

HISTORIC ADVANCES IN THE NEW SECTORAL COLLECTIVE BARGAINING AGREEMENT FOR THE INSURANCE INDUSTRY



With great pride, OGBL announces the successful conclusion of negotiations that have resulted in a new Collective Bargaining Agreement (CBA) in the insurance sector.

Indeed, we have managed to make structural and substantial improvements to financial aspects. It is worth noting that, as of today, employees of insurance companies still benefit from salary scales that provide for an automatic salary progression of nearly 1.5% at least every 3 years, as well as a monthly cost-of-living allowance. Additionally, a fixed economic

bonus is added.

For the next three years, we have negotiated a substantial revision of this economic bonus, particularly to address the indexation lag of this allowance, and we have been able to increase the salary scales in a structural and significant way.

These negotiations, conducted with unwavering determination and a spirit of cooperation, have led to significant advances for employees in the insurance sector.



The new Insurance CBA includes several major advancements:



Employability and Career Path Security

We have successfully negotiated substantial improvements in insertion and development bonuses, reinforcing our commitment to continuous training and professional development. Every employee will now receive an annual training allocation of 40 hours, ensuring their integration and professional development throughout their career.



Reinstatement of Attractive Salary Scales

Significant salary increases have been agreed upon:

Groups 1 and 2: An impressive 6% increase has been approved for starting thresholds as well as for thresholds 1 and 2.

Groups 3 and 4: A notable 4% increase.

Groups 5 and 6: A considerable 3% increase.



Increased Economic Bonus

The economic bonus has been increased to address past indexation gaps: **2024:** +15%; **2025:** +15%; + 1%; **2026:** +15% + 2%



Remarkable Attractiveness Bonus

To enhance the sector's attractiveness, the attractiveness bonus has been revised favorably:

2024: €500; **2025:** €400 ;**2026:** €400



Monitoring Social Impacts of AI on Existing Roles

The joint committee will analyze, map, review, and adjust existing roles concerning potential social impacts arising from the development of artificial intelligence in the sector.



Enhanced Social Dialogue

Every company must negotiate agreements containing more flexible work arrangements and address social measures, including menstruation and endometriosis-related absences.

The health and safety representative will now be granted a weekly credit of hours, thus strengthening social dialogue and workplace safety.



Mutual Respect

This new collective agreement, resulting from constructive negotiations and sustained social dialogue, represents a significant advancement in improving working conditions in the insurance sector. It reflects ACCA's and social partners' commitment to employee well-being and the sustainable development of the industry.

OGBL warmly thanks all involved partners for their collaboration and willingness to find fair and balanced solutions. We remain determined to continue our efforts to constantly improve the working and living conditions of insurance sector employees.

A special thanks also to everyone who participated closely or remotely in this negotiation, particularly Patrick, Christophe, and Angélique.

