



Joint declaration of the European Insurance Social Partners on Diversity, Inclusion, and non-Discrimination in the sector

Preamble

The European Insurance Social Partners are committed to encouraging diversity, inclusion and non-discrimination and to promoting these values across the sector, notably through the various social dialogue structures at all levels. Respectful, tolerant and inclusive workplaces are key for employee satisfaction, engagement and empowerment and for the sector's growth, success, innovativeness, creativity and sustainability. We believe that managers and all staff should encourage policies and behaviours that promote diversity and inclusion as a fundamental part of the workplace's culture.

Diversity may be reflected in differences in, *inter alia*, age, gender, gender identity, sexual orientation, education, ability, religion or belief, race, ethnicity, socio-economic and/or cultural background, nationality, disability, and family situation.

Inclusion in the workplace means recognising, valuing and taking into account different backgrounds, knowledge, skills, needs and experiences, and encouraging and using these differences to create a cohesive, diverse and effective workforce.

When we refer to discrimination in the workplace, we refer to the definition in Art. 2 of Directive 2000/78/EC on Equal Treatment in Employment and Occupation¹. We are not referring to the concept of 'positive discrimination' or 'affirmative action', which the European Insurance Social Partners agree can be a tool to promote diversity and inclusion in the workplace. Harassment is acknowledged as a form of discrimination.

1. Equal opportunities in the Workplace

a. Selection and recruitment

i. Job postings

Job postings must be free from discriminatory criteria, whether internal or external. The Insurance Social Partners also call for job titles and profile descriptions that encourage applications regardless of – for instance – gender, age, sexual orientation, ethnicity, religion or belief, disability or family situation, and for applying these principles to all types of job postings.

ii. Application and selection process

The application and selection process must be free from discriminatory criteria and recruitment criteria must be purely based on factors such as skills, qualifications, competence and experience. For example, the family situation of a candidate is not a relevant element to take into account. Furthermore, companies should also share these criteria also with any external recruiting firms, temporary employment agencies or service providers involved in their recruitment processes.

iii. Diversity in all fields of employment

The Insurance Social Partners also want to encourage a diverse staff in all fields of employment.

¹ <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A32000L0078>

For instance, the IT sector is still predominately male. As reported by the European Commission in a 2018 study², there are overall fewer women than men who are taking up an IT-related education or job.

Companies in the insurance sector acknowledge the benefits of a diverse staff in all fields. To further increase diversity and inclusion, possible company-based measures would benefit from broader institutional and societal efforts in order to drive the necessary cultural changes.

b. Equal Pay

The European insurance social partners agree that the principle of equal pay for work of equal value must be implemented in full, in so far as it has not yet been implemented. Under no circumstances shall remuneration be based on the gender of the person recruited, in accordance with the applicable EU law³ and the Universal Declaration of Human Rights. Wage transparency measures can help promote equal pay. As an example, company-based policies that require remuneration to be based on objective criteria, such as duties and performance, can be valuable tools for equal pay, combined with the dissemination of these policies among managers and employees. The European insurance social partners emphasise the central role that collective bargaining agreements can play in guaranteeing non-discriminatory wage systems. Collective bargaining can be a powerful means to reduce the gender pay gap and promote the principle of equal pay for work of equal value. In this regard, the correct application of collective-bargaining provisions must be a prerequisite.

c. Training

i. Equal access to training

The European Insurance Social Partners encourage equal access to training for all employees, according to each worker's needs, taking into account the nature of their tasks and irrespective of factors such as gender, age, sexual orientation, ethnicity, religion or belief, disability or family situation. To ensure equal opportunities as regards skills development, it is important for employees to be kept informed in a transparent and timely manner about available training opportunities and they should be ready and available to take part in them. To ensure that as many employees as possible can take part in training opportunities, these should, as far as possible and particularly when it relates to the requirements of the position, be provided during working hours, in accordance with national and collective agreements.

ii. Specific training on diversity, inclusion and non-discrimination

Effective implementation of equal opportunities, diversity, inclusion and non-discrimination in the workplace may also require cultural shifts on any out-dated and negative collective perceptions and stereotypes. As such, on a case-by-case basis and where pertinent, the relevant social partners (including at the company level) could develop and put in place strategies and specific trainings to raise awareness of the issue and of the structures and mechanisms needed in order to achieve and continuously foster equality, diversity, inclusion and non-discrimination in the workplace.

Moreover, special attention should be paid to such training for employees who are taking up management responsibilities.

2 7 March 2018: Increase in gender gap in the digital sector – Study on Women in the Digital Age - <https://digital-strategy.ec.europa.eu/en/library/increase-gender-gap-digital-sector-study-women-digital-age>

³ Including a possible future EU Pay Transparency Directive

d. Promotion and career development

The European Insurance Social Partners highlight the importance of diversity and inclusion when offering employees equal access to career and development opportunities, as well as access to positions across all levels of responsibility, including the highest. Targeted measures to promote access to leadership positions for all employees could be a relevant tool. In this regard, the establishment of company-based measures and targets have proven to be useful in promoting diversity and inclusion in the sector.

