

Addressing the Demographic Challenge in the Insurance Sector

Panel on Qualification & lifelong learning

Qualification & lifelong learning: food for thought from ENBIFA's perspective

It is a pleasure and an honor for me to be here today to discuss such an interesting and important topic.

My name is Adalgisa Gherso and I work as a labor law and trade union relations specialist at the Industrial Relations Department of ANIA, the Italian Insurers Association. I am also an alternate member of ENBIFA's Executive Board, I represent ANIA in the Insurers Europe Social Affairs and Education Committee and I am part of the Insurance Sectoral Social Dialogue Committee.

1. Italy towards a more flexible and fair labor market

I would like to say a few words about Italian context in order to give you a “taste” of the actual scenario in which education and training policies in the insurance sector take place.

The Italian Labor Ministry has completed working at a **frame law which reforms the entire labor market**.

The reform has the main objective to **make labor market more inclusive and dynamic, to increase its capacity of creating job opportunities, social and economic growth, while lowering unemployment rate**.

One of the tools to reach that goal in the Government perspective is “*to reduce segmentation in the labor market by cutting some of the existing non-permanent labor contracts*” and by promoting at the same time use of permanent and stabile contracts. It is also crucial in this

view to increase the **value of apprenticeship** contracts to be valued as the main path **for young generation to enter labor market**.

The reform also creates a **universal welfare system** that is supposed **to cover a larger portion of citizens who are being rejected from the labor market**.

The reform adjusts also **dismissal policies** and introduces **active labor policies** such as **improving the existing structure of intermediation between job demand and supply**.

The structure of the reformative law is pretty complex with a wide spectrum of effects not only on labor market but also on social environment considered as a whole.

I am not going to deep in the content of the reformative rules and regulations here but I believe it was important to take in consideration the contest in which education and training policies take place in order to have an objective view of the relevant framework where all initiatives, both private and public, may apply.

2. ENBIFA: an example of succeeding in social dialogue applied to training culture

ENBIFA, the National Joint Agency for Training in the Insurance Sector, originates from an Agreement signed on 18 December **1999** (later modified on September 17th, 2007) signed between **ANIA** and the five most representative trade union organizations (**Fiba-CISL, Fisac/CGIL, FNA, SNFIA, UILCA**).

The Agreement is included in the National Collective Labor Contract which regulates working relations between insurance companies and non-managerial employees.

The **main tasks of ENBIFA** as described in the Agreement are:

- **to establish permanent relations and consultation with institutions and relevant bodies on all professional training matters;**
- **to promote and carry out researches on insurance sector professional needs** and studies on various training related topics;
- **to promote and to encourage training experiments**, in connection also with the re-training needs of workers who operate in companies under compulsory administrative winding-up;

- **to initiate a consultation with other employer organizations and trade unions on a European level to retrieve similar initiatives started abroad;**
- **to promote any useful initiative directed to obtain public funding** for the above mentioned activities and for training initiatives on company level.

ENBIFA operates through a **10 members Executive Board** (plus 10 alternate members), **5 of whom represent the insurance market and 5 represent the 5 trade unions** involved in the National Labor Collective Agreement. The President and Vice President have a 3 year assignment each and every three year ANIA and Trade Unions alternate in presidency and vice presidency.

In over a decade of activity, ENBIFA carried out many initiatives such as **seminars, researches, surveys, conferences on various topics** (e. g. equal opportunities, employability, continuous training, Corporate Social Responsibility, health and safety at work).

Specifically speaking of qualification & lifelong learning, in **2002** ENBIFA has completed a **survey focusing on insurance sector training/qualification needs**. The project was conducted in cooperation with experts from University Cattolica del Sacro Cuore. The findings of this study were further discussed and debated between Social Partners at a conference held in early 2004. This work represented **a good starting point to deep in relevant training needs** of insurance sector professional profiles which are described in the National Collective Labor Contract.

The following years ENBIFA continued in its effort to promote culture of professional training in insurance companies in a broad manner and always in accordance with trade unions.

In **2009**, ENBIFA in cooperation with the Faculty of Economy of University Luiss in Rome (Italy) has carried out and completed a **study on emerging job profiles** in the Italian insurance sector. This study represents a continuum with the aforementioned research on professional training needs. It also gives **insight on possible actions to be initiated by the market and by Social Partners involved in training processes and on tools and methodologies applicable to professional training and for the use of training funding**.

Insurance labor market is evolving in a fast, steady and continuous way: **“change”** is the keyword. Traditional job profiles are evolving, new ones are facing the market, while some tend not to be used any longer. **Is the reality of the market, which fluctuates between**

internationalization, competitiveness and management innovation the crucial factor that drives this change.

