

Overview of NFU Member Unions' sustainability-related activities 2024

The NFU has once again compiled a report of the sustainability-related activities carried out by its member unions throughout the year. This is the fifth consecutive year that this report has been created. The list of activities will be shared with the affiliates and published on the NFU website.

Purpose

NFU and its member unions have initiated and partnered in various activities and programmes connected to sustainable finance. Communicating and sharing these different activities and partnerships and their current/foreseen outcomes can strengthen knowledge exchange between the NFU member unions, unveil potential for union cooperation, and further support NFU's work.

The NFU reference group on sustainable finance, a significant part of NFU's work, aims to be a knowledge hub between NFU and its affiliates and between the affiliates themselves. For that purpose, NFU continues to collect information from its member unions on activities/programmes carried out in connection with sustainable finance or sustainability to inspire and share best practices among the organisations.

2024 Update

During 2024, the NFU affiliates have actively engaged in 25 diverse sustainability and sustainable finance activities. These activities span a wide range of areas, demonstrating the comprehensive approach of NFU and its member unions towards sustainability.

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Denmark

Recommendations and Guidance on Corporate Sustainability Reporting

Member Union:

FSU Denmark

Title of the activity:

Interim recommendations and guidance on the involvement of employee representatives under the Corporate Sustainability Reporting Directive (CSRD) and the European Sustainability Reporting Standards (ESRS)

When was the activity carried out/is planned to be carried out?

2024

Please provide a short summary to walk us through the activity:

During 2024, Finansforbundet has developed interim recommendations and guidance on the involvement of employee representatives under the Corporate Sustainability Reporting Directive (CSRD) and the European Sustainability Reporting Standards (ESRS) in collaboration with the law firm Poul Schmith to set a precedent for good involvement of employee representatives.

Furthermore, we have made a condensed version of the guidance to companies on the mandatory involvement of employee representatives under CSRD/ESRS.

What were the outcomes of the activity?

N/a

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

Working Group and Comparison of Banks' Sustainability Statements

Member Union:

FSU Denmark

Title of the activity:

Working Group within the area of responsibility for Competence and Sector, and comparative analysis of banks' sustainability statements

When was the activity carried out/is planned to be carried out?

2024

Please provide a short summary to walk us through the activity:

Finansforbundet has established a working group with local union board members within the area of responsibility for competence and sector. This group aims to conduct quality tests on Finansforbundet's guidance with practical experiences and review the first sustainability reports.

Additionally, Finansforbundet has compared the social chapter in the 2024 sustainability statements for four banks.

What were the outcomes of the activity?

N/a

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

Webinars on Sustainability Reporting

Member Union:

FSU Denmark

Title of the activity:

Webinars: "CSRD for European Works Councils" and "ESG Reporting for trade union representatives"

When was the activity carried out/is planned to be carried out?

2024

Please provide a short summary to walk us through the activity:

During the framework of the transnational network, Finansforbundet organised a webinar "CSRD for European Works Councils" with the Belgian finance union ACV Pulse and a European Works Council (EWC) member at the bank-insurance group KBC.

Additionally, Finansforbundet held a webinar on Environmental, Social and Governance (ESG) reporting for trade union representatives and employee-elected board members within the framework of a regulatory forum.

What were the outcomes of the activity?

N/a

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

Advocacy Work through the Danish Trade Union Federation

Member Union:

FSU Denmark

Title of the activity:

Advocacy and policy work together with the Danish Trade Union Federation (FH)

When was the activity carried out/is planned to be carried out?

2024

Please provide a short summary to walk us through the activity:

Together with FH, Finansforbundet has contributed to a survey among Danish companies on Environmental, Social, and Governance (ESG) reporting (2023 reports) and to FH's position paper on ESG reporting. Additionally, we are currently working with FH to influence the Danish Business Authority's guidelines on CSRD/ESRS to highlight the mandatory notification and consultation of employee representatives.

What were the outcomes of the activity?

