

Description of AEIP members through the criterias of competition and solidarity

CTIP (France) - Health/Provident benefits

Assoprevidenza (Italy) - Pensions

BKK (Germany) - Health

Integrale (Belgium) – Pensions

AGIRC-ARRCO (France) – Pensions

TELA (Finland) – Pensions

SOKA-BAU (Germany) - Pensions / Holiday Fund

VB (The Netherlands) – Pensions

BUAK (Austria) – Holiday Fund

In the patchwork of social protection in Europe :

Many forms of organisations

(Management, Scope, Financing...)

AEIP MEMBERS :
1st and 2nd pillar
organisations

But a common direction towards solidarity

(No selection of risks and/or no contracting out and/or exemption of contributions in case of unemployment or disability...)

IN COMMON :

**A high degree of solidarity
as a consequence of having a social
(and not a commercial) goal**

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commercial insurers

ELEMENTS OF SOLIDARITY IN SOCIAL PROTECTION SCHEMES

Each organisation filled in the corresponding patches with a special attention to the « Elements of solidarity » (no exhaustive list)



Creation	Management	Scope	Financing	Elements of solidarity	European rule	Reference ECJ
State		National		Scheme applies, as universal, to general categories of people (citizens, workers).		<i>Pistre et Poucet</i> 17/02/93. (statutory social security schemes health and retirement)
	State			Scheme applies to predefined categories of workers	R 1408/71	<i>AOK</i> 16/03/04. (statutory social security schemes health)
Social partners		Inter-entreprises	PAYG	Contributions of active members are immediately used to pay benefits (since the scheme was set up)		
	Social partners			Profitable plans subsidise loss-making ones (via a common fund or by siphoning off the profits from one and transferring it to another)	81 et 82 of the Treaty (competition)	<i>Coreva</i> 16/11/95 (statutory but optional pension scheme)
	Association of members (mutual)	Sectorial	Funding			
Profession		Inter Sectorial (local)		Contributions are proportionally linked to income and not to the risk profile (age, gender, profession...): no link with the individual risk	86.2 of the Treaty (economic general interest)	<i>Albany, Brentjens.</i> 21/09/99 (industry-wide pension schemes based on collective agreement)
	Pension funds (trust)	Entreprises	Combined	No selection of risks : the scope is extended by law or agreement to all persons meeting certain general criteria as citizenship, profession, sector of economy....		
Group of employers					Directive 2003/81 (occupational pensions)	<i>Van der Woude</i> 20/09/2000 (health schemes based on collective agreement)
Employer	Employer	Individual		Rights are entitled in case of unemployment, sickness, disablement...with exemption of contributions.		
				Extra benefits for children and survivors benefits are provided.	Directive 2002/83 (insurance)	<i>Pavlov</i> 12/09/2000 (professional scheme)
Individual	Private Corporate undertakings					
				Contracting out is limited.		<i>Finalarte</i> 25/10/2001 holiday scheme

CTIP – FUNDING SOCIAL SCHEMES (health and provident benefits) – France

Creation	Management	Scope	Financing	Elements of solidarity	European rule	Reference ECJ
State	State	National ²		Scheme applies, as universal, to general categories of people (citizens, workers).		<i>Pistre et Poucet</i> 17/02/93. (statutory social security scheme health and retirement)
			PAYG	Scheme applies to predefined categories of workers	R 1408/71 ²	AOK 16/03/04. (statutory social security schemes health)
Social partners	Social partners	Inter-entreprises		Contributions of active members are immediately used to pay benefits (since the scheme was set up)	81 et 82 of the Treaty (competition)	
			Funding	Profitable plans subsidise loss-making ones (via a common fund or by siphoning off the profits from one and transferring it to another)		<i>Coreva</i> 16/11/95 (statutory but optional pension scheme)
Profession	Association of members (mutual)	Sectorial		Contributions are proportionally linked to income and not to the risk profile (age, gender, profession...): no link with the individual risk	86.2 of the Treaty (economic general interest)	
		Inter Sectorial (local)	Combined			<i>Albany, Brentjens</i> 21/09/99 (industry-wide pension schemes based on collective agreement)
Group employers	Pension funds (trust)	Entreprises		No selection of risks: the scope is extended by law or agreement to all persons meeting certain general criteria as citizenship, profession, sector of economy....	Directive 2003/81 (occupational pensions) ²	
Employer	Employer	Individual		Rights are entitled in case of unemployment, sickness, disablement...with exemption of contributions.	Directive 2002/83 (insurance)	<i>Van der Woude</i> 20/09/2000 (health schemes based on collective agreement)
Individual	Private Corporate undertakings			Extra benefits for children and survivors benefits are provided.		<i>Pavlov</i> 12/09/2000 (professional scheme)
				Contracting out is limited.		

covering against occupational injury, disability and death risks possible action depending on the choice made by the State

