



Representativeness of the European social partner organisations: Insurance

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This report is available in electronic format only.

This study aims to provide the necessary information for encouraging sectoral social dialogue in the insurance sector. It identifies the relevant national organisations on both sides of industry and analyses the sector’s relevant European organisations. The study first explores the economic background of the sector and goes on to outline the social partner organisations in all the EU Member States (with the exception of Latvia), focussing on membership, role in collective bargaining and public policy, and national and European affiliations. The study concludes with an analysis of the relevant European organisations, particularly their membership composition and their capacity to negotiate. The EIRO series of representativeness studies aims to identify relevant national and supranational social partner organisations in selected sectors. They derive from the European Commission’s desire to recognise the representative social partner organisations to be consulted under the Treaty on the Functioning of the European Union (TFEU). Hence, this study is designed to provide the basic information required to assist sectoral social dialogue.

Objectives of study

The aim of this **representativeness** study is to identify the relevant national and supranational associational actors – that is the **trade unions** and **employer** associations – in the field of industrial relations in the insurance sector, and show how these actors relate to the sector’s European interest associations of labour and business. The impetus for this study arises from the the European Commission’s aim to identify the representative social partner associations to be consulted under the provisions of the [Treaty on the Functioning of the European Union \(TFEU\) \(1.4Mb, PDF\)](#). Hence, this study seeks to provide basic information needed to support sectoral **social dialogue**. The effectiveness of the European social dialogue depends on whether its participants are sufficiently representative in terms of the sector’s relevant national actors across the EU Member States. Only European associations which meet this precondition will be admitted to the European social dialogue.

Against this background, the study will first identify the relevant national social partner organisations in the insurance sector, subsequently 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 ‘sector-related’ (Table 1).

Table 1: Determining the ‘sector-relatedness’ of an organisation

Scope	Question in the standardised questionnaire to all correspondents	Possible answers	Notes and explanations
Domain of the organisation within the sector	Does the union’s/employer organisation’s domain embrace potentially all employees in the Insurance sector?	Yes/No	This question has not been asked directly in the questionnaire, but is considered to be “Yes” if all of the five following sub-questions are “ yes ”. It is considered to be “No”, if at least one of the following sub-questions is answered with “ no ”.

Scope	Question in the standardised questionnaire to all correspondents	Possible answers	Notes and explanations
	...cover 'basically all' groups of employees (min.: blue collar, white collar) in the Insurance sector?	Yes/No	This question refers to the organisation's scope in the sector with regard to different types of employment contracts etc. As the contractual forms are rather heterogeneous, the minimum requirement to answer this question with "yes" would be the fact that both blue-collar and white-collar workers are potentially covered by the organisation's domain.
	...cover the 'whole' Insurance sector in terms of economic activities, (i.e. including all sub-activities)	Yes/No	This question refers to the economic sub-activities of the NACE code chosen. In the spreadsheet part of the questionnaire, correspondents have been provided a detailed breakdown of sub-activities down to the four-digit level.
	... cover employees in all types of companies (all types of ownership: private, public) in the Insurance sector?	Yes/No	This question refers to ownership. Some organisations might limit for instance their domain to domestically owned, or to public sector companies/employees only.
	... cover employees in enterprises of all sizes in the Insurance sector?	Yes/No	Often, organisations limit their domain to enterprises by size class (e.g. SMEs only).
	...cover all occupations in the Insurance sector?	Yes/No	Some organisations (notably trade unions) delimit their domain to certain occupations only. This sub-question intends to identify these occupational organisations.
Domain of the organisation outside the sector	Does the union also represent members outside the Insurance sector?	Yes/No	This question is again being asked directly to the correspondents.

Source: Standardised Excel-based questionnaire, sent to EIRO National correspondents.

At both national and European levels, many associations are not considered as social partner organisations as they do not deal with industrial relations. Thus, there is a need for criteria to define clearly the social partner organisations.

As regards the national-level associations, classification as a sector-related social partner organisation implies fulfilling one of two criteria. The association must be either:

- a party to 'sector-related' **collective bargaining**;
- or a member of a 'sector-related' European association of business or labour on the Commission's list of European social partner organisations consulted under Article 154 TFEU and/or which participates in the sector-related European social dialogue.

Taking affiliation to a European social partner organisation as a sufficient criterion for determining a national association as a social partner implies that such an association may not be involved at all in industrial relations in its own country. Hence, this selection criterion may seem odd at first glance. However, if a national association is a member of a European social partner organisation, it becomes involved in industrial relations matters through its membership in the European organisation.

Furthermore, it is important to assess whether the national affiliates to the European social partner organisations are engaged in industrial relations in their respective countries. Affiliation to a European social partner organisation and involvement in national collective bargaining are of utmost importance to the European social dialogue, since they are the two constituent mechanisms that can systematically connect the national and European levels.

In terms of the selection criteria for the European organisations, this report includes those sector-related European social partner organisations that are on the Commission's list of consultation.

In addition, it considers any other sector-related European associations with sector-related national social partner organisations – as defined above – under its umbrella.

Thus, the aim of identifying the sector-related national and European social partner organisations applies both a 'top-down' and 'bottom-up' approach.

Definitions

For the purpose of this study, the insurance sector is defined in terms of the Statistical Classification of Economic Activities in the European Community ([NACE](#)), to ensure the cross-national comparability of the findings. More specifically, the insurance sector is defined as embracing NACE (Rev. 2) 65. This sector definition is also upheld by the [European Commission report from 2010, European Sectoral Social Dialogue: Recent developments \(p.115\) \(1.23Mb PDF\)](#).

This includes the following activities:

NACE Rev.2	Definition	Description
65.1	Insurance	This group includes life insurance with or without a substantial savings element and non-life insurance.
65.11	Life insurance	This class includes: underwriting annuities and life insurance policies, disability income insurance policies, and accidental death and dismemberment insurance policies (with or without a substantial savings element)
65.12	Non-life insurance	This class includes: - provision of insurance services other than life insurance: • accident and fire insurance • health insurance • travel insurance • property insurance • motor, marine, aviation and transport insurance • pecuniary loss and liability insurance
65.2	Reinsurance	
65.20	Reinsurance	This class includes: - activities of assuming all or part of the risk associated with existing insurance policies originally underwritten by other insurance carriers
65.3	Pension funding	
65.30	Pension funding	This class includes legal entities (funds, plans and/or programmes) organised to provide retirement income benefits exclusively for the sponsor's employees or

		members. This includes pension plans with defined benefits, as well as individual plans where benefits are simply defined through the member's contribution. This class includes: - employee benefit plans - pension funds and plans - retirement plans
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The domains of the trade unions and employer organisations and the scope of the relevant **collective agreements** are likely to vary from this precise NACE definition. The study therefore includes all trade unions, **employer organisations** and multi-employer collective agreements which are 'sector-related' in terms of any of the following four aspects or patterns:

- congruence – the domain of the organisation or scope of the collective agreement must be identical to the NACE demarcation, as specified above;
- sectionalism – the domain or scope covers only a certain part of the sector, as defined by the NACE demarcation, while no group outside the sector is covered;
- overlap – the domain or scope covers the entire sector along with parts of one or more other sectors. However, it is important to note that the study does not include general associations which do not deal with sector-specific matters;
- sectional overlap – the domain or scope covers part of the sector plus parts of one or more other sectors.

Figure 1: Sector relatedness of social partner organisations: Domain patterns

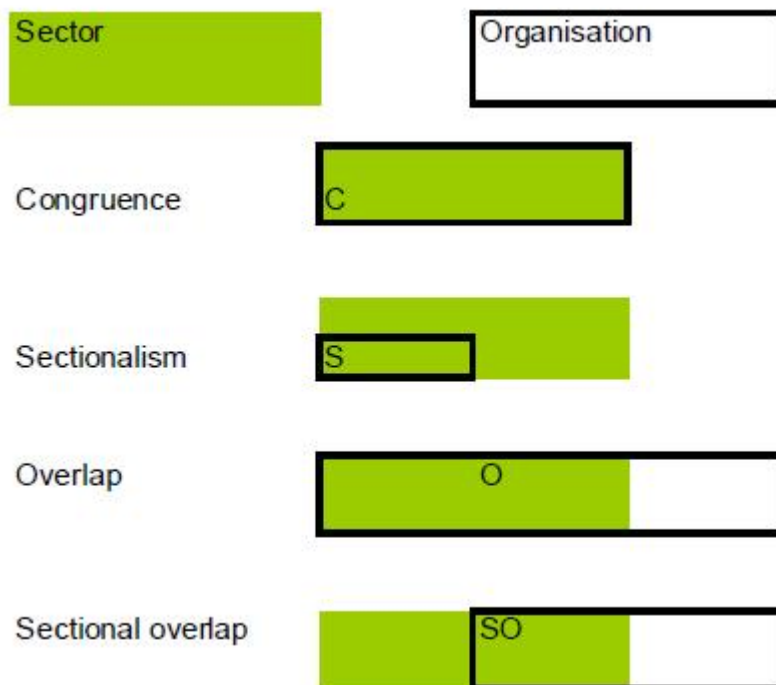


Figure 1: Sector-relatedness of social partner organisations: Domain patterns

Table 2: Pattern and scope of the organisation's domain

Domain pattern	Domain of organisation within the sector	Domain of organisation outside the sector
	Does the union/employer organisation's domain embrace potentially all employees in the Insurance sector?	Does the union/employer organisation also represent members outside the Insurance sector?
Congruence (C)	Yes	No
Sectionalism (S)	No	No
Overlap (O)	Yes	Yes
Sectional overlap (SO)	No	Yes

Note: The domain pattern results from the answers to the questions on the scope of the domain derived from Table 1

At European level, the European Commission established a [Sectoral social dialogue committee for the insurance sector](#) in 1999, although the social partners had been working together in an informal working party since 1987. The European Federation of National Insurance Associations ([CEA](#)), the European Federation of Insurance Intermediaries ([BIPAR](#)) and the Association of Mutual Insurers and Insurance Cooperatives in Europe ([AMICE](#)) on the employer side as well as the UNI Global Union Europa-Section Finance ([UNI Europa-Finance](#)) on the employee side participate in the sector's European social dialogue. Thus, affiliation to one of these European organisations is a sufficient criterion for classifying a national association as a social partner organisation for the purpose of this study. However, it should be noted that the constituent criterion is one of sector-related membership. This is important, in particular, in the case of UNI Europa due to its multi-sectoral domain. Thus, the study will include only the organisations affiliated to UNI Europa-Finance whose domain relates to the insurance sector.

It must be underlined that the composition of the Insurance Sectoral Social Dialogue Committee does not entirely correspond to the NACE demarcation of the present study. In fact, the main focus of the activities covered by the European Federation of Insurance Intermediaries (BIPAR) is actually outside the reference of this representativeness study. BIPAR, and its affiliates, are essentially covered by NACE 66.2 (Activities auxiliary to insurance and pension funding), whose definition includes the 'activities of insurance agents and brokers (insurance intermediaries) in selling, negotiating or soliciting of annuities and insurance and reinsurance policies'. This has an important consequence deriving from the methodology applied for the representativeness studies. According to the top-down approach, we should include BIPAR national affiliates as members of a recognised EU level sectoral social partner. From the bottom-up perspective, however, we should only consider those national 'sector-related' organisations which relate to NACE Rev.2 65. In order to solve this contradiction, we will provide a complete picture of BIPAR's affiliates, but we will include in this study only those affiliates which are effectively participating in collective bargaining covering the insurance sector as for NACE Rev.2 65.

Collection of data

The collection of quantitative data, such as those on membership, is essential for investigating the representativeness of the social partner organisations. Unless cited otherwise, this study draws on country studies provided by the EIRO national centres, based on a standard questionnaire in both Word and Excel formats, which they complete through contacting the sector-related social partner

organisations in their countries. The contact is generally made via telephone interviews in the first place, but might also be established via email. In case of non-availability of any representative, the national correspondents are asked to fill out the relevant questionnaires based on secondary sources, such as information given on the social partner's website, or derived from previous research studies.

It is often difficult to find precise quantitative data. In such cases, the EIRO national centres are requested to provide rough estimates rather than leaving a question blank, given the practical and political relevance of this study. However, if there is any doubt over the reliability of an estimate, this will be noted.

In principle, quantitative data may stem from three sources:

- official statistics and representative survey studies;
- administrative data, such as membership figures provided by the respective organisations, which are then used for calculating the density rates on the basis of available statistical figures on the potential membership of the organisations;
- personal estimates made by representatives of the respective organisations.

While the data sources on the labour market and economic figures cited in the report are generally statistics from Eurostat or national statistical offices, the figures in respect of the organisations are usually either administrative data or estimates. Furthermore, it should be noted that several country studies also present data on trade unions and business associations that do not meet the above definition of a sector-related social partner organisation, in order to give a complete picture of the sector's associational 'landscape'. For the above substantive reasons, as well as for methodological reasons of cross-national comparability, such trade unions and business associations will not be considered in this overview report. However, these organisations can still be found in the national contributions, which will be published together with the overview report.

