV Versicherungen in Germany and FAO in Sweden were affiliated with Insurance Europe. However, Insurance Europe insists that while these employer organisations are relevant national industrial relations actors in their respective countries, they are not Insurance Europe members.

Sources: Network of Eurofound Correspondents (2018) and Insurance Europe.

As indicated in Table 13, Insurance Europe records affiliates covering the entire insurance sector in 13 Member States (Denmark, Estonia, Finland, Germany, Hungary, Ireland, Italy, Latvia, Luxembourg, Malta, Poland, Slovenia and Sweden). In total, 15 of the 27 Insurance Europe affiliates cover member companies in all insurance sub-sections. In most Member States, Insurance Europe has member organisations with affiliated companies that cover all activities in the sector. Moreover, all Insurance Europe affiliates represent insurance activities according to NACE 65.10 through their company members, and almost all reinsurance activities according to NACE 65.20.

Overall, the membership domain of the Insurance Europe members tends to be broader than that of all the sector-related employer organisations in the sector on average. This is corroborated by the fact that all six employer organisations that record a congruent membership domain with regard to the insurance sector (and all five employer organisations bar one with an

overlapping domain) are affiliated with Insurance Europe. In turn, Insurance Europe has fewer members among those associations showing a sectionalist domain with regard to the sector (see Table 14).

Overall, there are 37 employer organisations involved in sector-related collective bargaining, of which 14 are members of Insurance Europe. As shown in Table 16, all of the 14 affiliates of Insurance Europe involved in collective bargaining engage in multi-employer bargaining (sometimes in combination with single-employer settlements). Therefore, of the 31 Insurance Europe member organisations, 45% are involved in multi-employer collective bargaining, covering 12 countries (Austria, Belgium, Denmark, France, Germany, Italy, Luxembourg, the Netherlands, Slovakia, Slovenia, Spain and Sweden).

The remaining 17 member organisations in 16 countries (Bulgaria, Croatia, Cyprus, Czechia, Estonia, Germany, Greece, Hungary, Ireland, Latvia, Malta, Poland, Portugal, Romania, Sweden and the UK) are not involved in collective bargaining. Two Insurance Europe affiliates exist in both Germany and Sweden, with one of them being involved in collective bargaining and the other not. In contrast, Insurance Europe is represented by national affiliates that are not involved in collective bargaining in Bulgaria, Croatia, Cyprus, Czechia, Estonia, Greece, Hungary, Ireland, Latvia, Malta, Poland, Portugal, Romania and the UK. In Lithuania, there is no affiliate. As indicated in Chapter 3, collective agreements may still be agreed at company level in some of these countries, but these agreements are negotiated without the involvement of the employer organisations.

In Austria, Belgium, Denmark, Finland, France, Germany (probably), Italy, Luxembourg, Slovakia, Slovenia, Spain and Sweden, the Insurance Europe members are either the only collective bargaining party in the sector on the business side or collective agreements negotiated by Insurance Europe affiliates are those covering the largest number of workers in the sector. In Czechia and Portugal, employer organisations other than the Insurance Europe members are the bargaining party on the employer side for sector-related agreements.

Membership domain and membership composition of BIPAR

BIPAR is the European Federation of Insurance Intermediaries. Through its national member associations, it represents the interests of insurance intermediaries (agents and brokers) and financial intermediaries with the European authorities. BIPAR therefore claims to mainly represent the part of the insurance sector that falls within NACE 66.20 (activities auxiliary to insurance and pension funding). Insurance intermediaries are mostly SMEs with a local focus, which collectively employ several hundreds of thousands of employees throughout Europe.

Through its national affiliates, BIPAR covers a sectionalist membership domain with regard to the insurance sector according to NACE 65.10, 65.20, 65.30 and 66.20. BIPAR is recognised as the sole representative body for European insurance intermediaries by all relevant European stakeholders and authorities. Therefore, it takes part in the European sectoral social dialogue committee for the insurance sector.

BIPAR organises national employer and business associations rather than individual enterprises. Nevertheless, Article 5 of its by-laws also allows individual corporations to be members. This article differentiates between two types of membership, the first one based on *active members* and the second on *associate members*. Active members are 'professional associations of insurance or reinsurance intermediaries and financial intermediaries legally constituted in their own country', while

companies, institutions, groupings, federations or confederations, natural or legal persons, who cannot be active members but who have an interest in the insurance and financial sectors in the large sense of the word, can be associate members. Associate members have a consultative voice.

BIPAR.EU By-laws, Article 5 (2), p. 2.

According to Article 6 of the by-laws, requests for admission are to be submitted to and dealt with by the General Assembly, which decides on this issue with a two-third majority vote.

For the purpose of this study, both active and associate members (which are all associations) are considered, since the latter may get involved in industrial relations matters through their membership of BIPAR, in particular through informal communication and consultation procedures.

Of the 90 employer organisations in the insurance sector, 45 (50%) are members of BIPAR (39 active members and 6 associate members). Through its affiliates, BIPAR covers 25 of the 28 Member States, while Croatia, Latvia and Slovenia are uncovered. Multiple memberships can be found in Austria, Belgium, the Czechia, France, Italy, Luxembourg, Poland, Romania, Slovakia, Spain and the UK (Table 27).

Table 27: Sector-related employer organisations affiliated with BIPAR

Country	Active members of BIPAR	Associate members of BIPAR
AT	FV FDL, FVBV, VÖVM	
BE	FEPRABEL, FVF, UPCA-BVVM	(BZB Fedafin)*
BG	BAIB	
CY	PSEAD	
CZ	AFIZ, ACPM	
DE	BVK, VDVM	
DK	FMF	
EE	EKML	
EL	SEMA, HUII	
ES	ADECOSE, CGCMS	
FI	SVAM	
FR	AGEA, CSCA, Planète Courtier	CNCGP, AFIB
HR	None	
HU	FBAMSZ	
IE	Brokers Ireland	
IT	ACB, AIBA, SNA	ANAPA
LT	DBR	
LU	ALUPASS	APCAL
LV	None	
MT	AIB	
NL	Adfiz	
PL	Polbrokers	
PT	APROSE	
RO	UNSIAR	(PRBAR)*
SE	SFM	
SI	None	
SK	SASP	AFISP
UK	BIBA, LIIBA, PIMFA	

Note: The reference year of this table is 2018. According to BIPAR (as of 4 March 2019), BZB-Fedafin in Belgium is also an associate BIPAR member, while PIPUIF in Poland (no longer exists) and PRBAR in Romania are no longer BIPAR members. The Association of Polish Insurance and Reinsurance Brokers (Polbrokers) is in 2019 the second Polish affiliate of BIPAR. The Polish organisation SPBUiR, has been deleted in the table, as it is no longer in use.

Source: Network of Eurofound Correspondents (2018).

Since BIPAR mainly represents insurance intermediaries that are characterised as SMEs, it is unsurprising that none of its 44 affiliates are the sector's largest employer organisation in any Member State. Likewise, there is only one BIPAR member (PIMFA in the UK) that claims to cover one of the three largest companies in its country's insurance sector. All other affiliates indicate that they do not represent one of the three largest insurance companies in their Member State.

Due to the fact that BIPAR's membership domain largely focuses on NACE 66.20, the vast majority of its member organisations mainly cover companies in this particular area of the insurance sector. Only two members in Hungary and Slovakia cover at least a part of all the NACE codes in the sector. In line with this, the available information on the membership domains of the BIPAR

affiliates with regard to the insurance sector reveals that only five organisations have a sectionally overlapping domain, while all other organisations (29) have a sectionalist domain.

With regard to the role of BIPAR members in collective employment regulation in the sector, 12 of the 37 employer organisations involved in sector-related collective bargaining are members of BIPAR in six Member States (Austria, Belgium, France, Germany, Italy and Portugal). This means that slightly more than one-fourth of all BIPAR members engage in sector-related collective bargaining, which is exclusively multi-employer bargaining. For five BIPAR members, no information has been provided about collective bargaining involvement. The remaining 27 affiliates in 18 countries do not engage in collective bargaining. In Austria, Germany and Italy, more than one affiliate exists and some are involved in bargaining activities while others are not. Portugal is the only country where the BIPAR member (APROSE) is the only bargaining party in the sector on the employer side.

Membership domain and membership composition of AMICE

AMICE is the European voice of the mutual and cooperative sector in Europe. The salient feature of mutual insurance companies is the fact that they are collectively owned by their members, who are also their clients. The combination of ownership and control on the one hand, and being a customer/policyholder on the other, means that a balance must be established between a business strategy to maximise profits (which fits the interests of owners) and delivering high-quality services (which fits the interests of clients). While AMICE specifically represents European mutual insurers, its membership domain appears to cover the entire insurance sector in terms of business activities. In terms of enterprise type, the organisation's domain is therefore sectionalist with regard to the insurance sector. As the explicit representative European association for a significant part of the insurance sector, AMICE participates in the European sectoral social dialogue committee.

Article 5 of AMICE's Articles of Association stipulates three different statuses in relation to the organisation. *Full AMICE membership* 'is open to European bodies under private law' for mutual and cooperative insurance and reinsurance undertakings and groups of such undertakings, as well as for national or regional mutual and cooperative insurance and reinsurance trade organisations. Admission to *associate membership* is possible for 'Trade organisations with mutual/cooperative insurance members which do not meet the criteria for full membership' as well as 'other insurance undertakings which are governed according to mutual/cooperative principles'. Eventually, any other party with an interest in AMICE's activities may apply for *supporting member status*. Applications for full or associate membership are addressed to the Secretary General of AMICE, while the decision on this matter rests with the Board.

According to the Articles of Association, full and associate membership is open to both individual companies and business/employer organisations. However, the current members are almost exclusively companies, with only six employer organisations identified by the Network of Eurofound Correspondents: the Union of Mutual Insurance Associations (UAAM) in Belgium; Verband der Versicherungsvereine in Germany; the Association of Mutual Insurers (AAM), the National Federation of French Mutuality (FNMF) and the Meeting of Mutual Insurance Organisations (ROAM) in France; and the Association of Financial Mutuals (AFM) in the UK. Apart from these six associational members, membership of AMICE is made up of about 80 mutual and cooperative enterprises or groups of enterprises.

Table 28: Number of sector-related employer organisations and companies affiliated with AMICE

Country	Number of full members of AMICE (employer organisations) and associated employer organisations	Number of full members of AMICE (companies)
AT		2
BE	1	7
DE	1	15
DK		7
EL		2
ES		10
FI		3
FR	4 (2 of which are full members and 2 of which are associated members)	10
HU		1
IE		2
IT		3
LU		2
NL		6
PL		3
PT		1
SE		3
SI		1
UK	1 associate member	

Notes: Except for two French associated companies (Euresa EEIG and ROAM) and one UK associated association (AFM), the four other affiliated employer organisations (one in Belgium, one in Denmark and two in France) are all full members of AMICE. For the full names of the affiliates, see Table A7 in the Annex.

Source: Network of Eurofound Correspondents (2018).

There are 85 members from 19 countries, with large variations in the number of affiliates between Member States (e.g. ranging from 1 in Hungary, Portugal and Slovenia to 10 in Spain, 14 in France and 16 in Germany). Even though some of the company members may be involved in single-employer bargaining in some countries and therefore act as relevant industrial relations agents, in other countries it remains unclear to what extent their affiliation adds to the representativeness of AMICE. For instance, AMICE organises 15 individual companies in Germany and most of these are also affiliated with AGV Versicherungen (Germany's most important employer organisation in the sector). In the UK – where no multi-employer arrangements have been established – AMICE represents the national association of mutual insurers and so can be seen as broadly representative of this business segment in the UK. In France, AMICE member FNMF and its members belong to ANEM, which is the sole employer organisation responsible for collective bargaining for that part of the insurance sector.

Insurance sector representativeness of UNI Europa, Insurance Europe, BIPAR and AMICE

Table 29 summarises the representativeness of UNI Europa, Insurance Europe, BIPAR and AMICE in the insurance sector, with regard to their respective affiliated trade unions and employer organisations. Of the 80 insurance sector trade unions identified in this study, 53 are affiliated with UNI Europa (from 24 Member States – there are no UNI Europa members in Bulgaria, Latvia and Slovenia). In terms of trade unions involved in collective bargaining, 45 of the 73 are UNI Europa members (from 22 Member States).

