

## Press Release

Brussels, 12 October 2016

# Digitalisation raises challenges but it also creates opportunities

Social dialogue is more relevant than ever, reflecting the pace of change and increased uncertainty as a result of technological advances, according to a joint declaration signed by [AMICE](#), the **Association of Mutual Insurers and Insurance Cooperatives in Europe**, and other European organisations representing employers and trade unions in the European insurance sector.

The declaration was concluded under the auspices of the Insurance Sectoral Social Dialogue Committee (ISSDC), the EU level platform where insurance employer and employee representatives discuss topics of common interest with the support of the European Commission.

Building on the declaration on telework signed in 2015, the new declaration intends to frame potential further dialogue at national level and stimulate public debate on the social effects of digitalisation.

Sarah Goddard, AMICE Secretary General, commented:

*“Digitalisation affects all sectors of the economy, none less than the insurance sector. It is therefore important for employers’ and employees’ organisations to have a strong and clear declaration on which to build their dialogue.”*

The declaration underlines the need for continuous training to be provided by insurance companies and the importance of employees’ willingness to undertake such training. *“Companies and employees should be mutually committed to ensuring further training activities in the context of digitalisation with respect for both company needs and employability.”* It also refers to the challenges of ensuring continued work-life balance in the digital world.

The ISSDC’s employers’ delegation is composed of AMICE, Insurance Europe (the European insurance and reinsurance federation), and the European Federation of Insurance Intermediaries (BIPAR). The European trade union federation (UNI-Europa) represents employees at the ISDCC.

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Notes to the editors

## About AMICE (Association of Mutual Insurers and Insurance Cooperatives 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 cooperatives 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 a 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.

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/policyholders and employ more than 430,000 staff.

For further information, please contact:

Tatiana Paraskeva, Communications Officer

Tel +32 2 609 56 47 | [tatiana.paraskeva@amice-eu.org](mailto:tatiana.paraskeva@amice-eu.org) | [www.amice-eu.org](http://www.amice-eu.org)

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