Quality assurance

In order to assure the quality of the information gathered, several verification procedures and feedback loops have been used.

- First, staff of Eurofound together with the report's author, check the figures provided for consistency, and make sure that the organisations listed correspond to the definition relevant for the scope of this study.
- Second, Eurofound sends the national contributions to both their national members of governing board, as well as to the European-level sector-related social partners' organisations. The peak-level organisations then ask their affiliates to verify the information. Feedback received from the sector-related organisations is then taken into account, if it is in line with the methodology of the study.
- Third, the complete study is finally evaluated by the European-level sectoral social partners and Eurofound's Advisory Committee on Industrial Relations, which consists of representatives from both sides of industry, governments and the European Commission.

Structure of report

The study consists of three main parts, beginning with a brief summary of the sector's economic background. The report then analyses the relevant social partner organisations in all EU Member States. In the case of Latvia, only the top-down approach of including members of EU-level organisations could be followed, since it was not part of the EIRO network at the time of the data collection. The third part of the analysis considers the representative associations at European level.

Each section will contain a brief introduction explaining the concept of representativeness in greater detail, followed by the study findings. As representativeness is a complex issue, it requires separate consideration at national and European level for two reasons. Firstly, the method applied by national regulations and practices to capture representativeness has to be taken into account. Secondly, the national and European organisations differ in their tasks and scope of activities. The concept of representativeness must therefore be suited to this difference.

Finally, it is important to note the difference between the research and political aspects of this study. While providing data on the representativeness of the organisations under consideration, the report does not reach any definite conclusion on whether the **representativeness** of the European social partner organisations and their national affiliates is sufficient for admission to the European social dialogue. The reason for this is that defining criteria for adequate representativeness is a matter for political decision rather than an issue of research analysis.

Economic background

Mergers and acquisitions have characterised the European insurance sector in the 2000s (some of them started at the end of 1990s). For this reason, in the last decade, the number of insurance companies has gradually decreased. At the same time, the sector has grown in terms of total gross written premiums. Eurostat and other statistical institutes use the value of gross written premiums as the measure to indicate the size of insurance activity: this comprises all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.

The increase in gross written premiums stopped in 2008, as a result of the economic crisis. The total premiums decreased for the second time in the last decade in 2008–2009, particularly in 2008 when total premiums dropped by around 6% in comparison with the previous year (at constant exchange rates). However, according to the European insurance and reinsurance federation (CEA), 2009 was a year of slow recovery in comparison with 2008: total premiums grew by 2.9% (at constant exchange rates), mainly driven by the life insurance sector (which accounts for more than 60% of all premiums).

According to Swiss Re, a leading world reinsurer, between 2002–2007 the European share of the global market rose from 32% to 43% as premiums in Europe grew faster than total worldwide premium income. However, with the decline of European premiums in 2008 and 2009, Europe's market share decreased to 40% of the worldwide market.

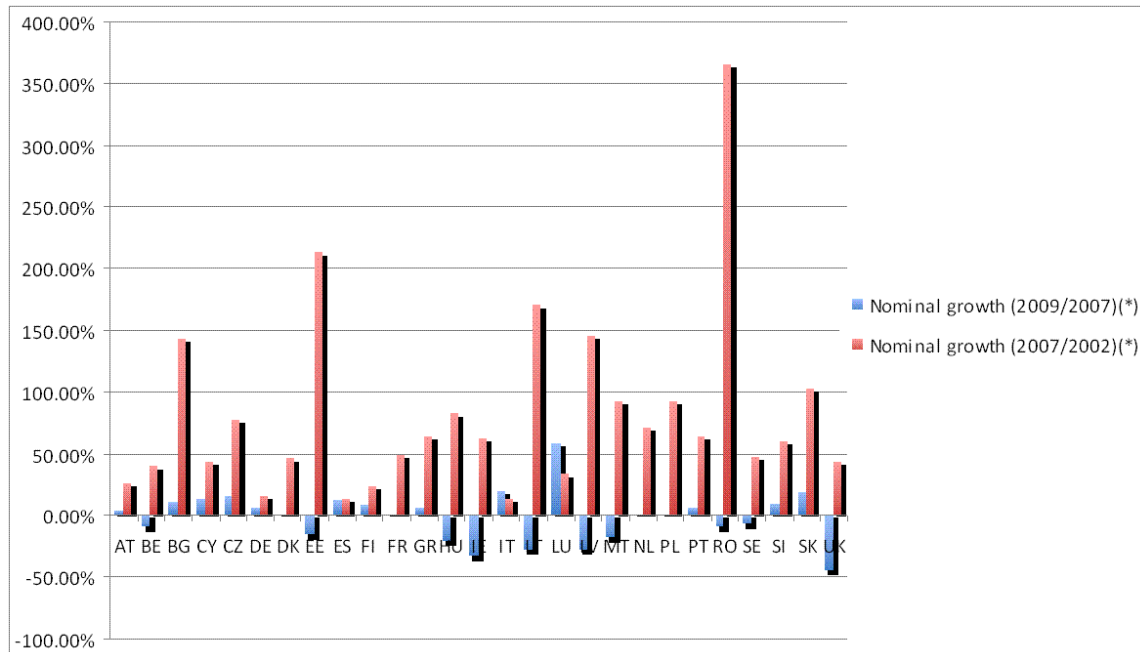
Insurance cover can be usually distinguished between life and non-life. With regard to life premiums, after a sharp decrease in 2008, European life premiums recovered to EUR 647bn in 2009, which corresponds, at constant exchange rates, to a 4.7% increase on the previous year. The largest markets are the UK, France, Germany and Italy, which together account for nearly 75% of European life premiums. According to CEA data, despite overall growth being positive in 2009, individual country growth rates ranged from -48% for Romania and -22% in Poland to +49% for Italy. Nevertheless, the disparity in growth rates was less marked in 2009 than in 2008.

Non-life insurance premiums showed a 2.7% increase in 2008, at constant exchange rates, but a decrease of -1.9% in 2009. It is the first time, after a decade of year-on-year growth, that the growth rate in this market segment is negative. According to CEA data, the top four non-life insurance markets in Europe are, in order of size, Germany, the UK, France and the Netherlands, which together account for more than 60% of European non-life premiums. With regard to the business areas, motor and health insurance are the two largest non-life business lines in Europe, with respective market shares of 30% and 25%.

As it has already been said, the merger and acquisitions processes that affected the European insurance sector during the last 15 years provoked a decline in the number of insurance companies. In 2008 there were around 4,700 companies operating in the sector in Europe,

compared with around 4,950 in 2005. In the European Union, the UK is the country with more insurance companies (around 1,000), followed by Germany (more than 600 companies). France ranks third, while Sweden, which accounts for only 2% of premiums, ranks fourth in terms of number of companies. According to CEA, the number of insurance companies has slightly grown or remained stable in the New Member States in the last few years.

Figure 2. Total European gross written premiums: Nominal growth 2009/2008 and 2007/2002 (%)



Notes: (*) At constant exchange rates.

DE figures include Pensionskassen and pension funds. For NL, foreign business is included. For MT, the 2009/2007 variation is not reliable since data prior to 2008 include cross-border business.

Source: Elaboration on CEA data, CEA Statistics No. 42: [European Insurance in Figures](#), (2010).

Figure 3: Variation in number of companies by country: 2009/2007 and 2007/2000 (%)

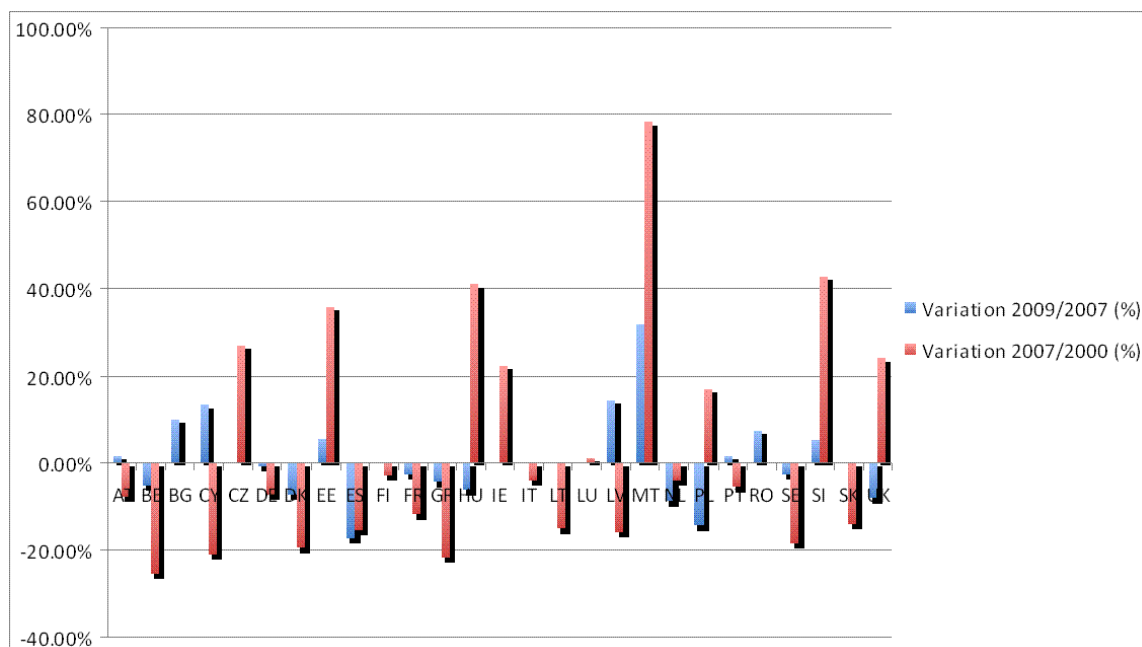


Figure 3: Number of companies' variation: 2009/2007 and 2007/2000 (%)

Notes: DK data include life insurance companies and multi-employer pension funds as well as non-life insurance and foreign branches that are members of the Danish Insurance Association. For UK, there was a change in definition in 2004.

Source: Elaboration on CEA data, CEA Statistics No. 42, [European Insurance in Figures](#), (2010).

Employment characteristics

The merger and acquisitions processes that affected the insurance sector in recent years had some impact on employment. In 2002–2006, employment in the European insurance sector declined, while in 2007 and 2008 the sectoral workforce slightly grew (between 0.4% and 0.8%). According to CEA data ([European Insurance in Figures](#), 2010), in 2008 in the European Union there were around 920,000 workers employed in the insurance sector. It is important to notice that, after the liberalisation and privatisation processes, outsourcing became an important feature throughout the sector. As can be seen in Tables 3 and 4, Germany has the largest number of people employed in the insurance sector (more than 215,000 in 2008), followed by the UK (almost 179,000) and France (about 145,000). In 2008, nearly 87% of employees worked full-time; this proportion has been decreasing very slowly over the last 10 years (it was 89% in 1999).

Table 3: Number of companies in the insurance sector (2000-2009)

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
AT	77	75	73	72	71	73	72	71	71	72
BE	210	204	201	189	181	171	161	156	151	148
BG	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	41	45	45
CY	38	36	36	34	33	33	32	30	34	34
CZ	41	43	42	42	40	45	49	52	53	52
DE	659	640	645	640	633	632	613	609	607	604
DK	252	243	228	216	213	206	201	202	202	187
EE	14	14	13	13	13	12	16	19	20	20
ES	423	414	401	393	379	362	354	357	296	294
FI	65	69	68	68	68	67	66	63	63	63
FR	527	504	495	486	475	486	477	464	461	452
GR	110	107	102	100	99	95	90	86	85	82
HU	22	23	28	28	28	28	27	31	30	29
IE	191	196	199	224	217	226	229	233	236	n.a.
IT	244	246	245	236	235	230	235	234	239	234
LT	33	31	31	28	28	27	30	28	30	n.a.
LU	93	93	94	95	95	95	95	94	96	n.a.
LV	25	21	20	19	18	20	20	21	23	24
MT	23	19	18	18	20	25	37	41	44	54
NL	367	353	389	379	363	352	368	352	335	320
PL	65	71	74	77	74	74	72	76	66	65
PT	88	86	85	74	70	70	76	83	85	84
RO	n.a.	n.a.	42	46	39	37	36	42	43	45
SE	482	461	448	440	428	415	392	392	381	381
SI	14	14	14	15	16	18	18	20	21	21
SK	28	28	29	28	25	26	25	24	20	n.a.
UK	822	810	806	772	1177	1118	1050	1017	972	934
EU27	4,913	4,801	4,826	4,732	5,038	4,943	4,841	4,838	4,709	4,244

Notes: DK data include life insurance companies and multi-employer pension funds as well as non-life insurance and foreign branches that are members of the Danish Insurance Association. For the UK, there was a change in definition in 2004.

Source: CEA Statistics No. 42, *European Insurance in Figures*, (2010).