Of the 90 employer organisations in the insurance sector, 27 are affiliated with Insurance Europe (one in each Member State apart from Lithuania). A total of 14 (45%) of these are involved in collective bargaining. When considering the 37 employer organisations in the sector that are involved in sector-related collective bargaining (information on collective bargaining involvement is not available for five employer organisations), 14 (38%) are affiliated with Insurance Europe. Employer organisations in the insurance

sector are directly involved in collective bargaining in only 16 (57%) of the 28 Member States, and those affiliated to Insurance Europe in 12 (43%).

In the case of BIPAR, this organisation covers 45 (50%) of the insurance sector's employer organisations from 25 Member States. With 12 member associations being involved in sectoral collective bargaining, a minority of BIPAR members (24%) and all sector-related employer organisations involved in bargaining (32%) act as a collective bargaining party. BIPAR members that engage in collective bargaining can only be found in six countries.

Among the 84 AMICE affiliates identified in this study, only six qualify as associational members. Only one of these (FNMF of France) engages in collective bargaining. Apart from these associations, the vast majority of AMICE members are individual companies or company groups. These company members are very unevenly distributed among the Member States, with 10 countries recording no affiliation, 4 countries hosting one member each and countries such as Germany, France and Spain recording at least 10 affiliated companies each. While no information is available on the collective bargaining involvement of many company members, such involvement can be discerned for several company affiliates either in the form of single-employer bargaining on their own behalf or as a participant in multi-employer bargaining. This type of involvement can be found in six Member States.

Table 29: Membership structure of UNI Europa, Insurance Europe, BIPAR and AMICE

	Number of organisations	Number of Member States with organisations	Number of organisations involved in collective bargaining*	Number of Member States with organisation(s) involved in collective bargaining
All sector-related trade unions	80	27	73	26
Trade unions affiliated with UNI Europa	53	24	45	22
Percentage affiliated	66%	89%	62%	85%
All sector-related employer organisations	90	28	37	16
Employer organisations affiliated with Insurance Europe	27	27	14	12
Percentage affiliated	30%	96%	38%	75%
Employer organisations affiliated with BIPAR (active and associate members)	45	25	12	6
Percentage affiliated	50%	89%	32%	38%
Employer organisations affiliated with AMICE	6	4	1	1
Percentage affiliated	7%	14%	3%	6%
Companies/groups affiliated with AMICE	78	17	N.A.	N.A.

Note: No information is available about the collective bargaining involvement of five employer organisations (all BIPAR members).

Source: Authors' own calculations based on data provided by the Network of Eurofound Correspondents.

In total, 78 (87%) of the 90 sector-related employer organisations are affiliated with Insurance Europe, BIPAR or AMICE (not including company members, in the case of AMICE) in 28 Member States. Interestingly, there are no employer organisation affiliated with more than one of the European federations. 26 of the Insurance Europe and BIPAR affiliates are involved in collective bargaining, covering 14 Member States (this equates to 70% of all employer organisations involved in collective bargaining). When AMICE company members are also taken into account, the number of countries covered by associational or company members of Insurance Europe, BIPAR and AMICE that do engage in collective bargaining rises to 15.

Overall, associational Insurance Europe, BIPAR and AMICE members cover the vast majority of the sector-related employer organisations (87%) and more than two-thirds of those employer organisations involved in collective bargaining (70%).

Table 29 presents a general overview of the representativeness of UNI Europa, Insurance Europe, BIPAR and AMICE members. Table 30 seeks to provide more details on a country-by-country basis, demonstrating the importance of UNI Europa, Insurance Europe, BIPAR and AMICE associational members in terms of their employee coverage and involvement in collective bargaining. It is important to note that Table 30 lists only the most important sector-related trade unions and employer organisations in the EU28.

The table shows that, with the exception of the five countries where UNI Europa is not represented (Croatia, Latvia, Poland, Portugal and Slovenia), the national representativeness of the member unions of UNI Europa is high. In the 23 countries where UNI Europa is represented, the largest/most important trade unions is affiliated with the European federation.

On the employers' side, the most important employer organisation is affiliated with Insurance Europe in every country but Lithuania. Due to their specific membership domains in terms of business activities (BIPAR) and types of company (AMICE), BIPAR and AMICE do not tend to cover the most important/largest employer organisations within Member States. The only exceptions are BIPAR in Lithuania, the Netherlands and the UK. AMICE, due to its particular membership structure, does not represent one of the most important organisations in any of the Member States.

In terms of trade unions, it is only in Estonia and Greece where important trade unions are affiliated with UNI Europa but not involved in collective bargaining. In terms of employer organisations, important members of Insurance Europe and BIPAR do not engage in collective bargaining at national level in 16 Member States.

Table 30: Importance of UNI Europa, Insurance Europe, BIPAR and AMICE members at national level

	Most representative trade union(s) in terms of membership	Sector coverage	Involved in collective bargaining?	Member of UNI Europa?	Most representative employer organisation(s) in terms of membership	Sector coverage	Involved in collective bargaining?	Member of Insurance Europe, BIPAR or AMICE?
AT	GPA-djp	SO	Yes	Yes	VVO	S	Yes	Insurance Europe
BE	LBC-NVK (ACV-CSC)	SO	Yes	Yes	Assuralia	S	Yes	Insurance Europe
	CNE-CSC	SO	Yes	Yes				
	SETCa-BBTK	SO	Yes	Yes				
	CGSLB-ACLVB	O	Yes	Yes				
BG	---				ABZ	S	No	Insurance Europe
CY	ETYK	O	Yes	Yes	SAEK	S	No	Insurance Europe
CZ	OSPPP	SO	Yes	Yes	SBP	SO	Yes	No
					CAP	S	No	
DE	Ver.di	O	Yes	Yes	AGV Versicherungen GDV	C	Yes	No
	DBV	SO	Yes	No		S	No	
	DHV	O	Yes	No				
DK	Forsikringsforbundet	C	Yes	Yes	FA	O	Yes	Insurance Europe
EE	ESTAL	O	No	Yes	EKSL	C	No	Insurance Europe
EL	OASE	SO	No	Yes	EAE	S	No	Insurance Europe
ES	FESMC-UGT Servicios-CC.OO	O	Yes	Yes	UNESPA	S	Yes	Insurance Europe
		O	Yes	Yes				
FI	VvL	C	Yes	Yes	FA	O	Yes	Insurance Europe
FR	FBA CFDT	SO	Yes	Yes	FFA	S	Yes	Insurance Europe
	FGA CFDT	SO	Yes	No				
	FEC FO	SO	Yes	Yes				
	FSPBA CGT	SO	Yes	Yes				
HR	GSZOH	S	Yes	No	HUO	S	No	Insurance Europe
HU	BBDSZ	O	Yes	Yes	MABISZ	S	No	Insurance Europe
IE	SIPTU	N.A.	Yes	Yes	Insurance Ireland	C	No	Insurance Europe
	Unite	N.A.	Yes	No				
IT	FISAC-CGIL	O	Yes	Yes	ANIA	S	Yes	Insurance Europe
	FIRST-CISL	O	Yes	Yes				
	UILCA	O	Yes	Yes				
	FNA	C	Yes	Yes				
LT	LKKDPS	SO	Yes	Yes	DBR	S	No	BIPAR
LU	ALEBA	O	Yes	Yes	ACA	C	Yes	Insurance Europe
	SBA-OGBL	O	Yes	Yes				
	LCGB-SESF	O	Yes	Yes				

LV	FNA	O	Yes	No	LAA	O	No	Insurance Europe
MT	MUBE	O	Yes	Yes	MIA	C	No	Insurance Europe
	GWU	O	Yes	Yes				
NL	FNV Finance	O	Yes	Yes	VvV	S	Yes	Insurance Europe BIPAR
	CNV Vakmensen	O	Yes	Yes	Adfiz	S	No	
PL	OM NSZZ 'Solidarnosc' Grupy PZU	SO	Yes	No	PIU	S	No	Insurance Europe
PT	STAS	C	Yes	No	APS	S	No	Insurance Europe
RO	FSAB	SO	Yes	Yes	UNSAR	S	No	Insurance Europe
SE	FTF	S	Yes	Yes	FAO Svensk Försäkring	C O	Yes No	No Insurance Europe
SI	SFOS	S	Yes	No	SZZ	S	Yes	Insurance Europe
SK	OZ PPaP	O	Yes	Yes	SLASPO	S	Yes	Insurance Europe
UK	Unite	O	Yes	Yes	ABI	S	No	Insurance Europe BIPAR
					BIBA	S	No	

Note: C = congruence; O = overlap; S = sectionalism; SO = sectional overlap; N.A. = not available.

Source: Network of Eurofound Correspondents (2018).

Other European trade union associations

Overall, the representativeness of UNI Europa in the sector is very high. Firstly, it covers 24 Member States through direct affiliates in these countries, and 22 Member States through direct affiliates involved in sector-related collective bargaining in these countries (see Table 30). Secondly, with regard to the membership domain of its affiliates in terms of business activities, the vast majority record a domain that covers the entire sector (see Table 9). This means that UNI Europa has few representative gaps in the insurance sector, both in terms of territorial coverage and business activities.

Nevertheless, it is necessary to consider other European labour organisations that may represent the sector in order to get a true picture of the weight of UNI Europa. This is done by reviewing other European organisations to which sector-related trade unions are affiliated (Table 31 and Table 32).

European labour organisations other than UNI Europa represent 16 of the 80 sector-related trade unions in eight countries. Out of these, 12 are simultaneously affiliated with UNI Europa. Those European organisations that cover at least three sector-related trade unions include the European Federation of Food, Agriculture and Tourism Trade Unions (EFFAT), the European Public Services Union (EPSU), the European Transport Workers' Federation (ETF), Eurocadres, industriAll Europe and the Standing Committee of European Central Bank Unions (SCECBU).

Although the affiliations listed in Table 31 are unlikely to be exhaustive, this overview does not question the status of UNI Europa as the sector's leading labour representative at European level. This is not only due to the relatively low numbers of affiliates per organisation other than UNI Europa, but also because the presence of these organisations usually results from the multi-sector domains of the respective trade unions. Moreover, there is no indication that any of these alternative European organisations have a specific interest in representing insurance workers and therefore they do not challenge UNI Europa's position as the main representative in the sector.

Table 31: Sector-related trade unions affiliated with UNI Europa and other European labour associations

Country	Trade unions directly affiliated with UNI Europa	Trade unions not directly affiliated with UNI Europa	Direct affiliation with European labour organisations other than UNI Europa
AT	GPA-djp		EFFAT, European Federation of Journalists (EFJ), EPSU, industriAll Europe
	vida		EFFAT, EPSU, ETF
BE	LBC-NVK (ACV-CSC)		
	CNE-CSC		
	SETCa-BBTK		
	CGSLB-ACLVB		
BG	No union		
CY	ETVK		
		PASEY-PEO	
	OIYK-SEK		
CZ	OSPPP		
DE	Ver.di		EPSU
		DBV	
		DHV	European Confederation of Independent Trade Unions (CESI)
DK	Forsikringsforbundet		
	Djøf		
EE	ESTAL		
		EKÜ	
	EFL		
EL	OASE		
ES	FESMC-UGT		EFFAT, ETF
	Servicios-CC.OO		EFFAT
	ELA STV		
		FASGA	
FI	VvL		
	Pro		industriAll Europe
FR	FBA CFDT		
	CFDT Cadres		Eurocadres
	FGA CFDT		EFFAT
	FEC FO		
	FSPBA CGT		
	UGICT CGT		Eurocadres
		SN2A CFTC	
		UNSA BA	
	FA CFE-CGC		
HR	SBF-HR		
		GSZOH	
HU	BBDSZSZ		
	BBDSZ		
IE	SIPTU		
	Unite		
	Mandate		

Representativeness of the European social partner organisations: Insurance sector

Country	Trade unions directly affiliated with UNI Europa	Trade unions not directly affiliated with UNI Europa	Direct affiliation with European labour organisations other than UNI Europa
	CWU		
IT	FISAC-CGIL		
	FIRST-CISL		
	UILC		
	FNA		
	SNFIA		
		FIDIA	
LT	LKKDPS		
LU	ALEBA		
	SBA-OGBL		
	LCGB-SESF		
LV		FNA	SCECBU
MT	MUBE		SCECBU
	GWU		EFFAT, EPSU, ETF, Eurocadres, European Workers' Education Associations (EURO-WEA), European Federation of Retired and Elderly People (FERPA), industriAll Europe, SCECBU
NL	FNV Finance		
	CNV Vakmensen		
		De Unie	
PL		OM NSZZ 'Solidarnosc' Grupy PZU	
		FZZPZU	
		MZZ PZU	
		MOZ PZU NSZZ 'Solidarnosc'-80	
		KZ NSZZ 'Solidarnosc' TUIR Warta	
PT		STAS	
	SINAPSA		
		SISEP	
RO	FSAB		
SE	Sveriges Ingenjörer		
	Jusek		
	Civilekonomerna		
	FTF		
	Handels		
SI		SFOS	
		Sindikát ZZ	
SK	OZ PPaP		
UK	Accord		
		Aegis	
		Community	industriAll Europe
	USDAW		EFFAT, ETF, industriAll Europe
	Unite		European Federation of Building and Woodworkers (EFBWW), EFFAT, EPSU, ETF, industriAll Europe

Source: Network of Eurofound Correspondents (2018).