N/a

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

Member Union:

Forsikringsforbundet

Title of the activity:

Involved in the Danish Trade Union Federation's (FH) suggestions for reaching a just and sustainable green transition

When was the activity carried out/is planned to be carried out?

2024

Please provide a short summary to walk us through the activity:

Forsikringsforbundet participated in the Danish Trade Union Federation's (FH) suggestions to the Danish government on reaching a just and sustainable green transition. The catalogue was published mid-summer.

What were the outcomes of the activity?

N/a

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

[Danish Trade Union Federation's \(FH\) suggestions to the Danish government on reaching a just and sustainable green transition \(in Danish\)](#)

Finland

Pro Goes Green

Member Union:

Trade Union Pro

Title of activity:

Pro Goes Green

When was the activity carried out/is planned to be carried out?

Ongoing

Please provide a short summary to walk us through the activity:

Trade Union Pro has organised a forum for our members on our intranet where members can receive and share information regarding climate change. There is also a ProGoesGreen group on Facebook.

As part of this project, there is an online training course on how to take climate action. Anyone can take the course on a mobile phone or via computer whenever it suits them best. This course will demonstrate how everybody can contribute to climate change in their own workplace. There will be examples of what has been done in other workplaces and tips on what to do next.

What were the outcomes of the activity?

N/a

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

[Trade Union Pro's Online training course on how to take climate action \(in Finnish\)](#)

Events with a Focus on the Green Transition

Member Union:

Trade Union Pro

Title of activity:

Events related to the green transition

When was the activity carried out/is planned to be carried out?

Throughout 2024

Please provide a short summary to walk us through the activity:

As part of the Pro Goes Green Project, Pro organised two seminars/webinars related to the green transition and the future of work:

- "The Green Transition and the Future of Work – What Will Change?" webinar:
Organised for shop stewards in collaboration with STTK.
- "Fair Green Transition: A New Direction for Working Life" event, where the transition's potential to create new green jobs and the impacts of climate change on working life structures were discussed. The event was held in Kalasatama and featured key societal influencers. The event was also streamed for the public (members/activists) and included renowned speakers.

There have also been individual climate-related events at the regional and association levels.

What were the outcomes of the activity?

The outcomes of the seminar "Fair Green Transition" were to spark dialogue and build relationships with key stakeholders and labour market organisations, as well as to discuss how to work together in order to find solutions to implement the green transition and stop climate change and nature loss.

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

[The Green Transition Requires Dialogue and Joint Solutions from Labor Market Organisations](#) (in Finnish)

Climate Action of the Year Competition

Member Union:

Trade Union Pro

Title of activity:

Pro Climate Action of the Year competition

When was the activity carried out/is planned to be carried out?

November 2024

Please provide a short summary to walk us through the activity:

The Pro Climate Action of the Year competition is for Pros members. The idea is to devise an action or idea to mitigate climate change. In 2024, 98 proposals were submitted to the Pro Climate Action of the Year competition. Most related to small everyday climate actions like reducing car use and commuting to work by walking, cycling, and carpooling.

What were the outcomes of the activity?

N/a

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

[The Pro-Climate Act of the Year is Nicole Javanainen's "Sustainability Scale" \(in Finnish\)](#)

Well-being for Nature Project

Member Union:

Trade Union Pro

Title of activity:

Well-being for Nature events and video

When was the activity carried out/is planned to be carried out?

Throughout 2024

Please provide a short summary to walk us through the activity:

- Launch of the Well-being for Nature video: The video conveyed messages about the impact of climate change on working life.
- Member event on Well-being from Nature: This three-day event for members included lectures on sustainable development, the green transition, and the impact of climate change on working life and membership
- Well-being from Nature for association chairpersons: This was another three-day event for active participants. It also featured lectures on sustainable development, the green transition, and the impact of climate change on working life, with discussions on what associations can do themselves.

What were the outcomes of the activity?

N/a

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

Advocacy Work

Member Union:

Trade Union Pro

Title of activity:

Participated in the Finnish Confederation of Professionals (STTK) climate and energy working group and statement on Finland's National Energy and Climate Plan (NECP).

When was the activity carried out/is planned to be carried out?