Table 4: Number of employees in the insurance sector (2000-2009)

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
AT	28,530	27,359	25,925	26,106	26,494	26,267	26,292	26,667	26,547	26,732
BE	24,298	26,293	25,912	24,722	24,506	24,004	23,752	24,048	24,300	23,964
BG	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
CY	1,607	1,650	1,660	1,665	1,691	1,700	1,749	1,767	1,854	1,874
CZ	16,112	15,718	15,740	15,658	14,600	14,506	14,410	14,501	14,726	14,559
DE	240,200	245,400	248,100	244,300	240,800	233,300	225,700	218,900	216,300	216,500
DK	13,834	13,692	13,516	13,647	14,181	14,046	14,259	15,995	16,273	16,455
EE	1,669	1,623	1,552	1,458	1,444	1,364	1,458	1,458	1,536	1,737
ES	45,917	55,728	47,477	48,116	45,953	49,135	48,049	47,991	49,203	n.a.
FI	11,570	10,888	11,301	11,542	11,180	10,448	10,583	10,669	10,810	10,556
FR	136,500	138,600	139,200	138,500	138,000	143,700	143,750	143,950	145,200	147,400
GR	9,500	9,500	9,500	9,500	9,500	9,500	9,000	9,000	9,000	8,500
HU	27,478	27,762	27,587	28,069	27,226	26,001	26,131	26,242	26,125	n.a.
IE	12,289	12,842	15,000	15,227	14,989	14,303	14,256	14,762	15,033	n.a.
IT	42,264	41,746	39,980	39,291	40,105	39,924	39,795	46,278	46,831	47,369
LT	4,000	4,900	6,300	6,500	n.a.	n.a.	n.a.	5,100	5,500	n.a.
LU	2,268	2,532	2,654	2,673	2,969	3,045	3,170	3,242	3,268	3,480
LV	1,587	1,799	1,786	2,837	2,988	3,333	3,800	n.a.	n.a.	n.a.
MT	670	625	542	534	642	667	806	832	786	n.a.
NL	48,468	50,243	50,088	48,204	53,190	52,930	52,470	52,040	51,010	50,910
PL	32,764	32,595	29,521	28,946	28,677	28,864	28,474	30,251	29,623	29,129
PT	13,623	13,700	13,105	12,575	11,835	11,829	11,518	11,295	11,307	11,207
RO	n.a.	n.a.	n.a.	25,300	36,130	36,000	n.a.	n.a.	n.a.	n.a.
SE	17,162	17,258	18,987	18,973	18,914	19,000	19,389	20,032	20,715	n.a.
SI	4,799	4,929	5,204	5,521	5,690	5,878	5,992	6,064	6,331	6,306
SK	7,783	7,916	7,622	6,743	6,484	6,304	6,300	6,300	6,640	n.a.
UK	228,300	223,900	217,475	211,300	208,100	176,100	179,300	177,500	178,700	171,500
EU27	973,192	989,198	975,734	987,907	986,288	952,148	910,403	914,884	917,618	788,178

Notes: DK data include all people employed in the Danish market. For FR, there was a break in the series in 2005. For IT, in 2007, the total number includes 4,554 employees of other entities controlled by insurance companies and roughly 2,000 additional dealers, following a large corporate restructuring. NL data do not include employees from some health insurers; there is also a break in the series in 2004.

Source: CEA Statistics No. 42: European Insurance in Figures, (2010).

Figure 4: Variation in number of employees by country 2009/2007 and 2007/2000 (%)

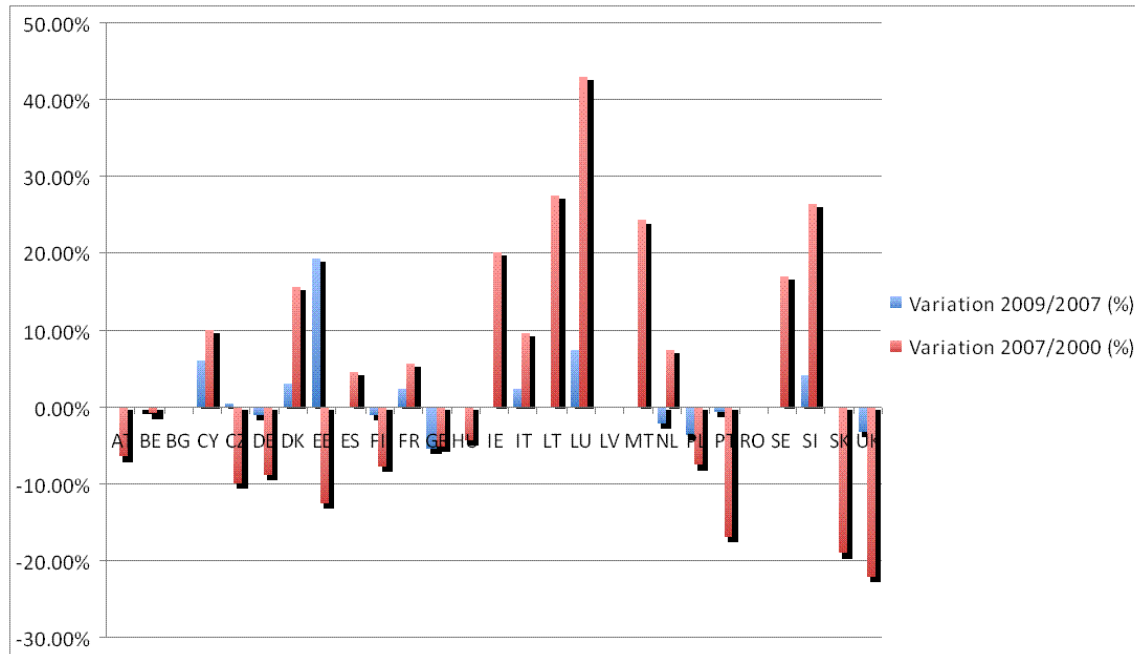


Figure 4: Employees' variation: 2009/2007 and 2007/2000 (%)

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Source: Elaboration on CEA data, CEA Statistics No. 42: [European Insurance in Figures](#), (2010).

National level of interest representation

In many Member States, statutory regulations explicitly refer to the concept of representativeness when assigning certain rights of interest representation and public governance to trade unions and employer organisations. The most important rights addressed by such regulations include:

- formal recognition as a party to collective bargaining;
- extension of the scope of a multi-employer collective agreement to employers not affiliated to the signatory employer organisations;
- **participation** in public policy and tripartite bodies of social dialogue.

Under these circumstances, representativeness is normally measured by the membership strength of the organisations. For instance, statutory extension provisions usually allow for extension of collective agreements to unaffiliated employers only when the signatory trade unions and employer associations represent 50% or more of the employees within the agreement's domain.

As outlined, the representativeness of the national social partner organisations is of interest to this study in terms of the capacity of their European umbrella organisations for participation in European social dialogue. Hence, the role of the national actors in collective bargaining and

public policy-making constitutes another important component of representativeness. The effectiveness of European social dialogue tends to increase with the growing ability of the national affiliates of the European organisations to regulate the employment terms and influence national public policies affecting the sector.

A cross-national comparative analysis shows a generally positive correlation between the bargaining role of the social partners and their involvement in public policy (Traxler, 2004). Social partner organisations that are engaged in multi-employer bargaining are incorporated in state policies to a significantly greater extent than their counterparts in countries where multi-employer bargaining is lacking. This can be attributed to the fact that only multi-employer agreements matter in macro-economic terms, setting an incentive for the governments persistently to seek the cooperation of the social partner organisations. If single-employer bargaining prevails in a country, none of the collective agreements will have a noticeable effect on the economy due to their limited scope. As a result, an important driver of generalised tripartite policy concertation will be absent.

In summary, representativeness is a multi-dimensional concept that embraces three basic elements:

- the membership domain and strength of the social partner organisations;
- their role in collective bargaining;
- their role in public policymaking.

Membership domains and strength

The membership domain of an organisation, as formally established by its constitution or name, distinguishes its potential members from other groups which the organisation does not claim to represent. As already explained, this study considers only organisations whose domain relates to the insurance sector. However, there is insufficient room in this report to delineate the domain demarcations of all the organisations. Instead, the report notes how they relate to the sector by classifying them according to the four patterns of ‘sector-relatedness’, as specified earlier. A more detailed description of how an organisation may relate to the sector can be found in Figure 1 above.

Regarding membership strength, a differentiation exists between strength in terms of the absolute number of members and strength in relative terms. Research usually refers to relative membership strength as the density – in other words, the ratio of actual to potential members.

Furthermore, a difference also arises between trade unions and employer organisations in relation to measuring membership strength. Trade union membership simply means the number of unionised persons. However, in this context, a clarification of the concept of ‘member’ should be made. Whereas in most countries recorded membership includes both employees in jobs and members who are not in active employment (such as unemployed persons and retired workers) some countries provide information on employed membership only. Hence, two measures of trade union density have to be differentiated: gross union density (including inactive members) and net union density (referring to employed union members only). In addition to taking the total membership of a trade union as an indicator of its strength, it is also reasonable to break down this membership total according to sex.

Measuring the membership strength of employer organisations is more complex since they organise collective entities, namely companies that employ employees. In this case, therefore, two possible measures of membership strength may be used – one referring to the companies themselves, and the other to the employees working in the member companies of an employer organisation.

For a sector study such as this, measures of membership strength of both the trade unions and employer organisations have also to consider how the membership domains relate to the sector. If a domain is not congruent with the sector demarcation, the organisation's total density, that is the density referring to its overall domain, may differ from sector-specific density that is the organisation's density referring to the sector. This report will first present the data on the domains and membership strength of the trade unions and will then consider those of the employer organisations.

This report basically distinguishes between three types of organisational densities, as defined in the following table, which are – depending on data availability – also broken down into net and gross rates.

Table 5: Definition of organisational density figures

Type of density	Definition	Breakdown
Domain density	Number of employees (companies) organised by the organisation divided by total number of employees (companies) included in the organisation's membership domain	Net and gross; Employees (for trade unions); Companies and employees (for employer organisations)
Sectoral density	Number of employees (companies) organised by the organisation in the insurance sector divided by total number of employees (companies) in the sector.	Net and gross; Employees (for trade unions); Companies and employees (for employer organisations)
Sectoral domain density	Number of employees (companies) organised by the organisation in the insurance sector divided by total number of employees (companies) in the insurance sector as demarcated by the organisation's domain	Net and gross; Employees (for trade unions); Companies and employees (for employer organisations)

Trade unions

Tables 6 and 7 present trade union data on domains and membership strength. The tables list all trade unions which meet at least one of the two criteria for classification as a sector-related social partner organisation, as defined earlier (participation in sector-related collective bargaining and affiliation to EU-level sector-related organisations).

Table 6: Domain coverage and membership of trade unions in insurance, 2009/10

	Trade union	Type of membership	Domain coverage ^a	Membership				
				Members total	active	sector	Members sector active	Female members (%) of total membership
AT	GPA-djp*	Voluntary	Sectional overlap	n.a.	180,000	n.a.	5,400	44
	Vida*	Voluntary	Sectional overlap	n.a.	155,049	n.a.		33
BE	CNE-CSC*	Voluntary	Overlap	155,000	100,000	n.a.	2,000	64
	LBC-NVK*	Voluntary	Overlap	310,000	250,000	n.a.	2,750	60
	BBTK-SETCA*	Voluntary	Overlap	385,000	230,000	n.a.	n.a.	62
	ACLVB-CGSLB	Voluntary	Overlap	n.a.	260,000	n.a.	n.a.	n.a.
CY	PASEY/PEO*	Voluntary	Overlap	n.a.	3,950	n.a.	87	63,8
	OIYK/S EK*	Voluntary	Overlap	n.a.	8,477	n.a.	450	60
	ETYK*	Voluntary	Overlap	n.a.	10,181	n.a.	901	57
CZ	OSPPP	Voluntary	Overlap	9,160	8,357	995	937	n.a.
DE	ver.di*	Voluntary	Overlap	2,140,000	n.a.	n.a.	n.a.	51
	DHV*	Voluntary	Overlap	77,000	n.a.	n.a.	n.a.	n.a.
	DBV*	Voluntary	Overlap	20,000	n.a.	n.a.	n.a.	n.a.
DK	DFL	Voluntary	Congruence	n.a.	7,300	n.a.	n.a.	70
EE	EKTAÜL	Voluntary	Overlap	70	70	60	60	85
ES	FeS-UGT*	Voluntary	Overlap	135,000	101,250	3,500	3,500	45
	COMFIA CCOO*	Voluntary	Overlap	118,447	105,268	8,600	8,600	45
	ELA/STV*	Voluntary	Sectional overlap	n.a.	24,909	n.a.	n.a.	n.a.
	CIG-BANCA*	Voluntary	Sectional overlap	n.a.	n.a.	n.a.	n.a.	n.a.
FI	SEFE*	Voluntary	Sectional overlap	47,000	32,000	750	720	52
	Suora*	Voluntary	Overlap	30,700	25,300	310	310	88
	VVL**	Voluntary	Congruence	9,663	6,838	7,052	6,838	81
FR	CFE-CGC*	Voluntary	Sectionalism	4,000	3,800	4,000	3,800	30
	CFDT-FDS	Voluntary	Overlap	83,000	83,000	8,200	8,200	n.a.
	SN2A CFTC*	Voluntary	Congruence	n.a.	n.a.	n.a.	n.a.	n.a.
	FSBPA-CGT*	Voluntary	Overlap	n.a.	n.a.	n.a.	n.a.	n.a.
	FEC-FO*	Voluntary	Overlap	n.a.	n.a.	n.a.	n.a.	n.a.
	FGA-CFDT*	Voluntary	Sectional overlap	n.a.	n.a.	1,500	1,500	n.a.