Table 32: Other European labour associations with insurance sector trade unions as members

Other European labour associations	Member States with one or more affiliates
CESI	DE
EFBWW	UK
EFFAT	AT, ES, FR, MT, UK
EFJ	AT
EPSU	AT, DE, MT, UK
ETF	AT, ES, MT, UK
Eurocadres	FR, MT
EURO-WEA	MT
FERPA	MT
industriAll Europe	AT, FI, MT, UK
SCECBU	LV, MT

Source: Network of Eurofound Correspondents (2018).

Other European employer and business associations

A similar review of the membership of the national employer organisations is shown in Table 33 and Table 34. Only a few organisations are affiliated with European associations other than Insurance Europe, BIPAR and AMICE. However, most of these do not regard themselves as social partner organisations with a particular interest in social policy and labour market affairs, but instead act as business/trade and lobbying organisations. Therefore, none of these other European associations appear to challenge the status of Insurance Europe, BIPAR and AMICE as the insurance sector’s main representatives in European-level social dialogue on the employer side.

Table 33: Sector-related employer organisations affiliated with Insurance Europe, BIPAR, AMICE and other European employer associations

Country	Employer organisations directly affiliated with Insurance Europe, BIPAR or AMICE	Employer organisations not directly affiliated with Insurance Europe, BIPAR or AMICE	Direct affiliation with European employer organisations other than Insurance Europe, BIPAR and AMICE
AT	VVO		
	FV FDL		
	FVBV		
	VÖVM		
BE	FEPRABEL		
	FVF		
	UPCA-BVVM		
	Assuralia		
	BZB-Fedafin		
BG	ABZ		
	BAIB		
CY	SAEK		
	PSEAD		
CZ		SBP	
	CAP		

Country	Employer organisations directly affiliated with Insurance Europe, BIPAR or AMICE	Employer organisations not directly affiliated with Insurance Europe, BIPAR or AMICE	Direct affiliation with European employer organisations other than Insurance Europe, BIPAR and AMICE
	AFIZ		
	ACPM		
DE	(AGV Versicherungen) ¹³		
	BVK		
	VDVM		
	GDV		
		VGA	
DK	FA		
	FMF		
EE	EKML		
	EKSL		
EL	EAAE		
	SEMA		
	HUII		
ES	UNESPA		
	ADECOSE		
	CGCMS		
	CNEPS		
		AMAT	
		ASECORE	
FI	FA		European Banking Federation (EBF), European Banking and Financial Services Training Association (EBTN), European Fund and Asset Management Association (EFAMA), European Payments Council (EPC), Eurofinas, Leaseurope
	SVAM		
		PALTA	
FR	AGEA		
	CSCA		
	Planète Courtier		
	FFA		
		ANEM	
	SNSA		
	CNCGP		
	AFIB		
HR	HUO		
HU	MABISZ		
	FBAMSZ		
IE	Insurance Ireland		
		Ibec	
	Brokers Ireland		
IT	ANIA		

¹³ AGV Versicherungen is not directly affiliated to Insurance Europe. It is indirectly affiliated through GDV. However, AGV is an active member of our Social Dialogue Platform and leads the employers' representation at meetings of the ESSDC, as part of the Insurance Europe delegation.

Country	Employer organisations directly affiliated with Insurance Europe, BIPAR or AMICE	Employer organisations not directly affiliated with Insurance Europe, BIPAR or AMICE	Direct affiliation with European employer organisations other than Insurance Europe, BIPAR and AMICE
		AISA	
	ACB		
	AIBA		
	ANAPA		
	SNA		
		ANAGINA	
LT	DBR		
LU	ALUPASS		
	APCAL		
	ACA		
LV	LAA		
MT	AIB		Federation of Mediterranean Brokers Association (FMBA)
	MIA		
NL	VvV		
	Adfiz		
PL	PIU		
	Polbrokers (Association of Polish Insurance and Reinsurance Brokers)		
PT	APS		
	APROSE		
RO	UNSIAR		
	UNRAR		
		PRBAR	
SE	FAO		
		KFO	European Centre of Employers and Enterprises providing Public Services (CEEP)
	SFM		
	Svensk försäkring		
SI	SZZ		
SK	SLASPO		
	AFISP		
	SASP		
UK	ABI		
	AFM		
	BIBA		
	IUA		
	LIIBA		
	PIMFA		European Retail Financial Forum (ERFF)

Source: Network of Eurofound Correspondents (2018).

Table 34: Other European employer/business associations with insurance sector employer organisations as members

Other European employer/business organisations	Member States with one or more affiliates
CEEP	SE
EBF	FI
EBTN	FI
EFAMA	FI
EPC	FI
ERFF	UK
Eurofinas	FI
FMBA	MT
Leaseurope	FI

Source: Network of Eurofound Correspondents (2018).

Summary

Tables 35 and 36 demonstrate that despite some sectoral trade unions and employer organisations not being affiliated with UNI Europa, Insurance Europe, BIPAR or AMICE, the organisations that are members of UNI Europa and Insurance Europe tend to be those that represent the highest number of employees and have the greatest collective bargaining coverage in their country (at least as far as multi-employer collective bargaining exists in the sector).

Six of the seven Member States with the largest insurance sector workforce have trade unions that are affiliated with UNI Europa (Poland is the exception), and all seven have employer organisations that are affiliated with Insurance Europe and/or BIPAR. Only two Member States have employer organisations that are members of AMICE through associational membership (France and the UK), while all Member States have organisations that are corporate members of AMICE (Table 35).

Table 35: Affiliations in Member States with employment in excess of 50,000 in the sector (NACE 65 only)

	Total employment (2015)	At least one trade union affiliated with UNI Europa	At least one UNI Europa affiliate involved in collective bargaining	At least one employer organisation affiliated with Insurance Europe, BIPAR or AMICE	At least one Insurance Europe, BIPAR or AMICE affiliate involved in collective bargaining	Corporate member of AMICE adding to representativeness	At least one corporate member of AMICE involved in collective bargaining
UK	240,700	Yes	Yes	Yes	No	Yes	Yes
FR	167,900	Yes	Yes	Yes	Yes	Yes	Yes
DE	160,300	Yes	Yes	Yes	Yes	Yes	N.A.
ES	141,000	Yes	Yes	Yes	Yes	Yes	Yes
IT	100,200	Yes	Yes	Yes	Yes	Yes	Yes
PL	91,100	No	No	Yes	No	Yes	No
NL	65,500	Yes	Yes	Yes	Yes	Yes	Yes

Notes: EU LFS data is only available for NACE 65. Data refer to 2017.

Sources: EU LFS for data and Network of Eurofound Correspondents (2018) for information on affiliations.

In terms of the Member States with the highest proportion of the national workforce in the insurance sector (a share of at least 0.7% of total employment), there are no UNI Europe trade union members in Slovenia, while all countries are covered through affiliations with at least Insurance Europe on the employers' side (Table 36).

Table 36: Affiliations in Member States with the highest proportion of insurance employment (according to NACE 65) of a country's total employment

Country	Insurance employment (share of total employment)	At least one trade union affiliated with UNI Europa	At least one UNI Europa affiliate involved in collective bargaining	At least one employer organisation affiliated with Insurance Europe, BIPAR or AMICE	At least one Insurance Europe, BIPAR or AMICE affiliate involved in collective bargaining
LU	3,400 (1.2%)	Yes	Yes	Yes	Yes
IE	21,300 (0.9%)	Yes	Yes	Yes	N.A.
SI	9,100 (0.9%)	No	No	Yes	Yes
HR	14,700 (0.8%)	Yes	No	Yes	No
UK	240,700 (0.7%)	Yes	Yes	Yes	No
NL	65,500 (0.7%)	Yes	Yes	Yes	Yes
CY	3,000 (0.7%)	Yes	Yes	Yes	No
MT	1,600 (0.7%)	Yes	Yes	Yes	No

Notes: EU LFS data is only available for NACE 65. Data refer to 2017.

Sources: EU LFS for data and Network of Eurofound Correspondents (2018) for information on affiliations.

Negotiation capacity of UNI Europa, Insurance Europe, BIPAR and AMICE

Since the European sectoral social dialogue committee for the insurance sector was established in 1999, 10 joint texts have been agreed (Table 37).

Table 37: Texts agreed by UNI Europa, Insurance Europe, BIPAR and AMICE

Year	Agreed texts
15/02/2019	Joint statement on the effects of regulatory requirements and compliance on employees
15/02/2019	Follow-up to the joint declaration on the social effects of digitalisation by the European social partners in the insurance sector
12/10/2016	Joint declaration on the social effects of digitalisation by the European social partners in the insurance sector
12/05/2016	<i>The demographic challenge revisited: innovative measures in the European insurance sector</i>
10/02/2015	Joint declaration on telework by the European social partners in the insurance sector
30/11/2012	<i>Combating the demographic challenge in the insurance sector. A selection of initiatives in Europe</i>
26/01/2010	Joint statement on demographical challenges in the insurance sector
10/06/2003	Proposal for a joint statement by the social partners in the insurance sector at European level
07/05/1999	Procedural rules for the European sectoral social dialogue committee in the insurance sector
05/05/1998	Insurance social partners' reflections on the Commission's Green Paper on partnerships for a new way of organising work
01/01/1997	Joint opinion of the social partners in the insurance sector on the Commission Communication concerning the development of social dialogue at community level

The Statutes of UNI Europa provide a mandate for a regional organisation to negotiate on behalf of its members in relation to the European sectoral social dialogue committee (although the latter is not specifically reference). Article 3 of the Statutes obliges UNI Europa to fulfil its obligations in relation to its objectives:

- deciding policy and action with respect to the institutions of the EU to ensure that there is a social and democratic dimension to European integration
- representing affiliates in European institutions whose activities affect the social, economic and cultural conditions of affiliates and their members
- coordinating the activities of UNI Europa affiliates in Europe, and offering assistance and support as appropriate

- undertaking collective bargaining and negotiating agreements in the region upon the mandate of the UNI Europa Executive Committee

The UNI Europa Regional Executive Committee, which meets once a year, has the power to provide a mandate. The composition of the Regional Executive Committee is clearly outlined in Article 9 of the Statutes. This Article also states that

where issues of concern to a sector are involved, a nominee or nominees of the group concerned may be invited to attend meetings of the Regional Executive Committee in an advisory capacity.

(UNI Europa, 2011).

Article 10 of the Statutes also provides for the establishment of a Regional Management Committee. There are no clear provisions regarding responsibility for the approval of texts agreed within the remit of the European sectoral social dialogue committee.

Insurance Europe's Statutes do not contain an explicit reference to European social dialogue or procedures affecting the mandate of Insurance Europe and its bodies to act on behalf of its members in matters of European social dialogue. Article 11 of *Procedures – Committee Internal Regulation*, a separate document that accompanies the statutes, stipulates that

within Insurance Europe, the Social Dialogue Platform is mandated to deal with issues relating to employment, labour legislation and monitoring European social regulations, especially the European Social Dialogue in the insurance sector.

In the case of negotiations in the framework of the European sectoral social dialogue committee

it shall be up to the Insurance Europe Executive Committee, following a proposal by the Insurance Europe Social Dialogue Platform, to make a recommendation on how the negotiation should be carried out.

These recommendations are to be 'submitted to the next Insurance Europe General Assembly for approval', which is the supreme body of Insurance Europe consisting of all members of the organisation (Article 10 of the Statutes).