There are many opportunities of cooperation between ANIA and Trade Unions in ENBIFA in pursuing the common goal of enhancing education and training culture in the insurance sector while valuing human resources.

3. lifelong learning: a 360 degree approach

The draft law on reform of the labor market devotes an entire Chapter on the future of lifelong learning in Italy declaring its objective to create an homogeneous system of qualification and skills.

The Italian scenario still consists of a variety of experiences, procedures and frameworks when it comes to qualification, skills and learning/training tools and because of that a social-institutional dialogue at all levels is needed to better define common tools to be used outside single contests and also to value what is learned in the workplace both formally and informally.

Identification and recognition of the cultural and professional knowledge acquired by individuals in their personal and professional history must be registered in a single information system within homogeneous codes and standards. Lifelong learning policies have to be designed at national level throughout institutional consultation between Government, Regions and Social Partners (Employer Associations and Trade Unions).

The reform law, in accordance to European Union guidelines, provides a **lifelong learning** definition as “**any learning activity undertaken by people in formal, non-formal and informal ways during different life stages to improve their knowledge, skills and competencies in a personal, civic, social and employability perspective**”.

Formal learning consists of knowledge acquired through the national system of education and training, through universities and higher education institutions in which the end of learning process leads to the attainment of a diploma, a vocational qualification or a recognized certification.

Non-formal learning consists of all those learning activities, arising from a person's conscious choice, initiated through training channels offered by private sector, foundations and/or non-profit organizations and companies.

Informal learning is what takes place in everyday activities through the network of personal and professional relationships, not arising from a deliberate choice of the individual.

A **three year action plan** is designed by the reform law **with specific emphasis on:**

- **supporting the construction of formal, non-formal and informal learning paths** including the ones started while working **in close connection with the requirements expressed by business world** with an accent on language and computer skills learning;
- **recognizing credits and certifying knowledge**, however acquired **with a concrete possibility of using orientation during lifetime**.

With autonomy considered as their prerogative, **Universities** are also called to cooperate in building and developing integrated regional systems by including lifelong learning in their institutional strategies.

Government is delegated by the reform law **to adopt a legislative decree to define identification and validation of non-formal and informal learning and certification of skills**. Government will also have to provide an **evaluation method for credits to be used by everyone who wish to re-enter the education circuit** being sure of fair and equal opportunities across the country. In addition, Government will have to **define procedures and rules to be followed by individuals/entities** of the national public certification system who are **entitled of issuing learning certificates**.

Another guiding principle contained in the reform law concerns general parameters to **certify enterprises training capacity**, after consultation with Social Partners.

The **validation of skills acquired with formal, non-formal and informal learning takes place with a public act** and by using simplified procedures able to provide **transparency, easy access and traceability of paper work and documentation**. All the skills acquired through various learning paths will be registered in the **training citizen booklet** which is the chosen tool to collect, summarize and document the variety of learning experiences from school, to training institutions, work and daily life. This should enhance the possibility of using those skills to find concrete employment opportunities.

4. professional training in the insurance sector: overview

With the economy still trying to exit crisis, **professional training and education become more and more a key factor in granting insurance companies their competitiveness, resistance to market's turmoil and improvement of internal and external services.**

In addition, through education and training **employees are going to maintain and strengthen their capacity of employability even in the actual recession.**

ENBIFA has recently conducted a **survey** among insurance companies **to enhance the use of funds provided by FBA**, the fund joint between ANIA, ABI and trade unions for financing continuous training in Italian insurance and banking companies.

The picture which emerges from the study shows, among other things, that:

- all firms are engaged in training activities;
- over half of the costs are self-covered;
- training budget varies depending on the size of companies;
- there is a substantial and widespread use of external consultancy while preparing training plans to be financed by FBA;
- training provided to date has been mainly of technical-professional content.

The survey was addressed to all insurance companies to investigate their training needs and the reasons, if any, why they did not use funding from FBA at their best potential. The main purpose of this analysis is **to support companies in developing optimal educational processes while using FBA funding to finance their training plans as an opportunity to develop the skills of their employees.** The results of the survey were disseminated through a book which was presented in a workshop.

The goals so far achieved by Social Partners represented in ENBIFA in terms of increased **"training culture awareness"** in the sector shows how much positive impact has a bilateral approach to training policies and culture.

Moreover the today conference is a very welcome chance of sharing experiences and deep in issues that also involve some of the topics analyzed throughout the years by ENBIFA.

Thank you for listening and have a nice evening.