The criteria for professional evaluation and development, career guidance and detection of internal potentials must respect equal opportunities and the values of diversity and inclusion. These principles are also relevant to any changes in working conditions, social benefits, termination of employment contracts and any other matter which has an influence on working life.

2. Diversity and Inclusion in the Workplace

a. Measures to prevent all forms of discrimination against protected groups

The European Insurance Social Partners agree that measures to prevent discrimination against all existing protected groups (including LGBTI+, trans and intersex workers, older employees, employees with disabilities, etc) should be an integral part of company culture and policy. A key element is to promote a safe and inclusive work environment where diversity is regarded as a source of enrichment and where the rights of protected groups are fully respected.

b. Measures to promote diversity and inclusion

The European Insurance Social Partners encourage companies to base their diversity and inclusion policies on the key principle of valuing each individual and respecting differences and cultural diversity through both global and local measures and at all levels in the company. In addition, it is crucial to promote a working environment in which all employees are treated with respect and dignity and are not subject to discrimination.

The European Insurance Social Partners also encourage the principle of diversity to be considered by senior management boards and supervisory committees and promoted prominently in company periodicals/annual reports.

c. Measures to include and support employees with disabilities

The European Insurance Social Partners encourage measures to promote, include and integrate people with disabilities in the workplace by seeking out the best talent in a varied and inclusive environment, bearing in mind employment, recruitment, retention, equal treatment, career development, accessibility and confidentiality.

In the event of the occurrence or development of a disability, it is important to seek the most appropriate solutions with regard to the adjustment of the workstation or employment.

d. Measures to include and support older employees

The European Insurance Social Partners also encourage different age groups to be acknowledged in diversity, inclusion and non-discrimination strategies and activities. In all life situations, age should not be an obstacle. The social partners also refer to our 2016 joint declaration on the demographic challenges in the European insurance sector highlighting measures to ensure a good and inclusive

working environment for older employees. This declaration identifies the following areas as especially relevant:

- Work/life-balance
- Qualification and lifelong learning
- Health and safety at work

3. Fighting discrimination

The European Insurance Social Partners will, in accordance with applicable laws, promote and support initiatives to:

- combat any form of discrimination (including harassment) and protect any employee who has been the victim of such;
- continue to raise awareness at all levels about equality, diversity, inclusion and non-discrimination in the workplace;
- promote actions aimed at ensuring fair and equitable working conditions⁴ combatting negative stereotypes and treating everyone with respect and dignity.

Preventing all forms of harassment is a prerequisite for creating a safe and inclusive working environment. The European Insurance Social Partners are committed to supporting and promoting a harassment-free corporate culture, workplace and working conditions, in which all employees are treated with dignity and respect, and are protected from all forms of work-related violence, abuse and harassment.

Preventing and combating all forms of psychological and sexual harassment is essential, and anti-harassment policies must be brought to the attention of all employees. These could also include trainings on the different tools and mechanisms available to prevent violence and harassment in the workplace and to assess psychosocial risks.

When harassment is identified, in addition to implementing appropriate measures designed to bring an immediate end to the situation, it is important that the victim is offered information on relevant support.

No employee, trainee or intern shall be sanctioned or dismissed for having been subjected to or refusing to be subjected to acts of discrimination or for having witnessed and/or reported such acts.

Implementing and monitoring the joint declaration

To continue building on the work already achieved, the European Insurance Social Partners would like to continue exchanging on the topics of diversity, inclusion and non-discrimination in the sector in their European sectoral social dialogue committee, taking due account of existing statistics⁵ and other relevant developments, and to maintain the topic on their future work programmes.

The Social Partners also encourage the European Commission to promote the translation of the Joint Declaration into all EU languages to facilitate its dissemination, visibility and take-up.

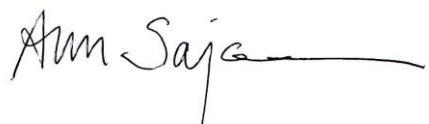
⁴ Referring also to the European Insurance Social Partners' [Joint Declaration on Telework](#) (2015) and including the recognition therein of "the importance of ensuring a good work-life balance"

⁵ Such as the European Institute for Gender Equality Index: <https://eige.europa.eu/gender-equality-index/2020>

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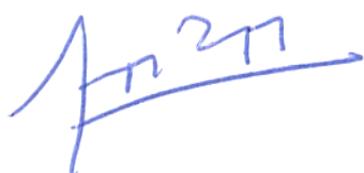
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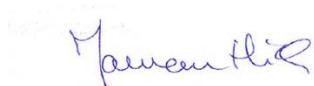
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