The by-laws of BIPAR do not make direct reference to the European social dialogue process. However, Article 2 lists the objectives of this European federation:

- to represent the profession and the sector with the European, international or national authorities, institutions and organisations, and to provide them with input
- to defend and promote the interests of the profession and of the sector, and to take actions to this end with the European, international and national authorities, institutions and organisations
- to exchange information between its members
- to jointly examine subjects of general interest
- to inform the public about the role of its members

Moreover, Article 2 of the by-laws stipulates that the European association 'may carry out all activities directly or indirectly related to the above-mentioned objectives', which implicitly includes activities in the context of European social dialogue. Even though BIPAR is not directly and explicitly mandated by its affiliates to enter into negotiations in matters of European social dialogue, Article 6 of the by-laws lays down that all BIPAR members 'must accept and respect the by-laws and internal rules', and therefore establishes BIPAR's capacity to defend the interests of its members vis-à-vis European trade union federations and other authorities and organisations in matters of social and employment regulation.

Similarly, AMICE's Articles of Association do not directly refer to AMICE's role as a European-level social partner organisation represented in the European sectoral social dialogue committee for the insurance sector. Article 4 establishes that the association represents

the interests of its Members vis-à-vis the European Union ... and other authorities and international organisations of the economic and social world, including being admitted into any international organisation as a representative of insurance undertakings based on mutual and/or cooperative principles.

(AMICE, 2018).

Moreover, Article 7 states that ‘Each Member is deemed by reason of its admission to have subscribed to the Association’s Articles of Association as well as its Internal Regulations’.

Effective participation in the European sectoral social dialogue committee for the insurance sector

Data has been analysed for the six social dialogue meetings that took place in 2017 and 2018, in order to assess the level of participation by trade unions and employer organisations in the European sectoral social dialogue committee for the insurance sector (Table 38).

Table 38: Numbers of participants in 2017 and 2018 European sectoral social dialogue meetings for the insurance sector

	2017			2018		
	03/02/17	09/06/17	29/09/17	19/01/18	23/04/18	27/09/18
Trade union participants	23 From 13 Member States	13 From 11 Member States	N.A.	19 From 11 Member States	21 From 12 Member States	20 From 13 Member States
Employer organisation participants	14 From 9 Member States	14 From 7 Member States	N.A.	14 From 6 Member States	16 From 6 Member States	16 From Member States
Total	37 From 14 Member States	27 From 12 Member States	N.A.	33 From 13 Member States	37 From 13 Member States	36 From 13 Member States

Source: Eurofound and European Commission.

In 2017 and 2018, trade union representatives from 17 Member States participated in at least one meeting (Table 39). For the employers, there was at least one participant from nine Member States.

Table 39: Effective participation in the European sectoral social dialogue committee for the insurance sector

Member States with trade union participation in the European sectoral social dialogue committee for the insurance sector in 2017–2018	BE, BG, CZ, DE, DK, ES, FI, FR, HU, IE, IT, LU, MT, PL, PT, SE, UK
Member States with employer organisation participation in the European sectoral social dialogue committee for the insurance sector in 2017–2018	BE, CZ, DE, DK, ES, FI, FR, IT, MT

Sources: Eurofound and European Commission.

UNI Europa has trade union affiliates in 24 Member States and there was no participant in the European sectoral social dialogue committee meetings from 9 of those countries in 2017–2018 (Austria, Cyprus, Estonia, Greece, Croatia, Lithuania, the Netherlands, Romania and Slovakia). Trade union participation was recorded for Bulgaria and Poland, even though UNI Europa does not have a member organisation in those countries.

Insurance Europe, BIPAR and AMICE have at least one employer organisation affiliate in all Member States. However, there was no participant in committee meetings from 19 of those countries in 2017–2018 (Austria, Bulgaria, Croatia, Cyprus, Estonia, Greece, Hungary, Ireland, Latvia, Lithuania, Luxembourg, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Sweden and the UK).

Member organisations that are not directly represented in committee meetings are informed about any developments via their participation in the meetings of the statutory bodies of their European organisation, or via its intranet or website.

4. Conclusions

The EU insurance sector (according to NACE 65) employs about 1.25 million individuals in an estimated 5,000 companies. As a percentage of total employment in each Member State, the share of insurance employment ranges from 0.2% in Romania to 1.2% in Luxembourg. The sector is dominated by relatively large businesses involved in insurance and reinsurance activities according to NACE 65 (with an average number of employees of several hundred per company in some Member States) and relatively small businesses in activities auxiliary to insurance and pension funding according to NACE 66.20. Employment is concentrated in the largest companies, with more than half of all insurance sector employees in Belgium, Finland, Ireland, Slovenia and Sweden working for the three largest employers.

Traditionally, European insurance activities are distinguished between life and non-life, whereby the two largest non-life business lines in Europe are motor and health insurance. Moreover, different insurance segments can be distinguished, such as insurance and reinsurance, insurance intermediaries, mutual and cooperative insurers, etc. This fragmentation of the sector is, at European level, reflected by the existence of different employer federations for insurance and reinsurance activities (Insurance Europe), mutual and cooperative insurance enterprises (AMICE), and insurance intermediaries (BIPAR).

The insurance industry is the largest institutional investor in Europe. Nevertheless, mergers and acquisitions have characterised the industry since the 1990s, leading to a gradual decrease in the number of insurance companies. Employment in the sector has also fallen since a peak of 1.34 million in 2011. Although the economic environment in Europe has improved during recent years and the financial markets have performed well, low interest rates continue to be the most significant challenge for the insurance sector. For that reason, life premiums decreased by 2.2% year-on-year in the period 2015–2016 in Europe, with notable differences between individual Member States.

The global financial and economic crisis of 2008 affected the European insurance sector by causing the value of assets to decrease and the value of liabilities to increase. However, the situation has improved slightly since 2010. Since 2016, Europe's insurers have been governed by a set of rules called Solvency II, with the aim of ensuring policyholders throughout the EU have the same level of protection.

At European level, UNI Europa on the employee side and Insurance Europe, BIPAR and AMICE on the employer side are the mutually recognised sectoral social partners in the European sectoral social dialogue committee for the insurance sector.

Of the 80 national insurance sector trade unions, 53 are affiliated with UNI Europa. This European federation has members in 24 of the 28 Member States (Bulgaria, Latvia, Poland and Slovenia are the countries where UNI Europa currently registers no members). For Bulgaria, no sector related trade union was identified. In 19 Member States, UNI Europe records members that largely cover the entire sector in terms of business activities. Only eight national member unions of UNI Europa are not involved in collective bargaining (from Croatia, Denmark, Estonia, Finland, France, Greece and the UK). However, with the exception of Greece, there are other members of UNI Europa in these countries that do engage in sector-related collective bargaining. Of the 71 unions that are involved in collective bargaining, 63% are affiliated with UNI Europa. As these member unions that are involved in collective bargaining tend to be the largest sector-related trade unions, their collective bargaining coverage tends to be highest. Therefore, the representativeness of UNI Europa in terms of its national member organisations is very high.

On the basis of its statutes, UNI Europa has the capacity to participate effectively in the European sectoral social dialogue committee and to negotiate on behalf of its members.

Insurance Europe has one employer organisation affiliate in all Member States but Lithuania. Of the 90 employer organisations in the sector, 27 are members of Insurance Europe. As with UNI Europa, Insurance Europe tends to cover the largest and most representative national associations (in terms of their involvement in collective bargaining) in the sector. In all countries with available data but Germany, at least two of the three largest companies in terms of employment in the sector are members of the national Insurance Europe affiliates.

In 13 Member States, Insurance Europe members largely cover the entire sector in terms of business activities. Moreover, all Insurance Europe affiliates represent insurance activities according to NACE 65.10 through their company members, and almost all reinsurance activities according to NACE 65.20, where the largest companies are active. Overall, the membership domain of Insurance Europe members tends to be broader than that of all the sector-related employer organisations on average.

Of the 27 Insurance Europe members in the EU28, 14 are involved in multi-employer bargaining, covering 12 countries. Insurance Europe has the capacity to participate effectively in the European sectoral social dialogue committee.

BIPAR covers 45 of the 90 sector-related employer organisations in 25 Member States (only Croatia, Latvia and Slovenia are uncovered). Since BIPAR mainly represents insurance intermediaries, such as insurance agents and brokers, and financial

intermediaries, which are characterised by their small size, this federation does not have the largest national employer organisations under its umbrella. Most of them focus on activities according to NACE 66.20 and thus have a relatively narrow membership domain. In total, 12 BIPAR members are involved in sector-related collective bargaining, covering 6 countries. No information on bargaining activities was provided for five BIPAR members.

AMICE represents mutual and cooperative insurers and has six associational members (one in Belgium, one in Germany, one in the UK and three in France).

Apart from these, membership of AMICE is made up of about 80 individual enterprises or groups of enterprises in 18 countries. The numbers of affiliations range from 1 in countries such as Hungary, Portugal and Slovenia, to 16 in Germany. Some of these company members are involved in collective bargaining, although the business model of mutuality and cooperatives does not exist in the insurance industry in several countries.

Both BIPAR and AMICE have proved capable of participating in and contributing effectively to the European sectoral social dialogue committee.

Since Insurance Europe covers the largest and most representative national employer organisations in the sector, it has to be regarded as the most important player on the employer side. BIPAR and AMICE do add to the representativeness of organised business at European level in the insurance sector, since they organise and represent relevant actors on the employers' side within their respective realms.

Screening European employer organisations other than Insurance Europe, BIPAR and AMICE does not reveal any additional association that could potentially act as a European social partner organisation in the sector. Insurance Europe on the business side and UNI Europa on the employee side, both due to their encompassing membership domains with regard to the sector and their exceptional membership strength within the sector, have to be regarded as the most important EU-wide representatives of the sector's employers and employees. BIPAR and AMICE, each for their specific segment of the insurance sector, appear to be significant European industrial relations actors and clearly bring a specific sectional supplement of representativeness on the employers' side.

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Annex 1: Details of individual organisations

Table 40: Trade unions in the insurance sector

Country	Abbreviation	Full name in English	Full name in original language
AT	GPA-djp	Union of Salaried Private Sector Employees, Graphical Workers and Journalists	Gewerkschaft der Privatangestellten, Druck, Journalismus, Papier
	vida	vida	vida
BE	LBC-NVK (ACV-CSC)	National Federation of White-Collar Workers	Landelijke Bedienden Centrale
	CNE-CSC	National Centre of Employees	Centrale Nationale des Employés
	SETCa-BBTK	Federation for White-Collar Employees, Technicians and Executives	Syndicat des employés, techniciens et cadres
	CGSLB-ACLVB	General Confederation of Liberal Trade Unions in Belgium	Centrale Générale des Syndicats Libéraux de Belgique
BG	No trade unions		
CY	ETVK	Cyprus Union of Bank Employees	Ένωση Τραπεζικών Υπαλλήλων Κύπρου
	PASEY-PEO	Pancyprian Union of Services Workers	Παγκύπρια Συντεχνία Εργαζομένων στις Υπηρεσίες
	OIYK-SEK	Cyprus Federation of Private Employees	Ομοσπονδία Ιδιωτικών Υπαλλήλων Κύπρου
CZ	OSPPP	Trade Union of Banking and Insurance Workers	Odborový svaz pracovníků peněžnictví a pojišťovnictví
DE	Ver.di	United Services Union	Vereinte Dienstleistungsgewerkschaft
	DBV	German Bank Employees' Association	Deutscher Bankangestellten-Verband
	DHV	The Professional Trade Union	DHV – Die Berufsgewerkschaft
DK	Forsikringsforbundet	National Insurance Workers' Association	Forsikringsforbundet
	Djøf	Danish Association of Lawyers and Economists	Djøf
EE	ESTAL	Estonian Communication and Service Workers' Trade Union	Eesti Side- ja Teenindustöötajate Ametiühingute Liit
	EKÜ	Estonian Insurance Workers' Association	Eesti Kindlustustöötajate Ühing
	EFL	Union of Estonian Financial Sector Employees	Eesti Finantssektori Töötajate Liit
EL	OASE	Federation of Insurance Associations of Greece	Ομοσπονδία Ασφαλιστικών Συλλόγων Ελλάδας
ES	FESMC-UGT	Federation for Services, Mobility and Consumption of the General Workers' Union	Servicios Para La Movilidad Y El Consumo De La Unión General De Trabajadores
	Servicios-CC.OO	Services Federation of the Trade Union Confederation of Workers' Commissions	Federación Servicios De Comisiones Obreras
	ELA STV	Basque Workers' Solidarity – Services	Solidaridad de Trabajadores Vascos
	FASGA	Federation of Trade Union Associations	Federacion de Asociaciones Sindicales
FI	VVL	Union of Insurance Employees in Finland	Vakuutusväen Liitto
	Pro	Trade Union Pro	Ammattiliitto Pro
FR	FBA CFDT	Federation of Bank and Insurance Trade Unions Federation – French Democratic Confederation of Labour	Fédération Banques Assurance – Confédération Française démocratique du Travail
	CFDT Cadres	Trade Union of Engineers and Managers of the French Democratic Confederation of Labour	Union Confédérale des Ingénieurs et Cadres – Confédération Française démocratique du Travail
	FGA CFDT	Federation of Agriculture – French Democratic Confederation of Labour	Fédération Générale de l'Agroalimentaire – Confédération Française démocratique du Travail

