

**PROPOSAL FOR A JOINT STATEMENT  
BY THE SOCIAL PARTNERS IN THE INSURANCE SECTOR AT EUROPEAN LEVEL**

**Introduction**

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The social partners in the insurance sector have made vocational training the key item for their 2002 and 2003 agenda.

A joint survey<sup>1</sup> has therefore been launched, the statements and reflections of which have been approved by the social partners.

On 26 February, they sent the European Commission a letter in which they express their satisfaction concerning the contents of the survey since it is fully in line with the reflections and concerns linked to lifelong learning.

The work programme for 2003 includes as a priority the follow-up to the study, in particular a detailed examination of the subject for reflection. It will make it possible, following on from the EC communication of June 2002, *“The European Social Dialogue, a force for innovation and change”*, to anticipate and better manage the changes which the insurance sector will have to face.

The scope of the survey covers 13 countries representing more than 4000 companies (85% of the total number) and more than 823.000 employees (93% of the total).

It allows the social partners to draw the main lines in accordance with the recommendations elaborated on 14 March 2003 at intersectoral level (*“Framework of actions for the lifelong development of competence and qualifications”*).

These lines are based on 4 axes.

**1. Identify and anticipate the competences and qualifications needed**

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The rapid organisational changes in companies in the light of the rapid diffusion of new information technologies, mergers, fusions and internationalisation of groups is leading to a growing requirement in demand for staff competence and adaptability.

This is at a time when the full impact of the renewal of the generations of workers due to the ageing of post-war generations will begin to take effect over the next few years (2003 – 2010).

At the same time, it is possible to note:

- An extension of compulsory schooling in all European countries with a very large majority of young people coming on to the labour market at undergraduate, secondary education, general, technical or professional level of training, i.e. between 18 and 20;
- An explosion in the pursuit of studies in higher pre-university or university education on a more and more professional basis where companies themselves are going to find the engineers, specialists and managers which they need, or train their best potential. Company/university partnerships are developing with public and private establishments.

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<sup>1</sup> Survey on supply and demand for training in EU countries (+Norway)

*In Italy, for example, the CINEAS, a university non-profit-making consortium for insurance engineering gives earthquake experts polytechnic post-graduate training.*

## **2. Recognise and validate competence<sup>2</sup> and qualifications<sup>3</sup>**

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The European social partners in the insurance sector regard the recognition and validation of competence as essential, in order that:

- each employee is aware of and encouraged to develop her/his competence in the course of her/his occupational life;
- each enterprise has the tools to better identify and manage competence in the company.

The social partners consider it necessary to deepen dialogue with the aim of improving transparency and transferability, both for the employee and for the enterprise, in order to facilitate geographical and occupational mobility and to increase the efficiency of labour markets.

The concept of a "job" is disappearing; it has been replaced by employment profiles.

The setting-up of common training reference systems, and not harmonisation of the diplomas themselves, is becoming easier; it would allow greater clarity to be provided on the content of the main training and would therefore be likely to meet the expectations of both students and companies.

With regard to the sale of insurance products, customer expectations on the one hand, and more and more specific national regulations concerning the authorisation of commercial intermediaries on the other, have created, with the opening of the European market, a real need for common reference systems.

One of the first routes could be the definition of criteria which will allow clear and precise equivalence to be established on competence and qualifications. The aim being to achieve European certification for equivalent national qualifications without seeking the systematic harmonisation of diplomas designed within complex national systems, which correspond to specific economic and social cultures.

The establishment of the European higher education area and the European directives on the harmonisation of diplomas offer a working framework. ECTS are units of accounts, which can be accumulated and transferred, measuring the acquisition of training modules of varying sizes and by various means (courses, training periods, dissertations, projects...).

This system, which can ensure the transferability of the contents of a diploma from one country to another, ensures that the constraints of a reference to hours or a university year can be eliminated, allows individually tailored careers, incorporates initial, continuous, distance or in-company training...

The extension of the model of short higher education training does not present major difficulties, a priori, other than a necessary opening up of the institutions concerned and of the world of teachers, which is still frequently very traditional.

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<sup>2</sup> Competence: is the knowledge, attitudes and know-how to be implemented and used in a given professional situation

<sup>3</sup> Qualifications: are the formal expression of the employee's professional capacity. They are recognized at national or sectoral level.

In fact, any system of equivalence is likely, particularly with the prospects of e-learning and with the mobility of students in Europe, to bring universities and higher colleges into more and more competition.

This is not the actual harmonisation of the content of continuous training in Europe. On the other hand, the definition of better processes of certifying knowledge through vocational experience would lead to an improvement in the effectiveness of training, employee motivation, better supervision by the social partners.

### **3. Informing, supporting and providing guidance**

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The social partners consider that in order to promote a lifelong learning culture, both trade union and employer organizations have a key role to play in informing, supporting and advising their members and need to develop in-house expertise to perform this role.

They consider indeed that managing a strategic development of competence is a joint “employer-employee” responsibility and that such a “win-win” situation creates an added value to the benefit of both employers and employees.

### **4. Mobilising resources**

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The social partners consider that mobilising resources for the lifelong development of competence is a key question, which cannot be regarded as depending exclusively on the social partners. Other players have also an important role, notably:

- the public authorities in order to promote labour market integration;
- the enterprise in order to develop its key competence;
- the employee in order to play a part in her/his own development.

The social partners underline that the definition of better processes of certifying knowledge through vocational experience would lead to a better use of the considerable sums set aside by the public authorities and companies to finance this training.

These certifications validating the ability of an individual to undertake specific tasks would allow discussions to begin on assessment methods for such tasks and for changes in job content arising from this.

These different actions would, certainly, be such as to facilitate in future the entry and integration of insurance companies in the countries of eastern and central Europe into the European framework.

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