Throughout 2024

Please provide a short summary to walk us through the activity:

Pro was involved in STTK's climate and energy working group, where we engaged in dialogue and advanced issues through STTK.

Additionally, Pro made a statement on Finland's National Energy and Climate Plan (NECP).

What were the outcomes of the activity?

N/a

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

GreenFin Training Course in Italy

Member Union:

Trade Union Pro

Title of the activity:

GreenFin training course in Italy

When was the activity carried out/is planned to be carried out

April 2024

Please provide a short summary to walk us through the activity

On NFU's behalf, a Trade Union Pro representative participated in a workshop for the EU-sponsored GreenFin project, "*Financing the Green Transition*". NFU is one of the project's partners. The project aims to supply knowledge, tools, and working methods to local and company-level trade unionists to help them take steps towards a just transition.

The April 2024 training course – "*from Knowledge to Action*" was the last of two.

What were the outcomes of the activity?

Training course 2 aimed at enhancing participants' negotiation skills to influence financial companies' role in supporting the green transition.

Specific objectives of training course 2:

- Strengthen participants' awareness of their role as agents of change by acquiring innovative negotiation approaches and tools.
- The implications of the green revolution on professionalism and skills within the financial sector, with particular attention to high-level professionals and middle management.

- Improve negotiation skills in this area to promote a comprehensive plan for upskilling and reskilling employees, particularly managerial staff in the financial sector, through company and transnational collective bargaining.

The GreenFin project ended in December 2024, with a final conference in Bergamo, Italy. To mark the project's end, the project partner published a book titled "Work and Social Transitions in the Green Deal Era: People, Skills and Collective Bargaining." Chapter 6 describes the outcomes of the training courses.

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

[Read the book: "Work and Social Transitions in the Green Deal Era: People, Skills and Collective Bargaining."](#)

Norway

Industry Program

Member Union:

FSU Norway

Title of Activity:

Industry Program

When was the activity carried out/is planned to be carried out?

2023-2027

Please provide a short summary to walk us through the activity:

Finansforbundet, together with the employer's Finance Norway, applied for the industry program for continued education focused on sustainability and digitalisation and got the application accepted.

The new industry program is a joint venture in which the state pays vocational schools, colleges, universities, and other course providers to develop and operate relevant offerings. Companies and individual employees invest their time, and all offerings are designed to be combined with work.

Four educational institutions, BI, NTNU, the University of Bergen, and Nord University, are ready to contribute to the new finance industry program.

What were the outcomes of the activity?

Finance employees who want an education in technology and sustainability are offered 3,000 free study places worth 22 million NOK.

This is a unique opportunity for employees to increase their expertise in areas that will be very important in the future. Increased knowledge in sustainability and technology provides exciting career opportunities for individuals.

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

[Finansforbundet Norway: 3,000 Finance Employees at School \(in Norwegian\)](#)

Follow-up Report on Circular Finance

Member Union:

FSU Norway

Title of activity:

Report launch "*Roadmap for Circular Finance 2.0*"

When was the activity carried out/is planned to be carried out?

May 2024

Please provide a short summary to walk us through the activity:

In May 2024, the Roadmap for Circular Finance 2.0 was launched at a conference in Asker.

The roadmap is a collaboration between Finansforbundet, Circular Norway and the World Wildlife Fund (WWF). The report provides insight into drivers, barriers, circular finance products and recommendations.

The financial industry plays a crucial role in transitioning to a circular economy by shifting capital towards sustainable and circular activities.

The Circular Finance Industry 2.0 Roadmap is intended to inspire banking, non-life insurance, and investments so that the financial industry can contribute to developing circular products and services.

The roadmap is built around five pillars

1. Strategy and governance
2. Risk management for circular economy
3. Goals and indicators
4. Circular economy in products and services
5. Cross-sectoral partnership

What were the outcomes of the activity?

N/a

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

[The Circular Finance Industry 2.0 Roadmap](#) (In Norwegian)

Seminar About the Circular Transition

Member Union: FSU Norway

Title of activity: Seminar: "Is Norway Really Ready for a Circular Transition?"