Representativeness of the European social partner organisations: Insurance sector

	FEC FO	Federation of Employees and Managers – Force Ouvrière	Fédération des Employés et Cadres – Force Ouvrière
	FSPBA CGT	Federation of Workers in Bank and Assurance – General Confederation of Labour	Fédération des syndicats du personnel de la banque et de l'assurance – Confédération générale du travail
	UGICT CGT	General Union of Engineers, Executives and Technicians – General Confederation of Labour	Union générale des ingénieurs, cadres et techniciens – Confédération générale du travail
	SN2A CFTC	National Union of Insurance and Assistance Companies – French Confederation of Christian Workers	Syndicat National de l'Assurance et de l'Assistance – Confédération Française des Travailleurs Chrétiens
	UNSA BA	Banks and Insurance Federation – National Union of Autonomous Trade Unions	Fédération Banques Assurances – Union Nationale des Syndicats Autonomes
	FA CFE-CGC	Insurance and Assistance Federation of the French Confederation of Management/General Confederation of Executives	Fédération de l'Assurance et de l'Assistance – Confédération française de l'encadrement/Confédération générale des cadres
HR	SBF-HR	Croatian Union of Bank and Financial Employees	Sindikat bankarskih i finansijskih djelatnika Hrvatske
	GSZOH	Trade Union of Croatian Insurance Workers	Granski sindikat zaposlenih u osiguranju Hrvatske
HU	BBDSZSZ	Association of Financial Sector Trade Unions	Bankok, biztosítók dolgozói szakszervezeteinek szövetsége
	BBDSV	Federation of Unions of the Finance Sector	Pénzügyi Ágazat Szakszervezeti Szövetsége
IE	SIPTU	Services Industrial Professional and Technical Union	Services Industrial Professional and Technical Union
	Unite	Unite the Union	Unite the Union
	Mandate	Mandate	Mandate
	CWU	Communications Workers' Union	Communications Workers' Union
IT	FISAC-CGIL	Federation of Insurance and Credit Workers' Unions – General Confederation of Italian Workers	Federazione Italiana Sindacale Lavoratori Assicurazione e Credito – Federazione Italiana Sindacale Lavoratori Assicurazione e Credito
	FIRST-CISL	Italian Federation of Services of the Tertiary Sector – Italian Confederation of Workers' Trade Unions	Federazione Italiana Reti dei Servizi del Terziario – Confederazione Italiana Sindacati Lavoratori
	UILCA	Union of Italian Credit, Collection and Insurance Workers	Unione Italiana Lavoratori Credito Esattorie e Assicurazioni
	FNA	National Federation of Insurers	Federazione Nazionale Assicuratori
	SNFIA	National Trade Union of Enterprise Insurance Officers	Sindacato Nazionale Funzionari Imprese Assicuratrici
	FIDIA	Italian Federation of Enterprise Insurance Managers	Federazione Italiana Dirigenti Imprese Assicuratrici
LT	LKKDPS	Lithuanian Trade Union of Commerce and Cooperation Workers	Lietuvos komercijos ir kooperacijos darbuotojų profesinė sąjunga
LU	ALEBA	Luxembourg Association of Banking and Insurance Employees	Association Luxembourgeoise des Employés de Banque et Assurance
	SBA-OGBL	Banks and Insurance Union – Independent Luxembourg Trade Union Confederation	Syndicat Banques et Assurances – Onafhängege Gewerkschaftsbond Lëtzebuerg
	LCGB-SESF	Luxembourg Confederation of Christian Trade Unions – Union of Financial Sector Employees	Lëtzebuurger Chrëschtleche Gewerkschaftsbond – Syndicat des Employés du Secteur Financier
LV	FNA	Financial Sector Trade Union	Finanšu nozares arodbiedrība
MT	MUBE	Malta Union of Bank Employees	Malta Union of Bank Employees
	GWU	General Workers' Union	General Workers' Union
NL	FNV Finance	Federation of Dutch Trade Unions – Finance	Federatie Nederlandse Vakbeweging Finance

	CNV Vakmensen	National Federation of Christian Trade Unions in the Netherlands – Professionals	Christelijk Nationaal Vakverbond – Vakmensen
	De Unie	The Union	De Unie
PL	OM NSZZ 'Solidarnosc' Grupy PZU	Inter-company Organisation of the Independent Self-Governing Trade Union 'Solidarnosc' in the PZU Group	Organizacja Miedzyszakładowa Niezaleznego Samorządneho Związku Zawodowego 'Solidarnosc' Grupy PZU
	FZZPZU	Federation of Trade Unions of Insurance Company Employees	Federacja Związków Zawodowych Pracowników Zakładów Ubezpieczeń
	MZZ PZU	Inter-company Trade Union of Workers of the PZU Group	Międzyszakładowy Związek Zawodowy Pracowników Grupy PZU
	MOZ PZU NSZZ 'Solidarnosc'-80	Inter-company Organisation of PZU Employees of the Independent Self-Governing Trade Union 'Solidarnosc'-80	NSZZ 'Solidarnosc' -80 Międzyszakładowa Organizacja Związkowa Pracowników PZU
	KZ NSZZ 'Solidarnosc' TUIR Warta	Inter-company Organisation of the Independent Self-Governing Trade Union 'Solidarnosc' in Insurance Company Warta	Komisja Zakładowa Niezaleznego Samorządneho Związku Zawodowego 'Solidarnosc' Towarzystwa Ubezpieczeń i Reasekuracji Warta
PT	STAS	Union of Workers in Insurance Activity	Sindicato dos Trabalhadores da Actividade Seguradora
	SINAPSA	National Union of Professionals in Insurance and Connected Activities	Sindicato Nacional dos Profissionais de Seguros e Afins
	SISEP	Union of Insurance Professionals of Portugal	Sindicato dos Profissionais de Seguros de Portugal
RO	FSAB	Trade Union Federation for Insurance and Banking	Federația Sindicatelor din Asigurări și Bănci
SE	Sveriges Ingenjörer	Swedish Association of Graduate Engineers	Sveriges Ingenjörer
	Jusek	Swedish Association of Graduates in Law, Business Administration and Economics, Computer and Systems Science, Personnel Management and Social Science	Jusek
	Civilekonomerna	Swedish Association of Graduates in Business Administration and Economics	Civilekonomerna
	FTF	Swedish Union of Insurance Employees	Finans- och försäkringsförbundet
	Handels	Swedish Commercial Employees' Union	Handelsanställdas Förbund
SI	SFOS	Trade Union of Financial Organisation Workers of Slovenia	Sindikat Financnih Organizacij Slovenije
	Sindikat ZZ	Trade Union of Insurance Agents	Sindikat Zavarovalnih Zastopnikov Slovenije
SK	OZ PPaP	Trade Union Association of Banking and Insurance Workers	Odborový zväz pracovníkov peňažníctva a poisťovníctva
UK	Accord	Accord	Accord
	Aegis	Aegis the Union	Aegis the Union
	Community	Community	Community
	USDAW	Union of Shop, Distributive and Allied Workers	Union of Shop, Distributive and Allied Workers
	Unite	Unite the Union	Unite the Union

Table 41: Employer organisations in the insurance sector

Country	Abbreviation	Full name in English	Full name in original language
AT	VVO	Austrian Insurance Association	Versicherungsverband Österreich
	FV FDL	Professional Association of Financial Service Providers in the Austrian Federal Economic Chamber	Fachverband Finanzdienstleister
	FVBV	Association of Insurance Brokers and Consultants in Insurance Matters	Fachverband Versicherungsmakler und Berater in Versicherungsangelegenheiten
	VÖVM	Association of Austrian Insurance Brokers	Vereinigung Österreichischer Vertriebsmanager
BE	BZB-Fedafin	Professional Association of Independent Financial Intermediaries	Association professionnelle des intermédiaires financiers indépendants

Representativeness of the European social partner organisations: Insurance sector

	FEPRABEL	Federation of Credit Unions and Financial Intermediaries of Belgium	Fédération des Courtiers en assurances & Intermédiaires financiers de Belgique
	FVF	Federation for Insurance and Financial Intermediaries	Federatie voor Verzekerings- en Financiële Tussenpersonen
	UPCA-BVVM	Professional Trade Association of Insurance Brokers	Union professionnelle des courtiers d'assurances
	Assuralia	Trade Association of Insurance Companies	Assuralia
BG	ABZ	Association of Bulgarian Insurers	Асоциация на българските застрахователи
	BAIB	Bulgarian Association of Insurance Brokers	Българската Асоциация на Застрахователните Брокери
CY	SAEK	Insurance Association of Cyprus	Σύνδεσμος Ασφαλιστικών Εταιρειών Κύπρου
	PSEAD	Cyprus Association of Professional Insurance Intermediaries	Παγκύπριος Σύνδεσμος Επαγγελματιών Ασφαλιστικών Διαμεσολαβητών
CZ	SBP	The Union of Banks and Insurance Companies	Svaz bank a pojišťoven
	CAP	Czech Insurance Association	Česká asociace pojišťoven
	AFIZ	Association of Financial Intermediaries and Financial Advisers of the Czech Republic	Asociace finančních zprostředkovatelů a finančních poradců České republiky
	ACPM	Association of Czech Insurance Brokers	Asociace českých pojišťovacích makléřů
DE	AGV Versicherungen	Employers' Association of Insurance Companies in Germany	Arbeitgeberverband der Versicherungsunternehmen in Deutschland
	BVK	Federal Association for Insurance Salespersons	Bundesverband Deutscher Versicherungskaufleute
	VDVM	Association of German Insurance Brokers	Verband Deutscher Versicherungsmakler
	GDV	German Insurance Association	Gesamtverband der Deutschen Versicherungswirtschaft
	VGA	The German Association for Managerial Staff in the Insurance Sector	Bundesverband der Assekuranzführungskräfte/Arbeitgeberverband für das private Versicherungs- und Vermittler-Gewerbe
DK	FA	The Danish Employers' Association for the Financial Sector	Finanssektorens Arbejdsgiverforening
	FMF	Insurance Broker Association	Forsikringsmæglerforeningen
EE	EKML	Estonian Insurance Brokers Association	Eesti Kindlustusmaaklerite Liit
	EKSL	Estonian Association of Insurance Companies	Eesti Kindlustusseltside Liit
EL	EAAE	Hellenic Association of Insurance Companies	Ένωση Ασφαλιστικών Εταιρειών Ελλάδος
	SEMA	Hellenic Insurance Broker Association	Σύνδεσμος Ελλήνων Μεσιτών Ασφαλίσεων
	HUII-EADE	Hellenic Union of Insurance Intermediaries	Ένωση Ασφαλιστικών Διαμεσολαβητών Ελλάδος
ES	UNESPA	Spanish Association of Insurers and Reinsurers	Asociación Empresarial del Seguro
	ADECOSE	Spanish Association of Insurance Brokers	Asociación Española de Corredurías de Seguros
	CGCMS	General Council of Insurance Intermediaries' Associations	Consejo General de Colegios de Mediadores de Seguros
	CNEPS	Spanish Confederation of Mutual Provident Societies	Confederación Española de Mutualidades
	AMAT	Association of Mutual Societies of Labour Accidents	Asociación de Mutuas de Accidentes de Trabajo
	ASECORE	Spanish Association of Reinsurance Brokers	Asociación Española de Corredores de Reaseguros
	AEMES	Business Association of Insurance Brokers	Asociación Empresarial de Mediadores de Seguros
FI	FA	Finance Finland	Finanssiala
	SVAM	Finnish Insurance Brokers' Association	Suomen vakuutusmeklariliitto
	PALTA	Service Sector Employers Palta	Palvelualojen työnantajat Palta
FR	AGEA	National Federation of Insurance Agents	Fédération nationale des syndicats d'agents généraux d'assurances
	CSCA	Association of Insurance Brokers	Chambre syndicale des courtiers d'assurance
	Planète Courtier	French Syndicate of Insurance Brokers	Syndicat français des courtiers d'assurance
	FFA	French Federation of Insurance	Fédération Française de l'Assurance

