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The European social dialogue and the development of the solidarity between generations of workers: focus on "over 55" and young workers in the finance sector. Sustainable Growth and generation gap (VS/2018/0040)

QUESTIONNAIRE ON GENERATIONS' POLICIES IN THE EUROPEAN FINANCIAL SECTOR

GOOD PRACTICE CARD

The purpose of the questionnaire is to collect information on inspiring practices and collective agreements regarding intergenerational solidarity in the European financial sector. **Fields with the * mark are necessary to complete.**

THE NAME OF THE GOOD PRACTICE

Enter the name of the good practice that best describes it

A. INFORMATION ABOUT THE INSTITUTION IMPLEMENTED GOOD PRACTICE

1. The name of the financial sector institution * (for example bank, banking group, insurance companies, pension funds), that provides the good practice	<i>Danske Bank A/S, Finland Branch</i>
2. Country/address *	<i>Finland</i>
3. The range of the financial institution activity * (international level, country level or regional)	<i>All levels: international, country and regional</i>
4. What is the estimated age structure of employees in the institution?	<p><i>Please indicate the approximately percentages for all age group using date from the end of last year</i></p> <p><input type="checkbox"/> employees aged below 3019,3 %</p> <p><input type="checkbox"/> employees aged between 30 and 5047,2 %</p> <p><input type="checkbox"/> employees aged 50 or more 33,5%</p>
5. Are there any problems related to age diversity in the institution? Please specify	<p>Some cultural or generational differences when for example the supervisor is some decades younger than employees are or opposite.</p> <p>Some cultural differences are seen too when supervisor is from another country. All differences are not about language. They are about how employees and supervisors are used to communicate or are they not used to communicate directly with each other.</p>
6. Does the institution take into account the issues related to the aging of the population in its strategy? Describe, please	<i>No aging program. We have policies and good practices available for all employees despite ones job level or age. Good behavior belongs to all. No bullying is allowed.</i>
7. Are issues related to age management included in:	<p><input type="checkbox"/> development/business strategy</p> <p><input type="checkbox"/> human management strategy</p>

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(select all appropriate)*	<input type="checkbox"/> strategy and/or document on the social responsibility <input type="checkbox"/> implementation document/concept of ethical conduct of employees <input checked="" type="checkbox"/> other Code of conduct in good behavior, health, stress and work load <input type="checkbox"/> none of
8. Do social partners (trade unions, employers' associations, etc.) engage in activities related to age management, including intergenerational transfer of knowledge? What is this cooperation about?*	<p>Yes we do. We try to influence banks policies and practices that employer and employer's representatives /superiors and managers pays attention to intergenerational transfer of knowledge. This considers knowledge transformation from elder to younger and also new knowledge from younger to elder employees.</p>

B. GOOD PRACTICE MATRIX

9. The origin of the good practice:* (select all appropriate and specify them)	<input checked="" type="checkbox"/> internal strategy of the institution If yes, please specify: We have so called early support to employees which takes on count: health, knowledge, work load, stress, illness, mental wellbeing, physical condition. Just few to mention. <input type="checkbox"/> external legal framework (eg. A Code of Conduct for Banking) If yes, please specify..... <input type="checkbox"/> initiative of employees (eg. agreement with trade unions) <input type="checkbox"/> other If yes, please specify.....
10. Activities target groups *	<i>Describe your target groups, indicating the age limit for workers covered by the support (if applicable) e.g. Managers in multi-age teams</i>
11. The number of employees covered by support	All employees are covered
12. Activities' source of financing	<i>Own and some expenses are possible covered by employee pension insurance company.</i>
13. The term of the realization	<i>Specify the period during which the good practice has been implemented, e.g. 01.02.2006 – 30.04.2007</i>
14. Web page with information on good practice	www.varma.fi
15. The good practice's level of implementation*	<input type="checkbox"/> only this bank/insurance company/pension fund <input type="checkbox"/> bank/insurance/pension fund group in (country) <input type="checkbox"/> bank/insurance/pension fund groups, in many countries (which countries?)
16. The type of good practice (select all appropriate)*	<input type="checkbox"/> good practices or tools for business agreements aimed at enhancing human resources "over 55" <input checked="" type="checkbox"/> measures to encourage and enable "over 55" workers to stay longer or return to the labour market <input type="checkbox"/> good practices on agreements on the definition of skills, knowledge and professional skills certified at the transnational group level to promote Age Management processes as well as intragroup mobility <input checked="" type="checkbox"/> good practices of business agreements aimed at enhancing generational differences and promoting dialogue and solidarity among generations of workers

