

Press Release

Brussels, 12 May 2016

Innovative measures in insurance to tackle demographic challenge

- Presentation in Bucharest by the European insurance social partners (ISSDC) of a new booklet [“The demographic challenge revisited: innovative measures in the European insurance sector”](#).
- AMICE is one of the three organisations, with [Insurance Europe](#) and [Bipar](#), representing employers as European social partners in the insurance sector, and [UNI Europa](#) representing employees. The four organisations compose the Insurance Sectoral Social Dialogue Committee ([ISSDC](#)).
- This publication and the Bucharest Conference received financial support from the European Commission.

Today and tomorrow in Bucharest, the ISSDC is organising a Dissemination Conference to present a new collection of best practices to showcase innovative measures in tackling demographic challenges in the insurance sector.

AMICE, together with the other social partners, collected 11 examples for this publication with a particular focus on central and eastern Europe. The project is a follow up to the European project [“Addressing the Demographic Challenge in the Insurance Sector: A Collection and Dissemination of Good Practices”](#), which was completed with financial support from the European Union in mid-2012. This project again received financial support from the European Commission. Commissioner Thyssen says in her introduction:

“This Commission wants to strengthen social dialogue at all levels. Social partners are better positioned than public authorities to take the pulse of innovation in the work place and to identify needs. It is therefore essential that they can contribute to the design of policies and legislation and echo good practices from the work floor.”

Two AMICE members, [LähiTapiola](#) from Finland and [Achmea](#) from the Netherlands provided a case study, both on teleworking. The social partners signed a joint declaration [on telework in 2015](#) and one on the demographic challenge facing insurers as employers in 2010 (work-life balance; qualifications and lifelong learning; and health and safety at work).

“This booklet and the declarations signed with the employees’ representatives shows that the insurance industry is taking its role as an employer seriously by proposing solutions to today’s demographic challenges”, says Helen Sheppard, AMICE Deputy Secretary General.

AMICE and the other social partners hope that this booklet will inspire further initiatives at company or national level to tackle the demographic challenge together.

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Notes to the editors

About AMICE (Association of Mutual and Cooperative Insurers in Europe)

AMICE is the voice of the mutual and cooperative insurance sector in Europe. The Brussels-based association advocates for appropriate and fair treatment of all mutual and cooperative insurers in a European Single Market. It also encourages the creation and development of innovative solutions for the benefit of European citizens and society.

Mutual and cooperative insurance follows the principles of solidarity and sustainability and is characterised by customer-membership and democratic governance. The mutual business model, with its focus on using surpluses for the benefit of its members, is the natural way to provide insurance.

In Europe, the close to 2,700 insurers united in the mutual and cooperative sector account for more than half of all insurance undertakings and for a market share of more than 30%. They provide cover for close to 400 million members and employ more than 450,000 staff.

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