When was the activity carried out/is planned to be carried out? 14 August 2024

Please provide a short summary to walk us through the activity:

Finansforbundet Norway held a seminar with Circular Norway and WWF about the circular economy during the Arendalsuka.

Arendalsuka is the largest political gathering in Norway and has been held annually since 2012. The event's mission is clear: strengthening the belief in political empowerment and democracy through open debate and involvement.

During the seminar, Finansforbundet and the other organisers invited businesses and politicians to an open debate about the status of the circular transition and what standard solutions we can find to promote circular solutions.

What were the outcomes of the activity?

N/a

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

[Access the webinar "Is Norway Ready for a Circular Transition"](#) (In Norwegian)

Sweden

Policy Work through the Swedish Confederation of Professional Employees

Member Union: FSU Sweden

Title of activity:

Policy work and networking through the TCO (The Swedish Confederation of Professional Employees) working group on the green transition for a green and fair transition.

When was the activity carried out/is planned to be carried out?

During spring 2024

Please provide a short summary to walk us through the activity:

It was decided at the TCO congress that the TCO should contribute to the Global Sustainability Goals by connecting the need for a green transition in society to the need for the transformation of the labour market. FSU Sweden forms part of the working group to support this work. Examples of input given in this work include: The financial sector is systemically vital in society, and it is critical to maintain economic stability in the transition to a sustainable economy and society; It is of key importance to channel capital flows to support a green and socially sustainable transition of the economy, industry and society; A clear and predictable framework for sustainable finance contributes to making Sweden more attractive for green and social Investments; FSU Sweden stressed the social dimension of sustainable finance and the social responsibility of the companies to be able to contribute to the global sustainability goals; The social dimensions also need resources and equal focus and resources should be kept on the social sustainability as on the economy and the environment within the sustainability agenda.

What were the outcomes of the activity?

The TCO board adopted the strategy/climate programme for the green transition in the spring of 2024 and describes how TCO is envisioning the Swedish sustainability goals and how the workers can contribute to the green transition. It also includes the role of the government and its policy work. There are four key policy recommendations for a fair and sustainable transition:

1. A fair transition will lead to people's support and engagement.
2. The working places are decisive in the green transition, and the workers have a key role.
3. Sweden should take the lead in the green transition.
4. Political leadership is needed at a national and international level.

Any tips or lessons learned through the implementation of the activity?

It is essential to show how the Swedish parts model can contribute to the green transition and the sustainability goals. Apart from that, it is crucial to work for a green and inclusive transition where the social aspects are considered. The unions have an important role in this work, and the role of the workers is pivotal for a successful green transition.

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

Member Union:

Forena Sweden

Title of activity:

TCO's Climate Policy Programme

When was the activity carried out/is planned to be carried out?

January-June 2024

Please provide a short summary to walk us through the activity:

Forena, together with other member unions in the Swedish Confederation of Professional Employees (TCO), have contributed to the development of TCO's climate policy program.

The program outlines TCO's viewpoint on how to achieve Sweden's goal of net-zero emissions by 2045, in line with the objectives of the Paris Agreement. It presents at least 50 concrete proposals for a fair transition and examines the roles of politics, industries (including finance), workplaces, and employees in contributing to this transition.

What were the outcomes of the activity?

The program was launched with a seminar on August 20, 2024, as an initiative to foster consensus among broad labour market stakeholders on climate issues.

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

[TCOs Climate Policy Programme \(in Swedish\)](#)

Nordic Union Council Meeting on Just Transition

Member Union:

FSU Sweden

Title of activity:

Nordic Union Council - Tripartite meeting on how to best ensure that climate change in the Nordics is as fair as possible.

When was the activity carried out/is planned to be carried out?

Fall 2024

Please provide a short summary to walk us through the activity:

FSU Sweden, formed part of the TCO-delegation and joined the high-level tripartite meeting, organised by the Nordic Council of Ministers, to discuss fair climate transition. There were labor market ministers, employee organisations and employer organisations in the Nordics present.