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	<input type="checkbox"/> good practices in the definition of redeployment paths for older workers and highly professional profiles through alternative-collective agreements on collective redundancies focusing on transnational mobility within the group
	<input type="checkbox"/> good practices on transnational “joint texts” and collective bargaining in the business or sector “joint texts” that involve recapturing redundant workers as a result of reorganization processes, in case the need for new recruitment is felt
	<input type="checkbox"/> measures related with inequalities in economic protection and treatment compared to the segmentation of workers by age groups

17. Objective of the activities carried out within the framework of this good practice

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18. Activities provided within the framework of this good practice

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19. Indicate realised measures*

- X balance of skills (technical, motivational, behavioural),
- X mentoring activities,
- X coaching activities,
- training course to improve, for example, computer skills,
- X digital literacy activities,
- X flexible working hours,
- X gradual retirement transitions,
- X work-life balance measures,
- X health and safety prevention measures at workplace,
- X organizational adaptations designed to increase work ability over time,
- X tutoring practices through which new job hiring is for example assigned to a referring person who takes the role of Mentor / Tutor to facilitate the process of integration into the organisation and work;
- X reverse mentoring activities whereby young people with less experience, but with strong digital expertise, helps senior workers with a long working experience to familiarize themselves with technology in search of mutual exchange,
- “Generational Relay” through which gradual exit from the work of the elderly (e.g. by part-time transition) and the related entrance of young people is expected,
- X job sharing among employees who plan to retire and persons who are supposed to replace them,
- the familiar Job-Sharing with the parent / child exchange,
- x work rotation,
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- x team approach to the-long term project management,
- x divide responsibilities so that employees can replace one another, this is also called the doubling of the competence,
 - draw up a documentation of performed tasks thanks to which other employees can replace the retired one (building a bank of knowledge),
 - prepare successors for pivotal positions,
 - in bridge projects,
 - solidarity agreements,
 - keep in touch with retired employees who possess expertise,
- x hire retired employees when there is a need for it
 - redeployment paths for older workers and highly professional profiles through alternative-collective agreements on collective redundancies focusing on transnational mobility within the group,
 - transnational “joint texts” and collective bargaining in the business or sector “joint texts” that involve recapturing redundant workers as a result of reorganization processes, in case the need for new recruitment is felt,
- x skills, knowledge and professional skills certified at the transnational group level to promote Age Management processes as well as intragroup mobility,
- x measures related with inequalities in economic protection and treatment compared to the segmentation of workers by age groups.

20. Results

Explain all results the good practice helped to achieve. What was the impact on the key internal and external stakeholders? Mention both positive, and negative (if any) results/ impact.

In good co-operation we have managed to reduce long sick leaves and too early retirements. Also we have managed to encourage employees change tasks when health or mental wellbeing were at risk. Win win situation.....

21. The strength of good practice

What were the most important factors of success of the project/programme?

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22. Involvement of the social partners in the implementation of good practice *

Whether the trade unions engaged in designing and implementing the good practice. In what way?

Our health and safety representatives and shop stewards are trained to recognise employees who are in risk. They encourage employee to find help from superior or occupational health services.

23. Recommendations / other suggestions*



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Opinion about possibility of usage this good practices in other institution, recommendation resulting from the difficulties that appeared at the stage of implementing good practice, some important information not included above etc. Suggest solutions for replicating the good practice in new contexts (particularly, in the context of partner countries) e.g. For implement this practice the organization should have professional support from HR side.

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C. PROJECT PARTNER REPRESENTATIVE	
First name and last name*	Aino Huuhti, Chief Shop Steward
Country*	Finland
The name of the partner institution*	Harri Hietaranta, Head of HR Legal
The date of preparation of the card*	11.1.2019