Representativeness of the European social partner organisations: Insurance sector

	ANEM*	National Association of Mutual Employers	Association Nationale des Employeurs de la Mutualité
	SNSA	National Union of Assistance Companies	Syndicat National des Sociétés d'Assistance
	CNCGP	National Chamber of Wealth Management Advice	Chambre Nationale des Conseils en Gestion de Patrimoine
	AFIB	French Association of Banking Intermediaries	Association française des intermédiaires bancaires
HR	HUO	Croatian Insurance Bureau	Hrvatski ured za osiguranje
HU	MABISZ	Association of Hungarian Insurance Companies	Magyar Biztosítók Szövetsége
	FBAMSZ	Association of Independent Insurance Brokers in Hungary	Független Biztosítási Alkuszok Magyarországi Szövetsége
IE	Insurance Ireland	Insurance Ireland	Insurance Ireland
	Ibec	Irish Business and Employers' Confederation	Irish Business and Employers' Confederation
	Brokers Ireland	Brokers Ireland	Brokers Ireland
IT	ANIA	National Association of Insurance Companies	Associazione Nazionale fra le Imprese Assicuratrici
	AISA	Italian Association of Auxiliary Service Companies	Associazione Italiana Società di Assistenza
	ACB	Association of Insurance and Reinsurance Brokers	Associazione di Categoria Brokers di Assicurazioni e Riassicurazioni
	AIBA	Italian Association of Insurance Brokers	Associazione Italiana Brokers di Assicurazioni
	ANAPA	National Association of Insurance Agents	Associazione Nazionale Agenti Professionisti di Assicurazione
	SNA	National Union of Insurance Agents	Sindacato Nazionale Agenti di Assicurazione
	ANAGINA	National Association of Generali Italia Insurance Agents	Associazione Nazionale Agenti GENERALI ITALIA
LT	DBR	Chamber of Insurance Brokers of Lithuania	Draudimo brokerių rūmai
LU	ALUPASS	Luxembourg Association of Insurance Intermediaries	Association luxembourgeoise des intermédiaires professionnels d'assurances
	APCAL	Professional Association of Insurance Brokers in Luxembourg	Association professionnelle des courtiers en assurances au Luxembourg
	ACA	Association of Insurance Companies	Association des Compagnies d'Assurances et de Réassurances du Grand-Duché de Luxembourg
LV	LAA	Latvian Insurers Association	Latvijas Apdrošinātāju asociācija
MT	AIB	Association of Insurance Brokers	Association of Insurance Brokers
	MIA	Malta Insurance Association	Malta Insurance Association
NL	VvV	Association of Insurers	Verbond van Verzekeraars
	Adfiz	Trade Association of Independent Financial Advisors	Adfiz
PL	PIU	The Polish Chamber of Insurance	Polska Izba Ubezpieczeń
	PIPUiF	The Polish Chamber of Insurance and Finance Intermediaries	Polska Izba Pośredników Ubezpieczeniowych i Finansowych
	Polbrokers	Association of Polish Insurance and Reinsurance Brokers	Stowarzyszenie Polskich Brokerów Ubezpieczeniowych i Reasekuracyjnych
PT	APS	Portuguese Association of Insurance Providers	Associação Portuguesa de Seguradores
	APROSE	Portuguese Association of Professional Insurance Producers	Associação Portuguesa dos Produtores Profissionais de Seguros
RO	UNICAR	Romanian Insurance Brokers' Association	Uniunea Națională a Societăților de Intermediere și Consultanță în Asigurări din România
	UN SAR	National Association of Insurance and Reinsurance Companies from Romania	Uniunea Națională a Societăților de Asigurare și Reasigurare din România
	PRBAR	Romanian Association of Insurance and Reinsurance Brokers' Management	Patronatul Român al Brokerilor de Asigurare-Reasigurare
SE	FAO	Swedish Insurance Employers' Association	Försäkringsbranschens Arbetsgivareorganisation
	KFO	The Co-operative Employers' Association	Kooperationens förhandlingsorganisation
	SFM	Swedish Insurance Brokers' Association	Svenska försäkringsförmedlares förening

	Svensk försäkring	Insurance Sweden	Svensk försäkring
SI	SZZ	Slovenian Insurance Association	Slovensko zavarovalno združenje
SK	SLASPO	Slovak Insurance Association	Slovenská asociácia poisťovní
	AFISP	Association of Financial Agents and Advisers	Asociácia finančných sprostredkovateľov a finančných poradcov
	SASP	Slovak Association of Insurance Intermediaries	Slovenská asociácia sprostredkovateľov v poisťovníctve
UK	ABI	Association of British Insurers	Association of British Insurers
	AFM	Association of Financial Mutuals	Association of Financial Mutuals
	BIBA	British Insurance Brokers' Association	British Insurance Brokers' Association
	IUA	International Underwriting Association of London	International Underwriting Association of London
	LIIBA	London & International Insurance Brokers' Association	London & International Insurance Brokers' Association
	PIMFA	Personal Investment Management and Financial Advice Association	Personal Investment Management and Financial Advice Association

Note: * According to Insurance Europe, this organisation recently changed its name from Union des groupements des employeurs mutualistes (UGEM) to ANEM.

Source: Network of Eurofound Correspondents (2018).

Table 42: Total companies, employment and employees in the insurance sector according to NACE 65 (2013 and 2016)

Country\Year	Number of enterprises		People employed		Employees in full-time employment	
	2013	2016	2013	2016	2013	2016
EU28	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
AT	63	51	27,508	27,541	25,244	25,290
BE	288	272	23,051	21,854	21,462	20,417
BG	N.A.	83	N.A.	N.A.	N.A.	N.A.
CY	1,263	1,484	2,082	2,115	2,082	2,115
CZ	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
DE	848	1,300	158,308	160,271	145,637	140,866
DK	139	N.A.	N.A.	N.A.	17,352	N.A.
EE	40	39	N.A.	1,511	N.A.	1,406
EL	59	55	7,040	6,747	6,957	6,652
ES	N.A.	1,548	N.A.	48,895	N.A.	43,165
FI	106	95	10,636	7,718	9,515	6,538
FR	295	258	150,102	146,454	N.A.	N.A.
HR	53	58	10,911	9,321	9,592	8,169
HU	83	72	9,701	8,960	N.A.	N.A.
IE	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
IT	444	377	40,355	41,339	N.A.	N.A.
LT	38	31	2,531	2,798	1,654	2,338
LU	165	159	3,375	3,663	3,187	3,482
LV	14	13	2,223	1,583	2,132	1,293
MT	9	8	696	715	647	658
NL	747	N.A.	N.A.	N.A.	N.A.	N.A.
PL	64	65	N.A.	N.A.	N.A.	N.A.
PT	300	295	10,571	10,201	10,522	10,124

RO	52	46	11,778	9,052	11,692	8,985
SE	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
SI	25	26	6,112	6,309	N.A.	N.A.
SK	27	26	13,345	10,443	5,752	5,662
UK	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Table 43: Characteristics of three largest companies in the sector

Country	Three largest insurance sector companies	Number of employees in the country	Multinational (Yes/No)	Company collective agreement (Yes/No)
AT	UNIQA Österreich Versicherungen AG	<4,664 (2014)	Yes	No
	Generali Versicherung AG	4,117 (2014)	Yes	No
	Wiener Städtische Versicherung AG	3,498 (2014)	Yes	No
BE	KBC Bank	8,507	Yes	Yes
	AG Insurance	4,171	Yes	Yes
	AXA	3,747	Yes	Yes
BG	DZI – General Insurance	900	Yes	N.A.
	Armeec	631 (2013)	No	N.A.
	Lev Ins Insurance Company	588	No	N.A.
CY	CNP CYPRIALIFE	200	Yes	Yes
	EuroLife	150	No	Yes
	Universal Life	120	No	Yes
CZ	Česká pojišťovna, a. s.	4,410	Yes	Yes
	Kooperativa pojišťovna, a. s.	3,679	Yes	No
	Allianz pojišťovna, a. s.	880	Yes	No
DE	Allianz	>37,000	Yes	No
	Munich Re	21,000	Yes	No
	Talanx	10,792	Yes	No
DK	Tryg Forsikring	3,300	Yes	Yes
	Topdanmark	2,600	No	Yes
	Codan	1,300	Yes	Yes
EE	ERGO Insurance SE	291	Yes	No
	If P&C Insurance AS	282	Yes	Yes
	Seesam Insurance AS	156	Yes	No
EL	Ethniki Hellenic General Insurance	786	Yes	Yes
	Intersalonica	584	No	No
	NN Hellas	468	Yes	No
ES	Mapfre	10,658	Yes	Yes
	AXA	3,318	Yes	Yes
	Allianz	2,714	Yes	Yes
FI	LähiTapiola	3,500	No	No
	Sampo	2,200	Yes	No
	OP	1,300	Yes	No
FR	AXA	23,709	Yes	Yes
	Allianz	13,000	Yes	Yes
	Generali	10,000	Yes	Yes
HR	Croatia osiguranje d.d.	3,000	Yes	Yes

Representativeness of the European social partner organisations: Insurance sector

Country	Three largest insurance sector companies	Number of employees in the country	Multinational (Yes/No)	Company collective agreement (Yes/No)
	Allianz Zagreb d.d.	1,250	Yes	No
	Euroherc Osiguranje d.d.	1,050	Yes	No
HU	Allianz Hungária Zrt.	N.A.	Yes	Yes
	AEON Magyarország Általános Biztosító Zrt.	1,100	Yes	Yes
	Generali Biztosító Zrt.	N.A.	Yes	Yes
IE	XL Catlin	7,000	Yes	No
	Zurich	2,590	Yes	No
	Irish Life	2,300	Yes	Yes
IT	Generali	14,091	No	Yes
	Unipol	14,000	No	Yes
	Allianz	5,500	Yes	Yes
LT	AB Lietuvos draudimas	1,109	Yes	Yes
	Gjensidige	688	Yes	No
	ERGO Insurance SE Lietuvos filialas	664	Yes	No
LU	Foyer Group	600	No	No
	LALUX	360	No	No
	Lombard International Assurance S.A.	350	Yes	No
LV	BALTA	535	Yes	No
	BTA Baltic Insurance Company	471	No	N.A.
	InterRisk Vienna Insurance Group	239	Yes	No
MT	Gasamamo Insurance	130	No	No
	MAPFRE Middlesea	100	Yes	Yes
	MAPFRE MSV Life	80	Yes	Yes
NL	Achmea	15,000	No	Yes
	NN Group and Delta Lloyd	9,000	Yes	Yes
	a.s.r.	3,500	No	Yes
PL	Powszechny Zakład Ubezpieczeń (PZU)	11,000	No	No
	ERGO Hestia	3,000	No	No
	Towarzystwo Ubezpieczeń i Reasekuracji WARTA S.A.	2,500	No	No
PT	Fidelidade	3,183	Yes	No
	Seguradoras Unidas	1,294	Yes	No
	Ageas	766	Yes	Yes
RO	Groupama Asigurări S.A.	1,511	Yes	Yes
	Allianz-Țiriac Asigurări S.A.	1,363	Yes	Yes
	Omniasig Vienna Insurance Group S.A.	1,178	Yes	Yes
SE	Länsförsäkringar AB	5,335	Yes	No
	Folksam AB	3,900	Yes	Yes
	If Skadeförsäkring AB	2,019	Yes	No
SI	Zavarovalnica Triglav d.d.	2,460	No	Yes
	Zavarovalnica Sava d.d.	1,420	No	Yes
	Adriatic Slovenica d.d.	1,120	Yes	Yes
SK	Allianz – Slovenská poisťovňa	1,600	Yes	Yes
	KOOPERATÍVA poisťovňa	1,181	Yes	No
	Generali Poisťovňa	632	Yes	Yes

Representativeness of the European social partner organisations: Insurance sector

Country	Three largest insurance sector companies	Number of employees in the country	Multinational (Yes/No)	Company collective agreement (Yes/No)
UK	Aviva	16,000	Yes	Yes
	Legal & General	7,500	Yes	Yes
	Prudential	7,300	Yes	Yes

Note: The employee figures refer to 2015–2018.