CONTRACTUEL FUND

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State	State	National		Scheme applies, as universal, to general categories of people (citizens, workers).		<i>Pistre et Poucet</i> 17/02/93. (statutory social security schemes health and retirement)
Social partners	Social partners	Inter-entreprises	PAYG	Scheme applies to predefined categories of workers	R 1408/71	<i>AOK</i> 16/03/04. (statutory social security schemes health)
Profession	Association of members (mutual)	Sectorial	Funding	Contributions of active members are immediately used to pay benefits (since the scheme was set up)	81 et 82 of the Treaty (competition)	<i>Coreva</i> 16/11/95 (statutory but optional pension scheme)
Group of employers	Pension funds (trust)	Inter Sectorial (local)	Combined	Profitable plans subsidise loss-making ones (via a common fund or by siphoning off the profits from one and transferring it to another)	86.2 of the Treaty (economic general interest)	<i>Albany, Brentjens</i> 21/09/99 (industry-wide pension schemes based on collective agreement)
Employer	Employer	Entreprises		Contributions are proportionally linked to income and not to the risk profile (age, gender, profession...): no link with the individual risk	Directive 2003/81 (occupational pensions)	<i>Van der Woude</i> 20/09/2000 (health schemes based on collective agreement)
Individual	Private Corporate undertakings	Individual		No selection of risks: the scope is extended by law or agreement to all persons meeting certain general criteria as citizenship, profession, sector of economy....	Directive 2002/83 (insurance)	<i>Pavlov</i> 12/09/2000 (professional scheme)
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Group of employers	Pension funds (trust)	Inter Sectorial	Combined			
				No selection of risks : the scope is extended by law or agreement to all persons meeting certain general criteria as citizenship, profession, sector of economy....	Directive 2003/81 (occupational pensions)	<i>Albany, Brentjens</i> 21/09/99 (industry-wide pens schemes based on collective agreeme
Employer	Employer	Entreprises				
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Profession	Association of members (mutual)	Sectorial (industry)	Funding			Coreva 16/11/95 (statutory but optional pension scheme)
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Group of employers	Pension funds (trust)	Inter Sectorial	Combined			<i>Albany, Brentjens.</i> 21/09/99 (industry-wide pens schemes based on collective agreemen
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Employer	Employer	Entreprises				<i>Van der Woude</i> 20/09/2000 (health schemes based on collective agreement)
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Individual	Private Corporate undertakings	Individual			Directive 2002/83 (insurance)	<i>Pavlov</i> 12/09/2000 (professional scheme)
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AGIRC and ARRCO – Complementary pensions - France

Creation	Management	Scope	Financing	Elements of solidarity	European rule	Reference ECJ
State	State	National	PAYG	Scheme applies, as universal, to general categories of people (citizens, workers).	R 1408/71	<i>Pistre et Poucet</i> 17/02/93. (statutory social security schemes health and retireme
Social partners	Social partners	Inter-entreprises		Scheme applies to predefined categories of workers		Contributions of active members are immediately used to pay benefits (since the scheme was set up)
Profession	Association of members (mutual)	Sectorial	Funding	Profitable plans subsidise loss-making ones (via a common fund or by siphoning off the profits from one and transferring it to another)	81 et 82 of the Treaty (competition)	<i>Coreva</i> 16/11/95 (statutory but optional pension scheme)
		Inter Sectorial (local)	Combined	Contributions are proportionally linked to income and not to the risk profile (age, gender, profession...) : no link with the individual risk	86.2 of the Treaty (economic general interest)	<i>Albany, Brentjens</i> 21/09/99 (industry-wide pens schemes based o collective agreemen
Group of employers	Pension funds (trust)	Entreprises		No selection of risks : the scope is extended by law or agreement to all persons meeting certain general criteria as citizenship, profession, sector of economy....	Directive 2003/81 (occupational pensions)	<i>Van der Woude</i> 20/09/2000 (health schemes based on collective agreement)
Employer	Employer	Individual	Rights are entitled in case of unemployment, sickness, disablement...with exemption of contributions.	Extra benefits for children and survivors benefits are provided.	Directive 2002/83 (insurance)	<i>Pavlov</i> 12/09/2000 (professional scheme)
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Social partners	Social partners	Inter-entreprises	PAYG	Scheme applies to predefined categories of workers	R 1408/71	
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Social partners	Social partners	Inter-entreprises	PAYG	Contributions of active members are immediately used to pay benefits (since the scheme was set up)	86.2 of the Treaty (economic general interest)	<i>Coreva</i> 16/11/95 (pension)
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Employer	Employer	Entreprises		Rights are entitled in case of unemployment, sickness, disablement...with exemption of contributions. Idem for periods of employment before adoption of the system	Directive 96/71/EC (posting of workers)	<i>Finalarte</i> 25/10/2001 statutory holiday scheme based on collective agreements
Individual	Private Corporate undertakings	Individual		Extra benefits for children and survivors benefits are provided.		
				Contacting out is limited		
				Worker can claim from his current employer full holiday entitlement accumulated with different employers in the course of the reference year irrespective of the duration of the employment relationship with that current employer. Claims are entitled even if former employer did not pay contribution.		
				Equitable distribution of financial burden between employers concerned		

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Many forms of organisations

(Management, Scope, Financing...)

But a common direction towards solidarity

(No selection of risks and/or no contracting out and/or exemption of contributions in case of unemployment or disability...)

*A **social protection** scheme
is more than an insurance contract*

*For this reason **social partners** are involved*