What were the outcomes of the activity?

The meeting resulted in a memorandum of understanding that the Nordic governments, Nordic employers' organisations and the Nordic trade union movement stand behind. In the agreement, reference is made to the ILO's (International Labor Organization) resolution on fair transition and, among other things, the importance of social dialogue and investing in skills provision so that workers can take the new green jobs is underlined.

Any tips or lessons learned through the implementation of the activity?

The meeting and the memorandum of understanding are something the Nordic trade union movement, with NFS in the lead, has worked hard to achieve for many years. This meeting laid a good foundation for the work on fair climate change in the Nordics. Together, the parties will promote the green transition of our societies and work towards carbon neutrality and a sustainable, circular, bio-based economy.

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

Meetings with International Project Partners

Member Union:

FSU Sweden

Title of activity:

Meetings with national actors and international project partners in UNI Global Finance, Latin America, and Asia on sustainable finance and sustainable development within the finance sectors.

When was the activity carried out/is planned to be carried out?

In 2024

Please provide a short summary to walk us through the activity:

Our international project partners and UNI Global Finance held online and physical meetings to discuss the global sustainability agenda and the new international development agenda that the Swedish government has presented.

The new strategy for international development cooperation of Sweden aims to be more result-oriented, has increased geographical focus, focuses on synergies between aid and trade and reflects the Government's big reform agenda for international development cooperation - Development Assistance for a new era - freedom, empowerment and sustainable growth (December 2023), and the Strategy for Sweden's trade, investment and global competitiveness (November 2023).

These changes have largely affected FSU Sweden's agenda on sustainable finance and international development cooperation projects in developing countries.

There is a real risk that this reform will jeopardise and/or heavily affect the 40-year-old well-established cooperation with international union actors.

What were the outcomes of the activity?

In today's globalised world and labor market, unions must collaborate across borders. It is essential to gain a greater understanding of the needs and challenges faced by our international partners and local unions. Our partners also benefit from a better grasp of how to navigate Sweden's formal requirements and political landscape, which is crucial for the strategic development and potential funding of future projects. This collaboration enhances overall trust and cooperation and highlights the value of both formal and

informal discussions, adding significant value to our project work and efforts in international union cooperation.

Any tips or lessons learned through the implementation of the activity?

It is important to listen to our partners' needs. It is fundamental to show interest and take time to engage and explain the new political landscape in Sweden. Creating personal connections to foster long-term trust and a willingness to walk the extra mile is also fundamental.

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

Dialogue with Union Representatives on Sustainable Finance

Member Union:

FSU Sweden

Title of activity:

Presentations on the FSU position, work on sustainable finance, and dialogues with union representatives to map the challenges of implementing the sustainability agenda (rules and regulations, etc.).

When was the activity carried out/is planned to be carried out?

During spring 2024.

Please provide a short summary to walk us through the activity:

The FSU's position on sustainable finance was presented in the context of the green transition, highlighting the finance sector's and its employees' vital role in supporting sustainable economic development. Various discussions with union representatives addressed the challenges associated with sustainable finance and the new rules and regulations. These dialogues provided a solid foundation for a mapping exercise that aims to identify how the union can best support its union representatives in advancing this important work at the local level.

What were the outcomes of the activity?

Good discussions and reflections on the challenges linked to sustainable finance took place, and union representatives shared their work linked to important initiatives connected to the sustainability agenda.

Any tips or lessons learned through the implementation of the activity?

To properly define the aim of the activity and to work to facilitate the participants' understanding of why the exchange of information and experiences is relevant and vital for FSU Sweden and its members.

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

Policy Work in UNI Europa

Member Union:

FSU Sweden

Title of activity:

Policy work on the motions for the UNI Europa to support the sustainability agenda.

When was the activity carried out/is planned to be carried out?

During fall 2024, there were several preparation meetings to review the motions and the policy platform to be presented at the UNI Europa conference in Belfast in March 2025.