	Trade union	Type of membership	Domain coverage ^a	Membership				
				Members total	active	sector	Members sector active	Female members (%) of total membership
	FA CFTC*	Voluntary	Sectional overlap	n.a.	n.a.	n.a.	n.a.	n.a.
	UNSA*	Voluntary	Sectional overlap	n.a.	n.a.	n.a.	n.a.	n.a.
	SNEEM A-CFE/CGC*	Voluntary	Sectional overlap	n.a.	n.a.	n.a.	n.a.	n.a.
GR	OASE	Voluntary	Congruence	2,800	2,800	2,800	2,800	60
HU	BBDSZ	Voluntary	Overlap	n.a.	n.a.	n.a.	n.a.	n.a.
	BBDSZ SZ	Voluntary	Overlap	n.a.	n.a.	n.a.	n.a.	n.a.
IE	IBOA*	Voluntary	Sectional overlap	15,052	n.a.	200	n.a.	77
	Unite*	Voluntary	Sectional overlap	40,363	n.a.	5,000	n.a.	37
	SIPTU*	Voluntary	Sectional overlap	216,881	n.a.	n.a.	n.a.	37
IT	FIDIA	Voluntary	Sectionalism	1,000	300	1,000	300	n.a.
	FISAI*	Voluntary	Overlap	656	600	656	600	45
	FIBA*	Voluntary	Overlap	90,000	90,000	6,000	6,000	
	UILCA*	Voluntary	Overlap	44,698	44,698	n.a.	n.a.	55
	FISAC*	Voluntary	Overlap	n.a.	n.a.	n.a.	n.a.	n.a.
	FNA*	Voluntary	Overlap	n.a.	n.a.	n.a.	n.a.	n.a.
	SNFIA*	Voluntary	Sectionalism	n.a.	n.a.	n.a.	n.a.	n.a.
LT	FPS	Voluntary	Congruence	200	200	200	200	95
LU	SESF-LCGB*	Voluntary	Overlap	n.a.	n.a.	n.a.	n.a.	n.a.
	SBA-OGBL*	Voluntary	Overlap	n.a.	n.a.	n.a.	n.a.	n.a.
	ALEBA*	Voluntary	Overlap	14,000	13,000	1,100	1,000	n.a.
MT	GWU*	Voluntary	Overlap	n.a.	34,543	150	150	n.a.
	MUBE*	Voluntary	Overlap	n.a.	n.a.	n.a.	n.a.	n.a.
NL	FNV Bondgenoten*	Voluntary	Overlap	470,000	470,000	4,725	4,725	12
	De Unie*	Voluntary	Sectional overlap	64,500	64,500	3,500	3,500	21
	FNV ZZP*	Voluntary	Sectional overlap	14,000	14,000	500	500	35
	CNV Dienstenbond*	Voluntary	Overlap	37,200	37,200	2,200	2,200	n.a.
	BBV*	Voluntary	Sectional overlap	800	800	175	175	n.a.
PL	NSZZ "Solidarnosc"	Voluntary	Overlap	n.a.	n.a.	3,800	n.a.	n.a.

	Trade union	Type of membership	Domain coverage ^a	Membership				
				Members total	active	sector	Members sector active	Female members (%) of total membership
PT	SISEP*	Voluntary	Congruence	500	400	500	400	n.a.
	SINAPS A*	Voluntary	Overlap	1,800	1,500	1,800	1,500	
	STAS*	Voluntary	Overlap	3,938	3,308	3,700	3,000	44
SE	Civilekonomerna*	Voluntary	Sectional overlap	n.a.	38,265	n.a.	500	52
	Jusek*	Voluntary	Sectional overlap	n.a.	79,837	n.a.	1,506	55
	Sveriges Ingenjörer*	Voluntary	Sectional overlap	129,000	110,000	n.a.	220	n.a.
	FTF*	Voluntary	Congruence	n.a.	12,600	n.a.	11,900	55
	Finansförbundet*	Voluntary	Overlap	n.a.	n.a.	n.a.	n.a.	n.a.
SI	SFOS	Voluntary	Overlap	6,500	6,500	2,700	2,700	62
SK	OZ PPaP	Voluntary	Overlap	7,000	6,000	1,500	1,000	70
UK	UFS*	Voluntary	Sectional overlap	2,592	2,592	2,219	2,219	53
	Unite*	Voluntary	Overlap	n.a.	1,572,995	33,000	n.a.	24
	Aegis*	Voluntary	Sectional overlap	2,317		2,317	n.a.	54

* = Domain overlap with other sector-related trade unions.

n.a. = not available

Table 7: Density, collective bargaining, consultation and affiliations of trade unions in insurance, 2009/10

	Trade union	Union densities (%)						CB*	SD**	National and European affiliations**
		Domain total	Dom. active	Sector	Sect. active	Sect. domain	Sect. dom. active			
AT	GPA-djp	n.a.	15.7	n.a.	19.5	n.a.	23.8	Yes	Yes	ÖGB; EPSU; EMCEF; EFFAT; EFJ; UNI Europa
	vida	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	ÖGB; EFFAT; ETF; UNI Europa
BE	ACLVB-CGSLB	n.a.	9	n.a.	n.a.	n.a.	n.a.	Yes	Yes	UNI Europa
	BBTK-SETCA	25	15	n.a.	n.a.	n.a.	n.a.	Yes	Yes	ABVV-FGTB; UNI Europa
	CNE-CSC	n.a.	n.a.	n.a.	8	n.a.	20	Yes	Yes	ACV-CSC; UNI Europa
	LBC-NVK	31	25	n.a.	11	n.a.	17	Yes	Yes	ACV-CSC; UNI Europa
CY	ETKY	n.a.	n.a.	n.a.	45.8	n.a.	45.8	Yes	No	None; UNI Europa

	Trade union	Union densities (%)						CB*	SD**	National and European affiliations**
		Domain total	Dom. active	Sector	Sect. active	Sect. domain	Sect. dom. active			
	OIYK/SEK	n.a.	n.a.	n.a.	23	n.a.	23	Yes	No	SEK; UNI Europa
	PASEY/PEO	n.a.	n.a.	n.a.	4.4	n.a.	4.4	Yes	No	PEO
CZ	OSPPP	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	CMKOS; UNI Europa
DE	DBV	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes		None
	DHV	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes		CGB
	ver.di	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	DGB; UNI Europa
DK	DFL	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	FTF; UNI Europa; NFU
EE	EKTAÜL	0.8	0.7	3.8	3.3	3.8	3.3	Yes	Yes	ROTAL
ES	CIG-BANCA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	No	n.a.
	COMFIA CCOO	n.a.	n.a.	7.2	7.2	7.2	7.2	Yes	Yes	CCOO; UNI Europa
	ELA/STV	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	No	UNI Europa
	FeS-UGT	n.a.	n.a.	2.9	2.9	2.9	2.9	Yes	Yes	UGT; UNI Europa
FI	SEFE	70	70	55	37	70	40	Yes	Yes	AKAVA; UNI Europa
	Suora	75	75	70	70	70	50	Yes	Yes	STTK; NFU; UNI Europa
FI	VVL	78	78	78	78	78	78	Yes	Yes	STTK; NFU; UNI Europa
FR	CFDT-FDS	n.a.	16.6	n.a.	4.5	n.a.	4.5	Yes	Yes	CFDT; UNI Europa
	CFE-CGC	2.2	2.1	2.2	2.1	n.a.	n.a.	Yes	Yes	CFE-CGC; AECA
	FA CFTC	n.a.	n.a.	n.a.	n.a.	n.a.	0	Yes		n.a.
	FEC-FO	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	CGT-FO; UNI Europa
	FGA-CFDT	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	CFDT; EFFAT; UNI Europa
	FSBPA-CGT	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	CGT; UNI Europa
	SN2A CFTC	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	CFTC
	SNEEMA - CFE/CGC	n.a.	n.a.	n.a.	10-25	n.a.		Yes		n.a.
	UNSA	n.a.	n.a.	n.a.	10-25	n.a.		Yes		n.a.
GR	OASE	85	85	85	85	85	85	Yes	Yes	GSEE; UNI Europa
HU	BBDSZ	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.			UNI Europa
	BBDSZS Z	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.			UNI Europa
IE	IBOA	n.a.	n.a.	n.a.	0-9	n.a.	n.a.	Yes	Yes	ICTU; UNI Europa
	SIPTU	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	ICTU; UNI Europa
	Unite	n.a.	n.a.	33.3	n.a.	n.a.	n.a.	Yes	Yes	ICTU; UNI Europa-Finance

	Trade union	Union densities (%)						CB*	SD**	National and European affiliations**
		Domain total	Dom. active	Sector	Sect. active	Sect. domain	Sect. dom. active			
IT	FIBA	20.9	20.9	12.7	12.7	12.7	12.7	Yes	Yes	CISL; UNI Europa
	FIDIA	83.3	25	2.1	0.6	83.3	25	Yes	Yes	CONFEDIR MIT
	FISAC	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	CGIL; UNI Europa
	FISAI	0.7	0.6	1.4	1.3	0.7	0.6	Yes	Yes	
	FNA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes		UNI Europa
	SNFIA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes		UNI Europa
	UILCA	10.4	10.4	n.a.	n.a.	n.a.	n.a.	Yes	Yes	UIL; UNI Europa
LT	FPS	3.8	3.8	3.8	3.8	4	4	Yes	No	
LU	ALEBA	n.a.	n.a.	n.a.	81-90	n.a.	76-90	Yes	Yes	None; UNI Europa
	SBA-OGBL	n.a.	n.a.	n.a.	12	n.a.	10-25	Yes	Yes	UNI Europa
	SESF-LCGB	n.a.	n.a.	n.a.	6.8	n.a.	0-9	Yes	Yes	UNI Europa
MT	GWU	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	None; EPSU; UNI Europa; EURO WEA; FERPA; Eurocadres; ETF; EFBWW; EMF; EFFAT
	MUBE	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	CMTU; UNI Europa
NL	BBV	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	CMHP;
	CNV Diensten bond	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	CMHP; UNI Europa
	De Unie	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	CMHP; UNI Europa
	FNV Bondgenoten	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	FNV; UNI Europa
	FNV ZZP	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	No	Yes	FNV; UNI Europa
PL	NSZZ 'Solidarnosc'	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	NSZZ; 'Solidarnosc' UNI Europa
PT	SINAPSA	10	8.3	15.5	12.9	15.5	12.9	Yes	No	None; UNI Europa
	SISEP	4.3	3.4	4.3	3.4	4.3	3.4	Yes	No	FEBASE; UGT None
	STAS	2.4	2	31.8	25.8	31.8	25.8	Yes	No	FEBASE; UGT UNI Europa
SE	Civilekonomerna	n.a.	26-50	n.a.	0-9	n.a.	n.a.	Yes	No	SACO; UNI Europa
	Finansförbundet	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes		TCO; UNI Europa; NFU
	FTF	n.a.	66	n.a.	64	n.a.	n.a.	Yes	Yes	TCO; UNI Europa; NFU
	Jusek	n.a.	n.a.	n.a.	0-9	n.a.	n.a.	Yes	No	SACO; UNI Europa
	Sveriges Ingenjörer	n.a.	n.a.	n.a.	0-9	n.a.	26-50	Yes		SACO; UNI Europa

	Trade union	Union densities (%)						CB*	SD**	National and European affiliations**
		Domain total	Dom. active	Sector	Sect. active	Sect. domain	Sect. dom. active			
SI	SFOS	55	55	42	42	42	42	Yes	Yes	ZSSS
SK	OZ PPaP	n.a.	n.a.	n.a.	n.a.	22	15	Yes	Yes	KOZ SR; UNI Europa
UK	Aegis	70	n.a.	1	n.a.	70	n.a.	Yes		TUC; Alliance for Finance
	UFS	n.a.	n.a.	1	1	n.a.	26-50	Yes	No	Alliance for Finance
	Unite	n.a.	n.a.	n.a.	10-25	n.a.	10-25	Yes	Yes	TUC; Alliance for Finance; UNI Europa

CB = collective bargaining, SD = Consultation

** = National affiliations put in italics; for the national level, only cross-sectoral (peak-level) associations are listed; for the European level sectoral associations only; affiliation put in parenthesis means indirect affiliation via higher-order unit

Note: The figures have rounded in all cases. Densities reported as 0% hence refer to a figure of up to 0.49% and always more than 0%.

n.a. = not available

The great majority of the countries included in the study record at least one sector-related trade union, with the exception of:

- Bulgaria, where there is no sector-related trade union organisation;
- Romania, where the only union mentioned in the national report, the Trade Union Federation for Insurance and Banking ([FSAB](#)) neither participates in national collective bargaining nor is affiliated to sector-related social partners at EU-level;
- Latvia, which is not included in this study and does not have a national sector-related (that is covering the insurance sector) affiliate to UNI Europa-Finance.