Source: Network of Eurofound Correspondents (2018).

Table 44: Collective bargaining, sector coverage, membership, consultation and affiliations of trade unions in the insurance sector, 2016–2018

Country	Name	Membership domain with regard to the sector	Total union members in sector	Involvement in collective bargaining	Number of workers covered	Consultation (Yes/No)	Influence of consultation (Yes/No)	Membership of UNI Europa (Yes/No)	Membership of other EU trade union organisations
AT	GPA-djp	SO	5,200	M	34,600	Yes	N.A.	Yes	industriAll Europe, EPSU, EFFAT, EFJ
	vida	SO	~100	M	300–500	No	N.A.	Yes	EFFAT, ETF, EPSU
BE	LBC-NVK (ACV-CSC)	SO	2,000–2,500	M+S	N.A.	Yes	Yes	Yes	
	CNE-CSC	SO	1,750–2,250	M+S	N.A.	Yes	Yes	Yes	
	SETCa-BBTK	SO	N.A.	M+S	N.A.	Yes	Yes	Yes	
	CGSLB-ACLVB	O	2,278	M+S	23,000	Yes	Yes	Yes	
BG	No trade unions								
CY	ETYK	O	600	S	660	N.A.	N.A.	Yes	
	PASEY-PEO	SO	42	S	250	Yes	Yes	No	
	OIYK-SEK	SO	200	S	300	Yes	Yes	Yes	
CZ	OSPPP	SO	1,900	M+S	14,900	No	N/A	Yes	
DE	Ver.di	O	N.A.	M+S	N.A.	(Yes)	N.A.	Yes	EPSU
	DBV	SO	N.A.	M+S	N.A.	N.A.	N.A.	No	
	DHV	O	N.A.	M+S	N.A.	N.A.	N.A.	No	CESI
DK	Forsikringsforbundet	C	8,500	M	11,200	Yes	Yes	Yes	
	Djøf	O	729	No	0	No	N/A	Yes	
EE	ESTAL	O	N.A.	No	0	No	N/A	Yes	
	EKÜ	O	33	S	282	No	N/A	No	
	EFL	SO	10	S	N.A.	(Yes)	No	Yes	
EL	OASE	SO	8,500	No*	0	Yes	Yes	Yes	
ES	FESMC-UGT	O	5,000	M+S	90,000	Yes	N.A.	Yes	ETF, EFFAT
	Servicios-CC.OO	O	10,000	M+S	121,900	Yes	N.A.	Yes	EFFAT
	ELA STV	O	N.A.	S	N.A.	N.A.	N.A.	Yes	
	FASGA	SO	N.A.	M	31,439	N.A.	N.A.	No	
FI	VvL	C	5,100	M	9,500	Yes	Yes	Yes	

Representativeness of the European social partner organisations: Insurance sector

Country	Name	Membership domain with regard to the sector	Total union members in sector	Involvement in collective bargaining	Number of workers covered	Consultation (Yes/No)	Influence of consultation (Yes/No)	Membership of UNI Europa (Yes/No)	Membership of other EU trade union organisations
	Pro	SO	200	No	0	No	N/A	Yes	industriAll Europe
FR	FBA CFDT	SO	N.A.	M+S	212,500	Yes	N.A.	Yes	
	CFDT Cadres	SO	N.A.	No	0	No	N/A	Yes	Eurocadres
	FGA CFDT	SO	N.A.	M+S	24,714	No	N/A	No	EFFAT
	FEC FO	SO	N.A.	M+S	212,500	No	N/A	Yes	
	FSPBA CGT	SO	N.A.	M+S	212,500	No	N/A	Yes	
	UGICT CGT	SO	N.A.	No	0	No	N/A	Yes	Eurocadres
	SN2A CFTC	S	N.A.	M+S	212,500	No	N/A	No	
	UNSA BA	O	N.A.	M+S	183,500	No	N/A	No	
	FA CFE-CGC	S	N.A.	M+S	212,500	N.A.	N.A.	No	
HR	SBF-HR	SO	150	No	0	No	N/A	Yes	
	GSZOH	S	1,800	S	3,540	No	N/A	No	
HU	BBDSZS Z	SO	350	S	1,200	No	N/A	Yes	
	BBDSZ	O	1,000	S	N.A.	No	N/A	Yes	
IE	SIPTU	N.A.	N.A.	S	N.A.	N.A.	N.A.	Yes	
	Unite	N.A.	N.A.	S	N.A.	N.A.	N.A.	No	
	Mandate	SO	60	S	60	No	N/A	Yes	
	CWU	SO	<160	S	160	No	N/A	No	
IT	FISAC-CGIL	O	12,500	M+S	N.A.	Yes	Yes	Yes	
	FIRST-CISL	O	N.A.	M+S	N.A.	Yes	N.A.	Yes	
	UILCA	O	N.A.	M+S	N.A.	Yes	Yes	Yes	
	FNA	C	7,000	M+S	N.A.	Yes	Yes	Yes	
	SNFIA	SO	N.A.	M+S	N.A.	N.A.	N.A.	Yes	
	FIDIA	S	N.A.	yes	N.A.	N.A.	N.A.	No	
LT	LKKDPS	SO	15	S	1,100	N.A.	N.A.	Yes	
LU	ALEBA	O	1,000	M	2,500	Yes	N.A.	Yes	
	SBA-OGBL	O	N.A.	M+S	2,560	No	N/A	Yes	
	LCGB-SESF	O	N.A.	M	2,500	Yes	Yes	Yes	
LV	FNA	O	36	S	N.A.	Yes	Yes	No	SCECBU
MT	MUBE	O	N.A.	S	N.A.	N.A.	N.A.	Yes	SCECBU

Country	Name	Membership domain with regard to the sector	Total union members in sector	Involvement in collective bargaining	Number of workers covered	Consultation (Yes/No)	Influence of consultation (Yes/No)	Membership of UNI Europa (Yes/No)	Membership of other EU trade union organisations
	GWU	O	100	S	36	No	N/A	Yes	ETF, EFFAT, EPSU, Eurocadres, industriAll Europe, EURO-WEA, FERPA, SCECBU
NL	FNV Finance	O	4,500	M+S	N.A.	Yes	Yes	Yes	
	CNV Vakmensen	O	2,000	M+S	N.A.	Yes	Yes	Yes	
	De Unie	O	N.A.	M+S	N.A.	Yes	Yes	No	
PL	OM NSZZ 'Solidarnosc' Grupy PZU	SO	N.A.	S**	0	N.A.	N.A.	No	
	FZZPZU	SO	800	S**	0	Yes	N.A.	No	
	MZZ PZU	SO	700	S**	0	Yes	N.A.	No	
	MOZ PZU NSZZ 'Solidarnosc'-80	SO	N.A.	S**	0	N.A.	N.A.	No	
	KZ NSZZ 'Solidarnosc' TUiR Warta	S	N.A.	S***	0	N.A.	N.A.	No	
PT	STAS	C	3,850	M+S	9,000	Yes	Yes	No	
	SINAPSA	O	N.A.	S	700	N.A.	N.A.	Yes	
	SISEP	C	N.A.	M+S	5,100	N.A.	N.A.	No	
RO	FSAB	SO	3,000	S****	3,000	Yes	N.A.	Yes	
SE	Sveriges Ingenjörer	SO	200	M	2,000	(Yes)	N.A.	Yes	
	Jusek	SO	1,200	M	2,000	(Yes)	N.A.	Yes	
	Civilekonomerna	SO	400	M	2,000	(Yes)	N.A.	Yes	
	FTF	S	13,300	M	21,000	N.A.	N.A.	Yes	
	Handels	SO	450	S	450	No	N/A	No	
SI	SFOS	S	2,221	M+S	64,34	Yes	No	No	
	Sindikat ZZ	S	500	S	2,400	No	N/A	No	

Country	Name	Membership domain with regard to the sector	Total union members in sector	Involvement in collective bargaining	Number of workers covered	Consultation (Yes/No)	Influence of consultation (Yes/No)	Membership of UNI Europa (Yes/No)	Membership of other EU trade union organisations
SK	OZ PPaP	O	1,329	M+S	6,024	Yes	N.A.	Yes	
UK	Accord	SO	100	S	200	No	N/A	Yes	
	Aegis	O	1,900	S	2,000	No	N/A	No	
	Community	O	1,600	S	7,000	No	N/A	No	industriAll Europe
	USDAW	O	33	No	0	No	N/A	Yes	EFFAT, ETF, industriAll Europe
	Unite	O	30,000	S	>42,000	No	N/A	Yes	EFFAT, ETF, industriAll Europe, EFBWW, EPSU

Notes: Membership domain in relation to the sector (C = congruence; O = overlap; S = sectionalism; SO = sectional overlap; N.A. = not available; N/A = not applicable). Collective bargaining involvement (M = multi-employer bargaining; S = single-employer bargaining; M+S = both multi- and single-employer bargaining). Consultation ((Yes) = via a higher-order unit). * OASE was involved in collective bargaining until 2012. ** The PZU Group collective agreement was cancelled in 2012. A new agreement is currently being negotiated. *** The TUIR Warta collective agreement is no longer in force. A new agreement is currently being negotiated. **** Via company unions affiliated to FSAB.

Source: Network of Eurofound Correspondents (2018).

Table 45: Collective bargaining, sector coverage, membership, consultation and affiliations of employer organisations in the insurance sector, 2016–2018

Country	Name	Membership domain with regard to the sector	Total member companies in insurance sector	Total employees in these companies	Involvement in collective bargaining	Consultation (Yes/No)	Influence of consultation	Membership of Insurance Europe, BIPAR or AMICE	Membership of other EU employer organisations
AT	VVO	S	114	22,000	M	Yes	N.A.	Insurance Europe	
	FV FDL	SO	N.A.	N.A.	M	Yes	N.A.	BIPAR	
	FVBV	N.A.	N.A.	7,311	M	N.A.	N.A.	BIPAR	
	VÖVM	N.A.	N.A.	N.A.	No	N.A.	N.A.	BIPAR	
BE	FEPRABEL	S	853	2,043	M	Yes	Yes	BIPAR	
	FVF	S	1,600	2,245	M	No	N/A	BIPAR	
	UPCA-BVVM	S	18	2,500	M	Yes	No	BIPAR	
	Assuralia	S	91	22,380	M	Yes	Yes	Insurance Europe	
BG	ABZ	S	28	N.A.	No	Yes	Yes	Insurance Europe	
	BAIB	S	26	N.A.	No	Yes	Yes	BIPAR	
CY	SAEK	S	30	2,800	No	Yes	Yes	Insurance Europe	
	PSEAD	S	700	800–1,000	No	Yes	Yes	BIPAR	
CZ	SBP	SO	11	11,216	M+S	No	N/A	No	
	CAP	S	27	12,872	No	Yes	Yes	Insurance Europe	
	AFIZ	S	471	240	No	Yes	Yes	BIPAR	CIFA
	ACPM	S	73	5,200	No	Yes	Yes	BIPAR	
DE	AGV Versicherungen	C	342	207,100	M	Yes	Yes	Insurance Europe	
	BVK	SO	12,500	N.A.	M	Yes	Yes	BIPAR	
	VDVM	S	600	12,000	No	Yes	Yes	BIPAR	
	GDV	S	450	N.A.	No	Yes	Yes	Insurance Europe	
	VGA	S	N.A.	N.A.	M	N.A.	N.A.	No	
DK	FA	O	34	14,129	M	Yes	Yes	Insurance Europe	
	FMF	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	BIPAR	
EE	EKML	S	18	300	No	Yes	Yes	BIPAR	
	EKSL	C	16	1,510	No	Yes	N.A.	Insurance Europe	
EL	EAEΕ	S	51	6,500	No	Yes	Yes	Insurance Europe	
	SEMA	S	86	830	No	Yes	N.A.	BIPAR	
	HUII	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	BIPAR	
ES	UNESPA	S	210	46,939	M	Yes	Yes	Insurance Europe	
	ADECOSE	S	131	N.A.	No	N.A.	N.A.	BIPAR	
	CGCMS	S	52	10,000	No	N.A.	N.A.	BIPAR	
	CNEPS	S	37	N.A.	No	Yes	N.A.	No	
	AMAT	S	20	N.A.	M	N.A.	N.A.	No	