Please provide a short summary to walk us through the activity:

FSU Sweden fed into the preparatory policy work through NFU/UNI, and there were several preparatory meetings with our Swedish and Nordic union colleagues to bring this work forward to support the UNI Europa work and the sustainability agenda, underlining the social aspects and core union work.

What were the outcomes of the activity?

Sustainable finance is a hot topic at the European level. Still, we need to push the sustainability agenda forward, where we consider the social agenda in parallel with the green transition. Making the green transition inclusive, just and fair is fundamental.

Any tips or lessons learned through the implementation of the activity?

Collaboration is key to mutual understanding, solid policy discussions, and the development of strategic work plans to contribute to sustainable development at the national and international levels.

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

Advocacy Work on Sustainable Finance

Member Union:

FSU Sweden

Title of activity:

Advocacy work linked to the rules and regulations related to sustainable finance and the green and socially just transition.

When was the activity carried out/is planned to be carried out?

During 2024.

Please provide a short summary to walk us through the activity:

FSU Sweden sent letters to the national government and the Swedish representation in Brussels, through NFU and UNI Finance, in an effort to influence the content of the rules

and regulations. We emphasised the importance of unions in this process and the need for proper inclusion and consideration of the finance sector in the new regulations, highlighting the perspectives of finance employees. Additionally, FSU Sweden held meetings with key government representatives and officials from the Swedish Financial Services Authority to discuss sustainable finance, share the union's viewpoints, and advocate for the interests of finance workers.

What were the outcomes of the activity?

It is important to be consistent in the advocacy work and to work at different levels and through various channels in order to influence. Also, it is pivotal to have a strategic understanding of the challenges and trends connected to the green transition towards a sustainable development of society from a union perspective, as well as to understand the sustainability agenda and how it is all interlinked.

Any tips or lessons learned through the implementation of the activity?

The importance of well-informed decisions and the importance of keeping up the knowledge development at all levels to stay in tune with current trends and challenges that influence the finance sector and its employees – and to better understand how the finance sector and its employees play an important part in the just and green transition to a sustainable development.

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

Communication Efforts to Advance the Sustainability Agenda**Member Union:**

FSU Sweden

Title of activity:

Various communications at the national level to advance the green and union sustainability agenda.

When was the activity carried out/is planned to be carried out?

Throughout 2024.

Please provide a short summary to walk us through the activity:

FSU Sweden communicated about sustainable finance through our international development cooperation projects and also in the national press. FSU Sweden highlighted the social aspects of the sustainability agenda and, above all, the importance of the key role of finance employees in the green and inclusive transition. It is key that employees have a say and can influence and take part in the transition. The importance of competence development on the sustainability agenda and its corresponding legal directives that hit the finance sector is also a prerequisite for a successful transition.

What were the outcomes of the activity?

Increased understanding and knowledge about the role of the finance sector and its employees in the just and green transition. For a successful transition to a sustainable society, we need to create proper preconditions for the finance sector and its employees.

Any tips or lessons learned through the implementation of the activity?

A lesson learned is that when talking about “sustainability”, most people refer to the “green agenda” and not to the “social aspects” of sustainability, which is strange since the union agenda, to a large extent, is the “social agenda”. We must work in parallel with the green and socially just agenda since they are equally important, and as unions, we must push the social agenda forward, that is our strongest selling point.

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

Sustainable Worklife Event

Member Union:

FSU Sweden

Title of activity:

Seminar on financial crime and the work environment of finance employees during the Work Environment Week.

When was the activity carried out/is planned to be carried out?

October 2024

Please provide a short summary to walk us through the activity:

The Work Environment Week was celebrated between October 21 and 25, 2024. This year's theme was linked to a sustainable work-life: financial crime and how this affects the work environment of finance employees. The main event during the week was a seminar on financial crime and the work environment of finance employees.

FSU Sweden arranged a panel discussion on the work environment of finance employees for a sustainable working life and the finance sector. A survey made by FSU Sweden showed that 25% of the finance employees were exposed to threatening situations, and 50% feel insecure at work due to financial crimes. A union representative, a former supervisor at the finance police working with crime prevention and a specialist in organisational and social work environment, discussed the work environment and financial crimes in the finance sector.