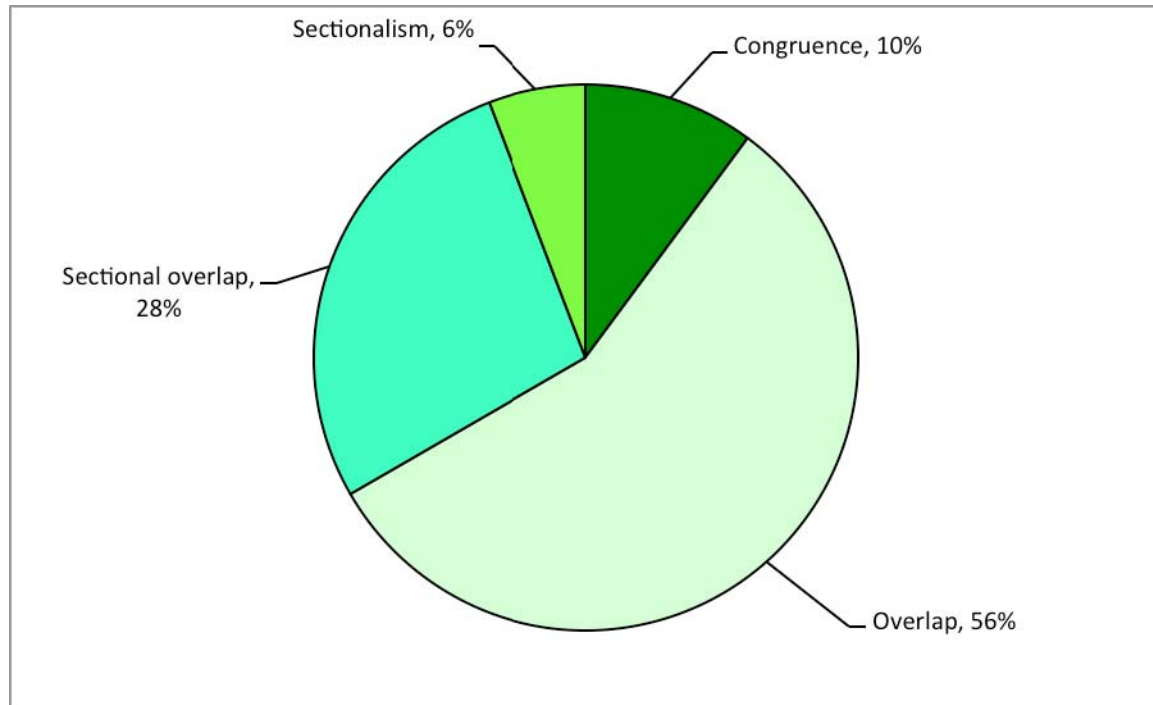
In total, 69 sector-related trade unions could be identified. Of these, seven (10%) have demarcated their domain in a way which is congruent with the sector definition. This low proportion underscores the fact that statistical definitions of business activities rather differ from the lines along which employees identify common interests and band together in trade unions. Domain demarcations resulting in overlap in relation to the sector occur in 39 (or 56%) of the cases. This is the commonest situation in the insurance sector. Overlap by and large arises from two different modes of demarcation. The first one refers to general (for example, cross-sectoral) domains (such as [ver.di](#) in Germany, and [Unite](#) in the UK). The second mode in the sector relates to various forms of multi-sector domains, covering contiguous sectors, frequently in the broader financial services segments of the economy (such as [ALEBA](#) in Luxembourg, [FIBA](#), [FISAC](#) and [UILCA](#) in Italy, and [OSPPP](#) in the Czech Republic). Sectional overlaps involve 19 trade unions (28%). This mode usually emanates from domain demarcations which focus on certain categories of employees which are then organised across several or all sectors. Typically it happens for white- and blue-collar unions.

Employee categories are specified by various parameters. These can be:

- **distinct qualifications** such as graduate workers (The Finnish Association of Business School Graduates ([SEFE](#)) and the Swedish Union of University Graduates ([Jusek](#));
- **employment status** such as. white-collar workers ([GPA-DJP](#) of Austria, [De Unie](#) in the Netherlands, and [BBV](#) in Belgium) or blue-collar employees ([vida](#) of Austria);

- **geographic region** such as [CIG-BANCA](#) and [ELA/STV](#) of Spain which are active only in Galicia and the Basque Country respectively;
- **sectionalism**, arising from the existence of sector-specific trade unions, such as technicians, managers and officers ([CFE-CGC](#) in France, FIDIA and [SNFIA](#) in Italy), or individual (groups of) companies (Aegis in the UK) can be found in four cases (6%).

Figure 5: Insurance sector-related trade unions and their domain patterns (N=69)



Source: EIRO national contributions

Figure 5: Insurance sector-related trade unions and their domain patterns (N=69)

As the domains of the trade unions often overlap with the demarcation of the sector, so do their domains with one another in those countries with a pluralist trade union ‘landscape’ in the insurance sector. Table 6 also shows these inter-union domain overlaps. Inter-union overlaps of domains involve 57 organisations. In all countries with more than one sector-related trade union, the domain of any of them overlaps with the domain of all, or most, of the others. Depending on the scale of mutual overlap, this results in competition for members. However, inter-union competition is recorded for only 22 organisations, as many trade unions cooperate in collective bargaining at sectoral and decentralised levels. Rivalries are reported in Germany, France, Malta, Portugal, and Sweden, although this generally refers to competition for membership with cooperation prevailing in collective bargaining.

On average, female employees represent a slight majority of trade union members in the unions covered by this study (with a simple mean of 54% for the 36 cases where the information is available). Variations are wide across union organisations and they partly reflect the representational domain, with a higher presence of women if the latter is limited to service sectors. However, the distinct features of national insurance sectors and of single unions must also be taken into account. For instance, the Finnish trade unions VVL and Suora have both more than 80% female membership, while women represent less than one third of members in the Austrian blue-collar union vida, which is also the case in Unite-UK and in the Dutch unions De Unie and FNV Bondgenoten.

Membership of the sector-related trade unions is voluntary in all the Member States studied. Numbers of trade union members differ widely, ranging from about 2.2 million (in the case of Germany's ver.di) to only a few hundreds. This considerable variation reflects differences in the size of the economy and the comprehensiveness of the membership domain, rather than the ability to attract members. Therefore, density is the measure of membership strength which is more appropriate for a comparative analysis. In this context it should be noted that density figures in this section refer to net ratios, which means that they are calculated on the basis of active employees only, rather than taking all union members (those in a job and those who are not) into account. This is mainly because research usually considers net union densities as more informative compared to gross densities, since the former measure tends to reflect unionisation trends among the active workforce more quickly and accurately than the latter (only the active workforce is capable of taking industrial action).

Membership rates are available for only a number of the sector-related organisations. However, statistics show that sectoral density tends to be of a medium level, since 26 unions are under 20% and seven are above 40% (bearing in mind that there are multiple unions in a majority of countries). The simple average of available sectoral density rates (36 cases) is 19%. Compared with their overall domain densities, the sector-related trade unions' density in the insurance sector are lower, with a certain increase in the case of sectoral domain densities. The former is in fact 28% (23 cases) while the latter is 24% (29 cases).

In fact, when looking at sector density (again referring only to active members), it is important to differentiate between the trade unions' *sectoral* density and their *sectoral domain* density. Whereas the former measures the ratio of the total number of members of a trade union in the sector to the number of employees in the sector (as demarcated by the NACE classification), the latter indicates the total number of members of a trade union in the sector in relation to the number of employees which work in that part of the sector as covered by the union domain. This means that the *sectoral domain* density must be higher than the *sectoral* density if a trade union organises only a particular part of the sector – that is where the trade union's membership domain is either sectionalist or sectionally overlapping in relation to the sector.

As noted above, when taking the trade unions' *sectoral domain* density into account (which tends to be higher than their *sectoral* density for the reasons outlined above), the trade unions' density in the insurance sector tends to be lower compared with the density ratio referring to their domain on aggregate (down from a simple mean of 28% to 24%). It should be noted that for the majority of the sector-related trade unions no data on sectoral domain density are available. Among those (few) trade unions which have figures on sectoral domain density and domain density on aggregate, there is a tendency of presenting higher densities in the overall domain (15 cases), so that the insurance sector can be regarded as a relatively weaker context compared to the overall representational domain.

Employer organisations

Tables 8 and 9 present the membership data for the employer organisations in the insurance sector. As is the case of the trade union side, for all of the 26 countries under consideration at least one sector-related **employer organisation** is documented, with the exception of Lithuania, where no sector-related employer association is present and collective bargaining takes place exclusively at company level.

Table 8: Domain coverage and membership of employer/ business organisations in insurance, 2009/10

	Employ. org.	Type of membership	Domain coverage	Membership			
				Comps*	Comps in sector	Employees	Employees in sector
AT	VVO	Mandatory	Sectionalism	72	72	26,732	26,732
BE	Assuralia	Voluntary	Congruence	71	71	23,684	23,684
BG	ABZ	Voluntary	Congruence	n.a.	n.a.	n.a.	n.a.
CY	IAC	Voluntary	Congruence	n.a.	n.a.	n.a.	n.a.
CZ	ČAP	Voluntary	Sectionalism	29	29	13,985	13,985
	SBP	Voluntary	Overlap	18	11	45,300	15,300
DE	GDV	Voluntary	Sectionalism	464	464	216,500	216,500
	AGV	Voluntary	Sectionalism	272	272	213,500	213,500
	BVK	Voluntary	Sectionalism	n.a.	n.a.	n.a.	n.a.
	VGA	Voluntary	Sectionalism	n.a.	n.a.	n.a.	n.a.
DK	FA	Voluntary	Sectional overlap	224	42	71,776	15,066
	F&P	Voluntary	Congruence	n.a.	n.a.	n.a.	n.a.
EE	EKSL	Voluntary	Congruence	17	17	700	700
ES	UNESPA	Voluntary	Sectionalism	300	300	n.a.	n.a.
FI	FK	Voluntary	Overlap	470	110	43,000	11,000
FR	FFSA	Voluntary	Congruence	248	248	147,400	147,400
	GEMA	Voluntary	Sectionalism	n.a.	n.a.	n.a.	n.a.
	AGEA	Voluntary	Sectionalism	n.a.	n.a.	n.a.	n.a.
GR	HAIC/EAE E	Voluntary	Sectionalism	66	66	8,000	8,000
	SEMA	Voluntary	Sectionalism	74	74	952	952
HU	MABISZ	Voluntary	Congruence	32	32	n.a.	n.a.
IE	IIF	Voluntary	Congruence	63	63	14,300	14,300
IT	Ania	Voluntary	Congruence	182	182	46,288	46,288
	Aisa	Voluntary	Sectionalism	10	10	1,500	1,500
LU	ACA	Voluntary	Congruence	73	73	3,480	3,480
LV	LAA	Voluntary	Congruence	n.a.	n.a.	n.a.	n.a.
MT	MIA		Congruence	n.a.	n.a.	n.a.	n.a.
NL	VvV	Voluntary	Sectionalism	180	180	15,195	15,195
PL	PIU	Mandatory	Congruence	80	80	30,000	30,000
PT	APS	Voluntary	Congruence	78	78	11,475	11,475
RO	UNSAR	Voluntary	Congruence	26	26	n.a.	n.a.

	Employ. org.	Type of membership	Domain coverage	Membership			
				Comps*	Comps in sector	Employees	Employees in sector
SE	KFO	Voluntary	Sectional overlap	3,600	1	90,000	4,000
	FAO	Voluntary	Congruence	156	156	16,000	16,000
	BAO	Voluntary	Overlap	150	11	45,000	n.a.
	SF	Voluntary	Congruence	n.a.	n.a.	n.a.	n.a.
SI	SZZ	Voluntary	Congruence	16	16	6,000	6,000
SK	SLASPO	Voluntary	Overlap	24	24	6,494	6,494
UK	ABI	Voluntary	Congruence	346	346	n.a.	n.a.