Representativeness of the European social partner organisations: Insurance sector

Country	Name	Membership domain with regard to the sector	Total member companies in insurance sector	Total employees in these companies	Involvement in collective bargaining	Consultation (Yes/No)	Influence of consultation	Membership of Insurance Europe, BIPAR or AMICE	Membership of other EU employer organisations
	ASECORE	S	8	N.A.	M	N.A.	N.A.	No	
	AEMES	S	N.A.	N.A.	M	N.A.	N.A.	No	
FI	FA	O	52	10,222	M	Yes	Yes	Insurance Europe	EBF, EBTN, EFAMA, EPC, Eurofinas, Leaseurope
	SVAM	N.A.	N.A.	N.A.	No	N.A.	N.A.	BIPAR	
	PALTA	SO	1	1,300	M	N.A.	N.A.	No	
FR	AGEA	S	7,598	14,507	M	Yes	Yes	BIPAR	
	CSCA	S	565	14,449	M	N.A.	N.A.	BIPAR	
	Planète Courtier	S	511	5,311	M	N.A.	N.A.	No	
	FFA	S	272	140,917	M	Yes	Yes	Insurance Europe	
	ANEM	S	343	46,359	M	Yes	N.A.	No	
	SNSA	S	10	10,470	M	Yes	Yes	Insurance Europe	
	CNCGP	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	BIPAR	
AFIB	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	BIPAR		
HR	HUO	S	22	9,500	No	Yes	Yes	Insurance Europe	
HU	MABISZ	S	26	N.A.	No	Yes	Yes	Insurance Europe	
	FBAMSZ	S	84	4,000	No	Yes	Yes	BIPAR	
IE	Insurance Ireland	C	130	28,000	No	Yes	N.A.	Insurance Europe	
	Ibec	O	N.A.	N.A.	S	N.A.	N.A.	No	
	Brokers Ireland	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	BIPAR	
IT	ANIA	S	149	47,250	M+S	Yes	Yes	Insurance Europe	
	AISA	S	N.A.	N.A.	M	Yes	N.A.	No	
	ACB	S	N.A.	N.A.	No	N.A.	N.A.	BIPAR	
	AIBA	S	1,091	N.A.	No	Yes	Yes	BIPAR	
	ANAPA	S	2,501	N.A.	M	N.A.	N.A.	BIPAR	
	SNA	S	10,000	N.A.	M	N.A.	N.A.	BIPAR	
	ANAGINA	S	379	13,500	M	N.A.	N.A.	No	
LT	DBR	S	951	0	No	Yes	Yes	BIPAR	
LU	ALUPASS	S	130	N.A.	No	Yes	Yes	BIPAR	
	APCAL	S	69	550	No	Yes	Yes	BIPAR	
	ACA	C	80	N.A.	M	Yes	Yes	Insurance Europe	
LV	LAA	O	16	N.A.	No	Yes	Yes	Insurance Europe	
MT	AIB	N.A.	13	N.A.	No	Yes	Yes	BIPAR	FMBA

Representativeness of the European social partner organisations: Insurance sector

Country	Name	Membership domain with regard to the sector	Total member companies in insurance sector	Total employees in these companies	Involvement in collective bargaining	Consultation (Yes/No)	Influence of consultation	Membership of Insurance Europe, BIPAR or AMICE	Membership of other EU employer organisations
	MIA	C	13	786	No	Yes	Yes	Insurance Europe	
NL	VvV	S	78	11,650	M	Yes	Yes	Insurance Europe	
	Adfiz	S	650	15,000	No	Yes	Yes	BIPAR	
PL	PIU	S	78	27,500	No	Yes	Yes	Insurance Europe	
	PIPUiF	S	N.A.	N.A.	No	N.A.	N.A.	No	
	SPBUiR	S	N.A.	0	No	Yes	Yes	BIPAR	
PT	APS	S	68	10,000	No	Yes	Yes	Insurance Europe	
	APROSE	S	1,318	4,000	M	No	N/A	BIPAR	
RO	UNSiCAR	S	73	700	No	Yes	Yes	BIPAR	
	UNsAR	S	18	8,137	No	Yes	Yes	Insurance Europe	
	PRBAR	S	14	200	No	Yes	Yes	No	
SE	FAO	C	146	16,500	M	No	N/A	Insurance Europe	
	KFO	SO	1	3,600	S	No	N/A	No	CEEP
	SFM	S	2,000	4,000	No	Yes	Yes	BIPAR	
	Svensk försäkring	O	46	N.A.	No	Yes	N.A.	Insurance Europe	
SI	SZZ	S	20	6,300	M	Yes	Yes	Insurance Europe	
SK	SLASPO	S	24	6,024	M	Yes	Yes	Insurance Europe	
	AFISP	SO	29	N.A.	No	Yes	Yes	BIPAR	
	SASP	S	31	N.A.	No	Yes	Yes	BIPAR	
UK	ABI	S	250	N.A.	No	Yes	Yes	Insurance Europe	
	AFM	S	48	5,000	No	Yes	Yes	AMICE	
	BIBA	S	1,925	100,000	No	Yes	Yes	BIPAR	
	IUA	S	62	25,000	No	Yes	Yes	Insurance Europe	
	LIIBA	S	150	37,000	No	Yes	Yes	BIPAR	
	PIMFA	SO	N.A.	N.A.	No	Yes	Yes	BIPAR	ERFF

Notes: Membership domain in relation to the sector (C = congruence; O = overlap; S = sectionalism; SO = sectional overlap; N.A. = not available; N/A = not applicable). Collective bargaining involvement (M = multi-employer bargaining; S = single-employer bargaining; M+S = both multi- and single-employer bargaining).

Source: Network of Eurofound Correspondents (2018).

Table 46: AMICE membership 2018 (employer organisations and companies)

Country	Employer organisations affiliated with AMICE	Companies affiliated with AMICE (full members)	Companies affiliated with AMICE (associate members)
AT		Tiroler VLV	
BE	UAAM	AMMA Assurances Curalia European Liability Insurance for the Nuclear Industry (ELINI) EMANI Ethias Fédérale Assurance P&V Assurances	
DE	Verband der Versicherungsvereine	Concordia Continental Krankenversicherung Debeka Gartenbau-Versicherung Gothaer Versicherungsbank HUK-COBURG SIGNAL IDUNA Lebensversicherung INTER Versicherungsverein Itzehoer Landwirtschaftlicher Versicherungsverein Münster Mecklenburgische Versicherungsgesellschaft R+V Versicherung SIGNAL Krankenversicherung SIGNAL Unfallversicherung Vereinigte Hagelversicherung	
DK		Alka Forsikring Betri Trygging Danske Fiskeres Forsikring G/S GF Forsikring A/S LB Group Sygeforsikringen 'danmark' Thisted Forsikring	
EL		PASIA Syneteristiki Insurance	
ES		ASEMAS FIATC MUSAAT MUSSAP Mutua de Propietarios Mutua Madrileña Automovilista SSPF Mutua MMT Seguros Mutual Médica de Catalunya Balears PSN Seguros Lagun Aro S.A.	
FI		Fennia Group LähiTapiola Ömsen OP	
FR	AAM FNMF	CGPA Covéa	Euresa EEIG (Associate) ROAM (Associate)

Representativeness of the European social partner organisations: Insurance sector

		IMA L'Auxiliaire Macif MAIF Mutuelle de Poitiers Assurances REMA Sham UMR	
HU		KÖBE	
IE		ECCU Assurance DAC IPB Insurance	
IT		ITAS Mutua Reale Mutua Assicurazioni Unipol	
LU		BlueRe and NIRA	
NL		Achmea EOC Scheepsverzekeringen Univé Schade Univé Dichtbij OOM Holding Platform Onderlinge Verzekeraars	
PL		Polski Gaz Saltus TUW TUW	
PT		Mútua dos Pescadores	
SE		AFA Insurance Folksam Länsförsäkringar	
SI		Vzajemna	
UK			AFM (Associate)

Source: AMICE (January 2019).

Table 47: System of collective bargaining in insurance (2018)

Country	Percentage of collective bargaining coverage	Percentage of multi-employer bargaining	Extension procedures
AT	100	100	(2)
BE	100	100*	2
BG	0	N/A	N/A
CY	31	0	N/A
CZ	69	100*	0
DE	95 or below	Multi-employer bargaining prevailing	0
DK	>60	100*	0
EE	N.A.	0	N/A
EL	N.A. (Very low)	0	N/A
ES**	>71	96	2
FI	85	100	2
FR	98	100*	2
HR	28	0	N/A
HU	~20	0	N/A
IE	~20	0	N/A
IT	100	100*	(2)
LT	25	0	N/A
LU	51	98	2
LV	N.A. (Very low)	0	N/A
MT	15	0	N/A
NL	95	71	2
PL	0***	N/A	N/A
PT	Almost 100	40	2
RO	N.A.	0	N/A
SE	75	85	1
SI	85	100*	0
SK	75	Multi-employer bargaining prevailing	0
UK	15	0	0

Notes: N.A. = not available; N/A = not applicable. Extension procedures (including functional equivalents to extension provisions, i.e. obligatory membership and labour court rulings): 0 = no practice, 1 = limited/exceptional, 2 = pervasive, cases of functional equivalents are put in parenthesis. * Complemented by single-employer bargaining. ** For Spain, Insurance Europe claims that both the collective bargaining coverage and the percentage of multi-employer bargaining is 100% in the sector. *** A few company-level collective agreements currently being negotiated.

Source: Network of Eurofound Correspondents (2018).

Annex 2: Network of Eurofound Correspondents

Table 48: National correspondents

Country	Correspondent	Organisation
Austria	Georg Adam	FORBA
Belgium	Guy Van Gyes Stephanie Coster	HIVA – KU Leuven
Bulgaria	Gabriela Yordanova	Bulgarian Academy of Sciences
Croatia	Predrag Bejaković	Institute of Public Finance
Cyprus	Pavlos Kalosinatos	Cyprus Labour Institute (INEK-PEO)
Czechia	Petr Pojer	Research Institute for Labour and Social Affairs
Denmark	Carsten Jorgensen	FAOS, University of Copenhagen
Estonia	Ingel Kadarik	Praxis Centre for Policy Studies
Finland	Anna Savolainen	Oxford Research
France	Frederic Turlan	IR Share
Germany	Sandra Vogel	Cologne Institute for Economic Research
Greece	Penny Georgiadoy and Elena Kousta	Labour Institute of GSEE
Hungary	Károly György	
Ireland	Andy Prendergast	IRN Publishing
Italy	Feliciano Iudicone	Fondazione Giacomo Brodolini
Latvia	Raita Karnite	EPC
Lithuania	Inga Blaziene	Lithuanian Social Research Centre
Luxembourg	Frederic Turlan	IR Share
Malta	Louis Grech	
Netherlands	Marianne Grunell	University of Amsterdam
Poland	Maciej Pánkow	Institute of Public Affairs
Portugal	Reinhard Naumann	Friedrich Ebert Foundation (Lisbon)
Romania	Mihaela Stoica	Euractiv Network
Slovakia	Rastislav Bednarik	Institute for Labour and Family Research
Slovenia	Bogumila Plachtej	University of Ljubljana
Spain	Pablo Sanz	Notus
Sweden	Sirin Kara	Oxford Research AB
UK	Mark Carley	

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This study provides information allowing for an assessment of the representativeness of the actors involved in the European sectoral social dialogue committee for the insurance sector. Their relative representativeness legitimises their right to be consulted, their role and effective participation in the European sectoral social dialogue and their capacity to negotiate agreements. The aim of Eurofound's studies on representativeness is to identify the relevant national and European social partner organisations in the field of industrial relations in the EU Member States. This study identified Insurance Europe, BIPAR and AMICE (representing employers) and UNI Europa (representing employees) as the most representative European level social partner organisations in the insurance sector.

The European Foundation for the Improvement of Living and Working Conditions (Eurofound) is a tripartite European Union Agency established in 1975. Its role is to provide knowledge in the area of social, employment and work-related policies according to Regulation (EU) 2019/127.