What were the outcomes of the activity?

The importance of having access to competence development, good collaboration between the union and the employers, and a good working environment is crucial to reducing the risks linked to financial crimes and the hazardous working environment of finance employees.

Any tips or lessons learned through the implementation of the activity?

That the financial system is often used for financial crimes like fraud, money laundering and financing of terror, which expose finance employees to direct or indirect threats, jeopardising their work environment. To minimise risks linked to these criminal activities, continuously creating good collaboration between the unions and the employers is of utmost importance.

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

Workshop on Insurance and Sustainability

Member Union:

Forena Sweden

Title of activity:

Theme Conference with the Workshop: "Forena, Insurance and Sustainability"

When was the activity carried out/is planned to be carried out?

April 2024

Please provide a short summary to walk us through the activity:

Forena held a workshop for trade unionists from the Forena board and corporate board representatives during our Theme Conference.

The activity aimed to increase their understanding of Agenda 2030 in relation to the insurance industry, with a trade union perspective on challenges, and with an ambition to allocate resources to work on sustainability more strategically.

Research manager Kristian Skånberg from Fairtrans led the workshop focused on Agenda 2030. The main goal of Fairtrans is to promote the transition towards a fair and fossil-free future. By collaborating with trade unions and other large organisations to create roadmaps for staying within the remaining carbon budget outlined by the Paris Agreement, Fairtrans serves as a driving force for change.

The Forena participants in the workshop increased their understanding of the societal challenges related to insurance. They were introduced to possible solutions, trade union activities, and policy actions related to these complex issues.

Mainly, it was a critical discussion on investments in climate adaptation and how crucial this is within Agenda 2030 for strengthening the resilience of societies against the increasing risks posed by climate change. For the insurance industry, such investments not only help mitigate potential losses but also promote long-term stability in the face of escalating natural disasters. By supporting climate adaptation measures and public support, insurers play a vital role in safeguarding communities and fostering sustainable economic growth.

What were the outcomes of the activity?

The outcome of the activity was a continuing discussion on sustainability and insurance, which led to a draft Forena position on sustainable insurance.

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

[Fairtrans - Fairtrans](#)

Follow-up Report on Domestic Violence and the Social Role of the Insurance Sector

Member Union:

Forena Sweden

Title of activity:

Follow-up report: "More Insurance companies offer Protection in case of domestic violence – time for a modernisation of the European market".

When was the activity carried out/is planned to be carried out?

May 2024

Please provide a short summary to walk us through the activity:

Launch of a follow-up report (to the report "Insurance company's dodge domestic violence claims - Exclusions in home insurance hamper gender equality" from 2022) on domestic violence and the role of the insurance sector as a driving force in taking social responsibility.

Historically, insurance protection against domestic violence has been virtually non-existent in the Swedish insurance sector. This report highlights recent advancements in Sweden and the need for further reforms in the European insurance market to address this gap.

Activity directions:

- Continued advocacy and policy reforms to address gaps and discrepancies in domestic violence coverage across Europe.
- Forena decided to search for collaborations at the EU level, since it is necessary to develop a cohesive strategy that ensures equal protection for all individuals, regardless of gender or residence within Europe.

What were the outcomes of the activity?

Forena has collaborated with insurance actors in the industry in this matter and hopes that the Swedish insurance industry will be able to push the issue forward.

Further, we have been at the Ministry of Finance to give our views on the situation, searching for governmental support to encourage the Swedish insurance companies to take the lead in advocating for comprehensive and fair insurance policies at the European

level. Based on the report, we had a debate article in the magazine “Dagens Arena” related to the government initiative on Violence and harassment, particularly Domestic Violence. The Swedish trade union confederation (TCO) has also presented the outcome of the report for the Minister for Gender Equality and Working Life, regarding preventing and combating men's violence against women, violence in close relationships, and honor-related violence and oppression in the workplace.