* Comps.= companies; n.a. = not available

Table 9: Density, collective bargaining, consultation and affiliations of employer/ business organisations in insurance, 2009/10

	Empl. org.	Density (%)						CB	SD	National and European affiliation ¹
		Companies			Employees					
		D*	S**	Sectoral domain	D*	S**	Sectoral domain			
AT	VVO	100	100	100	96.5	96.5	100	Yes	Yes	WKO; CEA; DACHL
BE	Assuralia	95	95	95	99	99	99	Yes	Yes	FEB-VBO; CEA
BG	ABZ	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	No	Yes	CEA
CY	IAC	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	No		CEA
CZ	ČAP	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	No	Yes	CEA
	SBP	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	EBF - BCESA
DE	AGV	98	n.a.	n.a.	n.a.		98	Yes	Yes	BDA
	BVK	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes		BDWi; BIPAR
	GDV	97	n.a.	n.a.	n.a.	n.a.	n.a.	No	Yes	None; CEA
	VGA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	ULA; AECA
DK	F&P	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	No		CEA
	FA	15	15	15	96	92	92	Yes	Yes	EFPA- Danmark; EBF-BCESA. EBTN. EFPA
EE	EKSL	100	100	100	38	n.a.	n.a.	No	Yes	ETTK; CEA
ES	UNESPA	88	32	88	n.a.	n.a.	n.a.	Yes	Yes	CEOE; CEA
FI	FK	70	75	75	90	100	100	Yes	Yes	EK; CEA

	Empl. org.	Density (%)						CB	SD	National and European affiliation ¹
		Companies			Employees					
		D*	S**	Sectoral domain	D*	S**	Sectoral domain			
FR	AGEA	60.4	n.a.	60.3	50	9.2	50	Yes	Yes	UNAPL; BIPAR
	FFSA	54.3	54.3	54.3	80.3	80.3	80.3	Yes	Yes	MEDEF; CEA
	GEMA	26	n.a.	26	19.1	n.a.	19.1	Yes	Yes	CEGES; AMICE
GR	HAIC/EA EE	89-97	0-9	91-100	89-94	51-75	91-100	Yes		SEV; CEA
	SEMA	51-75	0-9	51-75	76-90	0-9	76-90	Yes	Yes	SEV; BIPAR-FMBA
HU	MABISZ	n.a.	10.85	10.85	n.a.	50	50	No	Yes	None; CEA; COB
IE	IIF	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	No	Yes	CEA
IT	Aisa	n.a.	4.2	n.a.	n.a.	3.2	n.a.	Yes	No	
	Ania	75.5	75.5	75.5	97.7	97.7	97.7	Yes	Yes	None; CEA
LU	ACA	n.a.	n.a.	n.a.	n.a.	91-100	n.a.	Yes	Yes	UEL; CEA
LV	LAA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	No		CEA
MT	MIA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	No		CEA
NL	VvV	91- 100	n.a.	n.a.	n.a.	n.a.	n.a.	Yes	Yes	VNo-NCW; CEA
PL	PIU	100	100	100	100	100	100	No	Yes	None; CEA
PT	APS	42	42	42	99	99	99	Yes	Yes	No; CEA
RO	UNSAR	26-50	26-50	26-50	n.a.	n.a.	n.a.	No	Yes	None; CEA
SE	BAO	n.a.	0-9	n.a.	n.a.	n.a.	n.a.	Yes		
	FAO	58	58	58	86	86	86	Yes	Yes	Confederati on of Swedish Enterprise
	KFO	n.a.	0	100	n.a.	21	100	Yes	Yes	BCESA
	SF	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	No		CEA
SI	SZZ	65	35	65	95	95	95	Yes	Yes	CEA; The national insurers' bureaux of the Member States of the European Economic Area and other Associate States
SK	SLASPO	55	52	52	n.a.	94	94	Yes	Yes	RUZ SR; CEA
UK	ABI	90	90	90	n.a.	n.a.	n.a.	No	Yes	CBI; CEA

* D = domain; ** S = sector

Note: ¹= National affiliations put in *italics* The figures have been rounded in all cases.
Densities reported as 0% hence refer to a figure of 0.49% to more than 0%.

n.a. = not available

In at least 14 of these countries, some of the listed employer/business organisations are not a party to collective bargaining (see Table 9). Generally, business interest organisations may also deal with interests other than those related to industrial relations. Organisations specialised in matters other than industrial relations are commonly defined as ‘trade associations’ (see [TN0311101S](#)). Such sector-related trade associations also exist in the insurance sector. In terms of their national scope of activities, all the associations not involved in collective bargaining, according to Table 9, either primarily or exclusively act as trade associations in their country. It is only the conceptual decision to include all associational affiliates to EU-level organisations involved in sectoral social dialogue, regardless of whether they have a role in national bargaining, which gives them the status of a social partner organisation within the framework of this study. Of the 38 employer/business organisations listed in Tables 8 and 9, at least 14 organisations belong to this group.

According to our selection criteria outlined above, all the organisations which are affiliated to CEA, AMICE and BIPAR, the EU-level sectoral employers associations, should be considered in the study. However, since the representational domain of BIPAR is actually outside the scope of this study, we have included in Table 8 and 9 only BIPAR’s affiliates which are effectively involved in sector-related collective bargaining for NACE Rev.2 65.

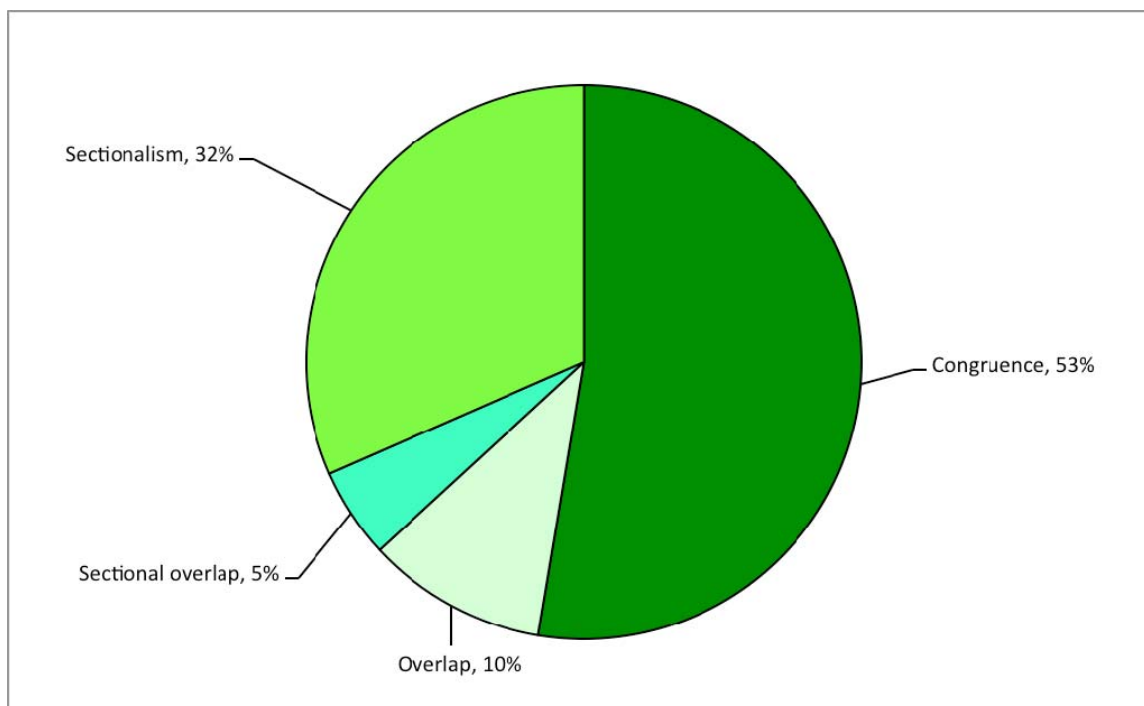
Seventeen of the 26 countries for which related data are available have one or more employer organisations engaged in sector-related collective bargaining. In seven countries, employer/business organisations do not take part in sector-related collective bargaining. This is the case of countries where only firm-level bargaining is present in the insurance sector (Cyprus, Estonia, Hungary, Malta, Romania and UK), and of Bulgaria, where no collective bargaining takes place in the insurance sector.

In 19 of the 26 countries for which full information on the sector-related associational landscape is given, only one single employer organisation (in the meaning of a social partner organisation as defined before) has been established. Pluralist associational systems are thus prevailing on the trade union side, but not on the employer side.

The employer organisations’ domains tend to be narrower than those of the trade unions. First, the two types of overlap cover only 15% of cases, compared to almost 85% in the case of unions. Congruence is far more present as it concerns 53% of employer organisations instead of 10% of trade unions; similarly, sectionalism involves 32% of cases compared to only 6%. This pattern is essentially linked to two features of employer representation. Trade associations tend to focus on quite specific economic activities, since they essentially act in the political arena and they can benefit of relatively high specialisation in terms of more homogeneous interests and clearer objectives. Representation of specific parts of the insurance sector lead sectionalism, as in the case of mutual funds ([GEMA](#) in France) or when only certain actors are represented, like insurance intermediaries ([AGEA](#) in France and BVK in Germany).

The Austrian Insurance Association ([VVO](#)) and the Polish Chamber of Insurance ([PIU](#)) have mandatory membership.

Figure 6: Insurance sector-related employer's organisations/business associations and their domain patterns (N=38)



Source: EIRO national contributions

Figure 6: Insurance sector related employer's organisations/business associations and their domain patterns (N=38)

In those countries with a pluralist structure in relation to employer organisations, these associations have managed to arrive at non-competing and often collaborative relationships. In fact, they usually jointly negotiate on multi-employer agreements.

As the figures on density show (Table 9), membership strength in terms of companies widely varies with regard to both the membership domain in general and the sector-related densities. The same holds true of the densities in terms of employees. Both the domain and the sectoral domain densities in terms of companies tend to be lower than the densities in terms of employees. This reflects the usual higher propensity of the larger companies to associate, as compared to their smaller counterparts.

In general, overall densities of the employer/ business organisations in the sector tend to be higher compared to trade union densities (see above). Of the associations for which related data are available, it is not unusual to register a sectoral domain density higher than 50% in terms of companies and employees. In general, the findings suggest that, in the insurance sector, the employers are quite well organised in terms of both companies and employees represented, with an average sectoral associational rate of around 45% in terms of companies (21 cases) and 70% in terms of employees (17 cases). For density rates, if a range of values was given instead of an exact figure, calculations used the lowest value. For instance, for the 0-9% range, 0% was used, and for the 10-25% class, 10% was utilised. However, it should be noted that density data are available for only a number of the employer/ business associations and that rates are often provided as estimations. Therefore, the data set should again be treated cautiously.

Collective bargaining and its actors

Table 7 lists all of the trade unions engaged in sector-related collective bargaining. The data presented in Table 10 provide an overview of the system of sector-related collective bargaining in the 26 countries under consideration. The importance of collective bargaining as a means of employment regulation is measured by calculating the total number of employees covered by collective bargaining as a proportion of the total number of employees within a certain segment of the economy (Traxler et al., 2001). Accordingly, the sector's rate of collective bargaining coverage is defined as the ratio of the number of employees covered by any kind of collective agreement to the total number of employees in the sector.

Table 10: System of sectoral collective bargaining, 2009/10

	CBC % (estimates)	Share of MEB in total CBC % (estimates)	Prevalent type of CB	Extension practices (a)
AT	Almost 100	100 (b)	MEB	(2)
BE	100	100 (b)	MEB	2
BG	n.a.	n.a.	n.a.	n.a.
CY	n.a.	0	SEB	0
CZ	80	100 (b)	MEB	0
DE	95	95	MEB	0
DK	92	90	MEB	0
EE	2	0	SEB	0
ES	95	100 (b)	MEB	2
FI	100	100	MEB	2
FR	98,7	99 (b)	MEB	2
GR	100	100 (b)	MEB	2
HU	n.a.	n.a.	n.a.	n.a.
IE	14	0	SEB	0
IT	100	100 (b)	MEB	(2)
LT	15-19 (c)	0	SEB	0
LU	90-100	100	MEB	2
MT	n.a.	0	SEB	0
NL	100	35	SEB	1
PL	45-50	0	SEB	0
PT	Almost 100	100	MEB	2
RO	100 (d)	100 (d)	MEB (d)	2 (c)
SE	70-95	n.a.	MEB	1
SI	95	100 (b)	MEB	1
SK	95	100 (b)	MEB	1
UK	30-35	0	SEB	0

Source: EIRO

CBC = collective bargaining coverage: employees covered as a percentage of the total number of employees in the sector; MEB = multi-employer bargaining; SEB = single-employer bargaining

(a) Extension practices (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 parentheses.

(b) = supplemented/complemented by single-employer agreements

(c) = there is only one company-level collective agreement in the sector in one of the largest enterprises (AB 'Lietuvos draudimas', LD), which covers around 800-1,000 employees.

(d) = coverage refers to the national intersectoral agreement, not to sector-related collective agreements. In the insurance sector only company agreements are signed. No data available on the coverage of company agreements.

n.a. = not available

To delineate the bargaining system, two further indicators are used: The first indicator refers to the relevance of multi-employer bargaining, compared with single-employer bargaining. Multi-employer bargaining is defined as being conducted by an employer organisation on behalf of the employer side. In the case of single-employer bargaining, the company or its divisions is the party to the agreement. The relative importance of multi-employer bargaining, measured in terms of the percentage of the total number of employees covered by a collective agreement, therefore provides an indication of the impact of the employer organisations on the overall collective bargaining process.