With better financial compensation from the insurance industry and with support from the significant ILO 190 convention, we expect more victims to gain more confidence about coming forward and seeking timely, appropriate, and genuinely reparative justice against the non-sustainable injustice of gender-based violence and harassment in the world of work. Every individual has the right to feel safe in a sustainable world. Feeling safe in your home office environment and with your family is the basis of all security.

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

[Read the report on domestic violence and the role of the insurance sector](#)

[Dagens Arena: Invite to a conversation about violence in intimate relationships \(in Swedish\)](#)

[Sak & Liv: Home insurance's exemption for domestic violence should be abolished completely \(In Swedish\)](#)

Joint Presentation with the Employers about Mutual Insurance

Member Union:

Forena Sweden

Title of activity:

Joint presentation – Forena Sweden, AMICE and Folksam – “A sustainable business model for great employee involvement, social drive and a diverse insurance landscape as well as a driver for social responsibility”

When was the activity carried out/is planned to be carried out?

June 2024

Please provide a short summary to walk us through the activity:

During an Insurance European social dialogue meeting, Forena held a joint presentation with AMICE and Folksam, where we focused on mutual insurance. Forena has established a collaboration with AMICE over the past few years, as nearly 70 percent of our members work for mutual insurers. Historically, these insurers have shown a commitment to social responsibility, participated in community activities, and supported a diverse range of business models. This diversity enhances the resilience of the sector and promotes

sustainable insurance practices. The EU also recognises the mutual model as a sustainable business approach.

During the presentation, we jointly emphasised the perspective of the mutual insurer's role and also highlighted the importance of adopting codetermination principles and various insurance business models within the industry. This includes other sustainable models, such as collectively agreed occupational pensions and wage formation led by autonomous social partners.

Additionally, Folksam shared their initiatives on providing protection for victims of domestic violence, as they are leaders in this area. Forena presented the findings from our report on domestic violence, focusing on the European landscape regarding assault protection. We highlighted that the European insurance industry, including mutuals and other associations, has significant opportunities for fostering social change and enhancing social responsibility.

Furthermore, we noted that all European countries, except Sweden and Iceland, lack any form of assault protection in terms of home insurance. In Sweden, we are seeing a positive shift, as some companies are enhancing their products by offering transition protection and legal assistance to those forced to leave their homes due to abuse or violence; however, not all companies have implemented these changes.

What were the outcomes of the activity?

The outcome of the activity in the social dialogue provided Forena with an opportunity to deepen its collaboration with the Swedish insurer Folksam and contribute to the International Cooperative and Mutual Insurance Federation (ICMIF), which has shown significant interest in Forena's reports and the European perspective.

Forena has also raised this topic within NFU and advocated for the adoption of the UNI Guidelines on Eliminating Violence and Harassment at Work within the Insurance social dialogue. More specifically, we have sought support from the social partners involved in the social dialogue to consider endorsing a Joint Statement on Domestic Violence and the importance of home insurance penetration as part of the work programme for the coming year.

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

[Folksam and Forena urge European insurance companies to introduce protection against domestic violence \(In Swedish\)](#)

Policy Platform Highlighting Sustainability

Member Union:

Forena Sweden

Title of activity:

The Forena congress policy platform states the importance of sustainability

When was the activity carried out/is planned to be carried out?

October 2024

Please provide a short summary to walk us through the activity:

The policy platform approved at the Forena congress states that Swedish insurance and pension companies are major investors responsible for promoting sustainability through long-term and ethical investments. For Forena, responsible investments mean generating strong long-term returns by investing in companies with sustainable business models, which also perform well in environmental, social, and ethical areas.

Forena states that the insurance industry should invest sustainably, diversify risk, and act preventively and circularly to reduce the risk of harm affecting both the environment and employees.

What were the outcomes of the activity?

The political platform's approval is a statement aligned with the present political positions already approved by Forena in UNI, NFU and TCO.

Any tips or lessons learned through the implementation of the activity?

N/a

If available/possible to share, please provide a link to any additional information or documents concerning the activity:

[Forena's Policy Platform: An Insurance Sector in Transformation \(In Swedish\)](#)