The second indicator considers whether statutory extension schemes have been applied to the sector. For reasons of brevity, this analysis is confined to extension schemes which widen the scope of a collective agreement to employers not affiliated to the signatory employer organisation; extension regulations targeting the employees are therefore not included in the research. Regulations concerning the employees are not significant to this analysis for two reasons.

- Extending a collective agreement to employees who are not unionised in a company covered by the collective agreement is a standard of the International Labour Organization, aside from any national legislation.
- If employers did not extend a collective agreement concluded by them, even when not formally obliged to do so, they would set an incentive for their workforce to unionise.

In comparison with employee-related extension procedures, schemes that target the employers are far more significant for the strength of collective bargaining in general and multi-employer bargaining in particular. This is because the employers are capable of refraining from both joining an employer organisation and entering single-employer bargaining in the context of a purely voluntaristic system. Therefore, employer-related extension practices increase the coverage of multi-employer bargaining. Moreover, when it is pervasive, an extension agreement may encourage more employers to join the controlling employer organisation. Such a move then enables them to participate in the bargaining process and to benefit from the organisation's related services in a situation where the respective collective agreement will bind them in any case (Traxler et al., 2001).

Collective bargaining coverage

In terms of the sector's collective bargaining coverage, 17 of the 22 countries for which related data are available record very high coverage rates of at least 70% (Austria, Belgium, Czech

Republic, Denmark, Spain, Finland, France, Germany, Greece, Italy, Luxembourg, Netherlands, Portugal, Romania, Sweden, Slovenia, and Slovakia); 10 of them record coverage rates of (almost) 100% (Austria, Belgium, Finland, France, Greece, Italy, Luxembourg, Netherlands, Portugal and Romania). It should be noted that this group includes Romania where the 100% coverage is achieved through the universally binding intersectoral agreement and not a sector-related collective agreement.

Conversely, there are three countries where collective bargaining coverage is below 25% (Estonia, Ireland, and Lithuania). Together with Cyprus, Malta, Poland, and the UK, these are the countries where only single-employer collective bargaining takes place. While no information on bargaining coverage is available for Cyprus and Malta, Poland and the UK show medium levels of bargaining coverage (between 30% and 50%). In Lithuania and Poland, a small number of collective agreements in big insurance companies reach a significant coverage rate. A single company agreement in Lithuania covers around 15% of the sectoral workforce, whereas two agreements in former state-owned insurance companies involve up to 50% of employees in the Polish insurance sector. In the UK, the collective bargaining coverage rate is around 30%–35%, and in Ireland it stands at about 14%. In Estonia collective bargaining is marginal and it involves only 2% of the sectoral employees. In Bulgaria and Hungary no multi-employer agreement is present and there is no information about any firm-level deals.

One can say from these findings that in more than half of the 26 countries under consideration the sector's industrial relations structures are well-established, while they appear to be weak in one-fourth of the countries. Closer consideration regarding the different countries reveals that collective bargaining coverage rates tend to be (relatively) high in the 'old' EU-15, while sectoral bargaining standards widely vary from one of the 2004/7 [accession](#) countries to the other. In Cyprus, Estonia, Hungary, Lithuania, Malta and Romania sector-related bargaining is rarely conducted, although there are sector-related representative social partner organisations on two sides of industry in almost of these countries (see Tables 7 and 9). Industry-wide bargaining is similarly absent in Ireland and the UK. By contrast, collective bargaining arrangements cover a considerable part of the sector (50% or more) in the Czech Republic, Slovenia, and Slovakia, where industry-wide agreements are in place.

In most of the countries with available information several factors, which sometimes interact with each other, account for the high coverage rates:

- the predominance of multi-employer bargaining (see Table 10);
- high density rates of the trade unions and/or employer organisations (Austria);
- the existence of pervasive extension practices, such as in Belgium, Finland, France, Greece, Luxembourg, the Netherlands, Portugal, Romania (for the intersectoral agreement), and Spain.

Due to the prevalence of multi-employer settlements in the sector, the use of extension practices is significant (such as that in Belgium, Spain, Finland, France, Greece, Luxembourg, Netherlands, and Portugal – see Table 10). Referring to the aim of extension provisions (that is, making multi-employer agreements generally binding) the provisions for obligatory membership in the Austrian Insurance Association ([VVO](#)), which is mandatory for all insurance private companies following an agreement signed in 1946 on the delegation of the tasks of the Federal Economic Chamber ([WKO](#)) to VVO. Another functional equivalent to statutory extension schemes can be found in Italy. According to the country's constitution, minimum conditions of employment must apply to all employees. The country's labour court rulings relate this principle to the multi-employer agreements, to the extent that they are regarded as generally binding.

Participation in public policymaking

Interest associations may partake in public policy in two ways:

- they may be consulted by the authorities on matters affecting their members;
- they may be represented on ‘corporatist’, in other words tripartite, committees and boards of policy concertation.

This study considers only cases of consultation and corporatist participation which explicitly relate to sector-specific matters. Consultation processes can be wide-ranging and, therefore, the organisations consulted by the authorities may vary according to the issues and also depend on changes in government. Moreover, the authorities may initiate a consultation process on an occasional rather than a regular basis. Given this variability, Tables 7 and 9 flag only those sector-related trade unions and employer organisations are flagged that are *usually* consulted.

Trade unions

Authorities regularly consult unions in at least 23 of the 26 countries where sector-related trade unions are recorded. However unions are not regularly consulted in Cyprus, Lithuania and Portugal. In most countries with a multi-union system where a noticeable practice of consultation is observed, all of the existing trade unions take part in the consultation process.

Employer organisations

Almost all of the sector-related employer/ business organisations, for which related data are available, are involved in consultation procedures.

Tripartite participation

The findings reveal that a sector-specific tripartite body has been established in five countries (see Table 11). Some of them cover broad sectoral issues, such as in Belgium, Denmark and Spain while others are more focused on employment matters, like health and safety and training and skills (in Denmark and the UK). The majority of such bodies has a statutory nature.

Table 11: Tripartite sector-specific boards of public policy, 2009/10

	Name of body and scope of activity	Origin	Trade unions participating	Business associations participating
BE	Commission for Insurances	Statutory	Yes, all	Yes, also the sector federations of joint committee 307 (Nace 66.2)
DK	BAR Finans/Offentlig Kontor & Administration <i>Health and Safety Committee for the Financial sector and Public Administration at the Ministry of Finance</i>	Statutory	FF DFL HK/Stat HK/Kommunal Kommunale Organisationer s Samarbejde Dansk Socialrådgiverforening, DS Akademikerne s Centralorganisation, AC	FA Local Government Denmark, KL Danish Regions
DK	Consultative Board of Insurance and Pension Funding Consultative tripartite body of the Ministry of Economy in the issues concerning the ordination and supervision of the private insurances, pension funds and private insurances mediation.	Statutory	CCOO, UGT	UNESPA
UK	Financial Skills Partnership (skills and training)	Statutory	Unite	No employer association from insurance sector, but some insurance companies

European level of interest representation

At European level, eligibility for consultation and participation in the social dialogue is linked to three criteria, as defined by the European Commission. Accordingly, a social partner organisation must have the following attributes:

- be cross-industry or relate to specific sectors or categories, and be organised at European level;
- consist of organisations which are themselves an integral and recognised part of Member States' social partner structures and which have the capacity to negotiate agreements, as well as being representative of all Member States, as far as possible;
- have adequate structures to ensure their effective participation in the consultation process.

Regarding social dialogue, the constituent feature is the ability of such organisations to negotiate on behalf of their members and to conclude binding agreements. Accordingly, this section on European associations of the insurance sector will analyse these organisations' membership domain, the composition of their membership and their ability to negotiate.

As outlined in greater detail below, one sector-related European association on the employee side – namely, UNI Europa-Finance – and three on the employer side – namely, CEA, AMICE and BIPAR – are particularly significant in the insurance sector; both of them are listed by the European Commission as social partner organisations consulted under Article 154 of the TFEU. Hence, the following analysis will concentrate on these organisations, while providing supplementary information on others which are linked to the sector's national industrial relations actors.

Membership domain

UNI Europa-Finance, which is affiliated to the European Trade Union Confederation (ETUC), organises the entire financial segment of the economy. Therefore its membership domain largely overlaps the insurance sector and typically includes banking and financial ancillary services. CEA, instead, has a representational domain which essentially coincides with the insurance sector (see Tables 8 and 13). CEA organises both employer and business organisations. AMICE mainly organises mutual insurance companies, a section of the insurance sector under consideration here, while BIPAR, as already mentioned, represents insurance agents and brokers (insurance intermediaries), which are outside NACE Rev.2 65.

Membership composition

In terms of membership composition, it should be noted that the countries covered by UNI Europa-Finance, CEA, AMICE and BIPAR extend beyond the countries examined in this study. However, the report will only consider the members of these countries. For UNI Europa-Finance, Table 12 documents a list of membership of sector-related trade unions for the insurance sector drawn from the country reports.

Table 12: UNI Europa-Finance membership in the insurance sector, 2009/10

	Trade union
AT	GPA-djp
	vida
BE	ACLVB-CGSLB
	BBTK-SETKA
	CNE-CSC
	LBC-NVK
CY	ETVK
	OIVK-SEK
CZ	OSPFP
DE	ver.di
DK	DFL
ES	COMFIA CC.OO
	ELA/STV
	FeS-UGT
FI	SEFE
	Suora
	VVL
FR	CFDT-FDS
	FEC-FO
	FGA-CFDT
	FSPBA-CGT
GR	OASE
HU	BBDSZ
	BBDSZSZ
IE	IBOA
	Unite
	SIPTU
IT	FIBA
	FISAC
	FNA
	SNFIA
	UILCA
LU	ALEBA
	SBA-OGBL
	SESF-LCGB
MT	GWU
	MUBE
NL	De Unie
	CNV Dienstenbond
	FNV Bondgenoten
	FNV ZZP
PL	NSZZ 'Solidarnosc'
PT	SINAPSA
	STAS
SE	Civilekonomerna
	Finansförbundet (FSU)
	FTF
	Jusek
	Sveriges Ingenjörer (SI)
SK	OZ PPpP
UK	Unite

In the case of UNI Europa, there is at least one affiliation in each country under consideration, except in Bulgaria, Estonia, Lithuania, Latvia, Romania, and Slovenia. In some countries – such as Austria, Belgium, Cyprus, Finland, France, Hungary, Ireland, Italy, Luxembourg, Malta, the Netherlands, Portugal, Spain and Sweden – multiple memberships occur. On aggregate, UNI Europa-Finance counts 50 direct affiliations from the countries under examination. More than two thirds of the trade unions listed in Tables 9 and 10 are directly affiliated to UNI Europa-Finance. One can conclude from the data on sectoral membership of the national trade unions which provide sufficient information on their relative strength, that UNI Europa-Finance covers the sector's most important labour representatives. Some 47 of the 48 members of UNI Europa, for which information is available, are involved in collective bargaining related to the insurance sector.

Tables 13, 14 and 15 list the members of CEA, BIPAR, and AMICE. The three organisations have associational members from all of the 26 countries under consideration here. One can say from the available sectoral membership data of the respective organisations that important national associations are affiliated. Of course, there is a substantial difference in terms of membership of the three organisations. BIPAR, as said, represents organisations outside the scope of this study. Therefore, only three national affiliates are included in Tables 8 and 9, because they are involved in sector-related collective bargaining. AMICE mostly organises mutual insurance companies. As a consequence, this study which focuses on organisations covers only one of employer association: the French GEMA. CEA, which organises the insurance sector, has 26 members listed in Table 9, one for each country except Lithuania, but including Latvia.

Table 13: CEA Membership, 2009/10

	Member	Acronym
AT	Verband der Versicherungsunternehmen Österreichs	VVO
BE	Assuralia	
BG	ABZ	ABZ
CY	Insurance Association of Cyprus	IAC
CZ	Czech Insurance Association	ČAP
DE	Gesamtverband der Deutschen Versicherungswirtschaft	GDV
DK	Forsikring & pension	F&P
EE	Eesti Kindlustusseltside Liit	EKsL
ES	Unión Española de Entidades Aseguradoras y Reaseguradora	UNESPA
FI	Federation of Finnish Financial Services	FFI
FR	Fédération française des sociétés d'assurances	FFSA
GR	Hellenic Association of Insurance Companies	EAEE
HU	Magyar Biztosítók Szövetsége	MABISZ
IE	The Irish Insurance Federation	IIF
IT	Associazione Nazionale fra le Imprese Assicuratrici	ANIA
LU	Association des Compagnies d'Assurances	ACA
LV	Latvijas Apdrošinātāju asociācija	LAA

MT	Malta Insurance Association	MIA
NL	Verbond van Verzekeraars	VVN
PL	Polska Izba Ubezpieczeń	PIU
PT	Associação Portuguesa de Seguradores	APS
RO	Uniunea Nationala a Societatilor de Asigurare si Reasigurare din Romania	UNSAR
SE	Svensk Försäkring	
SI	Slovensko zavarovalno združenje	SZZ
SK	Slovenská asociácia poisťovní	SLASPO
UK	Association of British Insurers	ABI
	International Underwriting Association of London	IUA
	Lloyd's	

Table 14: BIPAR Membership, 2009/10

	Member	Acronym
AT	Fachverband Versicherungsmakler und Berater in Versicherungsangelegenheiten	WKO
	Verband Österreichischer Versicherungsmakler	VÖVM
	Professional Association of Financial Service Provider in the Austrian Federal Economic Chamber (associate member)	FV FDL
BE	Fédération des Courtiers d'assurances et Intermédiaires financiers de Belgique	FEPRABEL
	Federatie voor Verzekerings- en Financiële tussenpersonen	FVF
	Union professionnelle de courtiers d'assurance	UPCA
BG	Bulgarian Association of Insurance Brokers	BAIB
CY	Pancyprian Federation of Professional Intermediaries	PSEAD
CZ	Association of Czech Insurance Brokers	ACPM
DE	Bundesverband Deutscher Versicherungskaufleute e.V.	BVK
	Verband Deutscher Versicherungsmakler e.V.	VDVM
DK	Forsikringsmæglerforeningen	FMF
EE	Estonian Insurance Brokers Association	EKML
ES	Asociación Española de Corredurías de Seguros	ADECOSE
	Consejo General de Colegios de Mediadores de Seguros	
FI	Finnish Insurance Broker Association	SVAM
FR	Fédération Nationale des Syndicats d'Agents Généraux d'Assurances	AGEA
	Chambre Syndicale des Courtiers d'Assurances	CSCA
	Chambre des indépendants du patrimoine (associate member)	
GR	Hellenic Insurance Brokers' Association	HIBA
	Hellenic Federation of Insurance Agents	HEFEPI
	Panhellenic Association of Insurance Advisors	PSAS
HU	Association of Independent Insurance Brokers in Hungary	FBAMSZ
IE	Irish Brokers' Association	IBA
	Professional Insurance Brokers Association	PIBA
IT	Associazione di Categoria Brokers di Assicurazioni e Riassicurazioni	ACB

	Member	Acronym
	Associazione Italiana Brokers di Assicurazioni e Riassicurazioni	AIBA
	Sindacato Nazionale Agenti di Assicurazione	SNA
LT	Chamber of Insurance Brokers of Lithuania	
LU	Association Luxembourgeoise des Intermédiaires Professionnels d'Assurances, asbl	ALUPASS
LV		
MT	Association of Insurance Brokers of Malta	AIB
NL	Adviseurs in Financiële Zekerheid	ADFIZ
PL	Association of Polish Insurance and Reinsurance Brokers	
	Chambre Polonaise des Intermédiaires d'Assurance et de Finance	
PT	Associação Portuguesa dos Produtores Profissionais de Seguros	APROSE
RO	Romanian Insurance Brokers' Association	UNSICAR
SE	Swedish Insurance Brokers' Association	SFM
SK	Slovak Association of Insurance Intermediaries	SASP
	Association of Financial Intermediaries and Financial Advisors (associate member)	AFISP
UK	British Insurance Brokers' Association	BIBA
	London & International Insurance Brokers' Association	LIIBA
	Association of Independent Financial Advisers	AIFA

Table 15: AMICE Membership, 2009/10

	Member	Acronym
AT	Austria Versicherungsverein auf Gegenseitigkeit Privatstiftung	
	Collegialität Versicherung a.G.	
	Österreichische Hagelversicherung VVaG	
	TIROLER Versicherung V.a.G.	
	Vorarlberger Landes-Versicherung V.a.G.	
BE	AMMA Assurances	AMMA
	EMANI	EMANI
	Ethias Droit Commun AAM	
	Fédérale Assurance	
	Integrale CCA	
	Mensura	
	P&V Assurances SCRL	
	SECUREX	
	Union des Associations d'Assurances Mutuelles	UAAM
DE	Bayerische Beamten Lebensversicherung a.G.	
	Concordia Versicherungsgruppe	
	Continental Krankenversicherung a.G.	
	Debeka Versicherungsvereine	
	Gartenbau - Versicherung VVaG	
	Gothaer Versicherungsbank V.V.a.G.	
	GVV - Kommunalversicherung	GVV

	Member	Acronym
	Haftpflichtgemeinschaft Deutscher Nahverkehrs- und Versorgungsunternehmen Allgemein VVaG	HDNA
	HDI - Haftpflichtverband der Deutschen Industrie V.a.G.	HDI
	HUK-Coburg Haftpflicht-Unterstützungskasse kraftfahrender Beamten Deutschlands a.G. in Coburg	HUK
	IDUNA Vereinigte Lebensversicherung aG für Handwerk, Handel und Gewerbe	IDUNA
	INTER Versicherungen	
	Itzehoer Versicherung Brandgilde von 1691 VVaG	
	LVM Landwirtschaftlicher Versicherungsverein Münster a.G.	LVM
	Mecklenburgische Versicherungsgesellschaft a.G.	
	Ost Deutsche Kommunalversicherung a.G.	
	R+V Versicherung AG	
	Signal Krankenversicherung a.G.	
	Signal Unfallversicherung a.G.	
	Stuttgarter Lebensversicherung a.G.	
	Verband der Versicherungsvereine a.G.e.V.	
	Vereinigte Hagelversicherung VVaG	
	Volkswohl Bund Lebensversicherung a.G.	
DK	ALKA	ALKA
	GF Forsikring A/S	
	Købstædernes Forsikring	
	Lærerstandens Brandforsikring G/S	
	Lokal Forsikring GS	
	Sygeforsikringen "Danmark"	
	Thisted Forsikring	
	Tryggingarfelagid Føroyar	
	Ulykkesforsikringsforbundet for Dansk Fiskeri	
ES	Asociación Mutualista de la Ingeniera Civil	AMIC
	Mutua de Seguros y Reaseguros a prima fija	ASEMAS
	Mutua de Seguros a prima fija	MUSAAT
	Mutua de Seguros y Reaseguros a prima fija	MUSSAP
	Mutua Rural de Seguros APF	MUTRAL
	Mutua de Propietarios	
	Mutua Madrileña Automovilista	SSPF
	Mutua MMT Seguros	MMT
	Mutual Medica De Catalunya i Balears	MPS
	Pelayo Mutua de Seguros	
	Seguros Lagun Aro S.A.	
FI	Ålands Ömsediga Försäkringsbolag	
	Fennia Mutual Insurance Company	
	Local Insurance Mutual Company	
	Tapiola Insurance Group	
FR	AG2R La Mondiale	
	Caisse d'Assurance Mutuelle du Batiment et des Travaux Publics	CAMACTE
	CGPA	CGPA
	CMMA Assurance	CMMA
	Covéa	

	Member	Acronym
	Fédération nationale de la Mutualité Française	FNMF
	L'Auxiliaire	
	L'Etoile	
	Groupement des entreprises mutuelles d'assurance	GEMA
	M.A.C.S.F Groupe	MACSF
	MACIF	MACIF
	Mutuelle des Architectes Français Assurances	MAF
	MAIF	MAIF
	MATMUT	MATMUT
	Mutuelle de Poitiers Assurances	
	Réunion des Mutuelles d'Assurances Régionales	REMA
	Réunion des Organisations d'Assurance Mutuelle	ROAM
	Société Hospitalière d'Assurances Mutuelles	SHAM
	Thélem assurances	
	Union Mutualiste Retraite	UMR
GR	Syneteristiki Insurance Co Inc	
HU	Közlekedési Biztosító Egyesület	KÖBE
	TIR Biztosító Egyesület	
IE		
IT	ITAS Group	ITAS
	Società Reale Mutua di Assicurazioni	
	UGF Assicurazioni (formerly Unipol)	UGF
NL	efm onderlinge schepenverzekring u.a.	
	Federatie van Onderlinge Verzekeringmaatschappijen	FOV
	Nationale Onderlinge Fraudeverzekeringmaatschappij van de Fov	NOFF
	Onderlinge Univé Dichtbij U.A.	
	OOM Verzekeringen	
	OVM Univé de Onderlinge U.A.	
	Univé Zuid-Holland	
	Zevenwouden	
PL	TUW	TUW
	TUW SKOK	TUW SKOK
PT	MACIF Portugal - Companhia de Seguros S.A.	MACIF
	Mutua dos Pescadores	
RO		
SE	AFA Life Insurance	AFA
	Folksam	
	Länsförsäkringar	
UK	Co-operative Financial Services	
	Liverpool Victoria	LV

In several countries some important, or even all, employer organisations that conduct bargaining are not members. In Sweden and Denmark, the main employer associations of the insurance sector are not members of any of the three EU-level organisations. There are also some countries (notably, Bulgaria, Cyprus, the Czech Republic, Germany, Denmark, Estonia, Hungary, Ireland, Latvia, Malta, Poland, Romania, Sweden and UK) where the affiliate/s of CEA is/are not engaged

in bargaining. Employer/business organisations which are not involved in collective bargaining may regard themselves as trade associations rather than as industrial relations actors. Of the 26 direct affiliates of CEA, at least 12 are directly involved in sector-related collective bargaining. As can be seen from Table 9, there are several sector-related employer organisations across the EU not affiliated to CEA, AMICE and BIPAR which are involved in sector-related collective bargaining. In this respect, it should be underlined that, although national organisations which are engaged in collective bargaining may not be direct members of CEA, they often cooperate with the relevant national CEA affiliates and also directly with CEA on EU-level issues. This happens, for instance, when national business representation systems are based on the separation between employer and trade associations, as in the cases of Germany, where AGV (the sectoral employer association) cooperates with DGV (the sectoral trade association affiliated to CEA) and CEA, and Sweden, where the same cooperation relationships involve FAO (the sectoral employer association), Svensk Försäkring (the trade association affiliated to CEA) and CEA.

Capacity to negotiate

The third criterion of representativeness at the European level refers to the organisations' capacity to negotiate on behalf of their own members. UNI Europa has been given a permanent mandate by its members to negotiate on matters of European social dialogue.

On the employer side, CEA, AMICE and BIPAR represent their respective members in matters of the European sectoral social dialogue. The internal regulations of CEA, in particular, establish that 'should the European insurance sectoral social dialogue lead to a negotiation between the social partners, it shall be up to the CEA Executive Committee, following a proposal by the CEA Social Affairs and Education Committee, to make a recommendation on how the negotiations should be carried out. These recommendations will be submitted to the next CEA General Assembly for approval'.

As a final proof of the weight of UNI Europa-Finance, CEA, AMICE and BIPAR, it is useful to look at other European organisations which may be important representatives of the sector. This can be done by reviewing the other European organisations to which the national sector-related trade unions and employer associations are affiliated.

For the trade unions, these affiliations are listed in Table 7. Accordingly, European organisations other than UNI Europa-Finance represent a relatively small proportion of both sector-related trade unions and countries. For reasons of brevity, only those European organisations are mentioned here which cover at least three countries.

This involves only the European Federation of Trade Unions in the Food, Agriculture and Tourism Sectors and Allied Branches ([EFFAT](#)), with four affiliations covering three countries. It should be clear, however, that these affiliations mostly involve multi-sector unions and do not refer to the activities of the affiliated unions in the insurance sector. It should also be noted that the affiliations listed in Table 7 may not necessarily be exhaustive. Nevertheless, the affiliations to European organisations other than UNI Europa are quite limited and this overview underlines the principal status of the latter association as the sector's labour representative.

An analogous review of the membership of the national employer/ business associations can be derived from Table 9. Most of them entertain rather few affiliations to European associations other than CEA, AMICE and BIPAR. None of them involve up to three countries.

In conclusion, UNI Europa-Finance, CEA, AMICE and BIPAR are obviously the by far most important sector-related European organisations.

Commentary

Industrial relations in the insurance sector tend to be organised at a relatively high level. This is, shown by relatively high unionisation rates. The presence of quite large companies in a number of countries can also favour union presence. Densities in terms of employer representation tend to be significantly higher. The sector is characterised by a relative polarisation with regard to collective bargaining coverage. Whereas collective bargaining is extensive in more than two thirds of the countries for which related data are available, at least one-fourth of the countries studied record low coverage rates.

In this respect, a pattern can be revealed, as follows: In the ‘old’ EU-15, the sector’s industrial relations structures – with only a few exceptions – are generally well-established, with prevalent multi-employer bargaining settlements and high collective bargaining coverage rates. The only exceptions in this group are the UK and IE, where collective bargaining coverage is relatively low. By contrast, in the 2004/7 accession countries the robustness and effectiveness of the industrial relations structures within insurance vary widely.

Overall, CEA, AMICE, BIPAR and UNI Europa-Finance have to be regarded as by far the most important, if not the only EU-wide representatives of the sector’s employers and employees.

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