

# THE SECTOR WELFARE SYSTEM: THE STATE OF ART IN THE ITALIAN BANKING SECTOR

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**Defining a company welfare system through the joint action of EWCs and Trade Unions  
in the metal and finance sectors: the key role of workers' participation rights VS/2018/0037**

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## SUMMARY

1. The main needs perceived by colleagues/companies
2. Bank Sector Collective Agreement Provisions
3. Bank Sector Collective Agreement: Joint Actions and Bilateral Bodies
4. Company Collective Agreements Provisions
5. The new challenges

## QUESTIONNAIRE: THE MAIN PERCEIVED NEEDS

### Colleagues

- Reconciliation of life time and work time
- Income support
- Protection from fragility
- Protect from future events
- Support for the family (caring and educational)
- Identity and belonging
- Working well-being

## QUESTIONNAIRE: THE MAIN PERCEIVED NEEDS

### Companies

- Cost reduction
- Organizational flexibility
- Increased productivity
- Internal and external reputation (stakeholders)
- Crisis management / emergencies
- Identity and belonging
- Health and Safety

## BANK SECTOR COLLECTIVE AGREEMENT

- Part time / teleworking / time flexibility / leaves
- Training
- Healthcare for 3rd and 4th level managers
- Scholarships
- leaves for Volunteering
- Provisions for children with a learning disability
- Training
- Sick leaves and protection against accidents at work
- Long term care

## BANK SECTOR: JOINT ACTIONS/BILATERAL BODIES

- New employment fund
- Sector solidarity fund
- Enbicredito (training and retraining)
- Prosolidar (solidarity)
- Casdic (health care)
- Previbank (supplementary pension)
- National Commission on trade policies and work organization
- National Commission for Equal Opportunities
- National Commission for Health and Safety
- National Commission for Corporate Social Responsibility

# COMPANY COLLECTIVE AGREEMENTS

## Welfare Provisions

- Health care (mutual fund / health care insurances)
- Welfare Plans
- Insurance coverage (accidents / invalidity / death)
- Supplementary pension
- Scholarships integration
- Work-Life Balance provisions
- Family support provisions (disability)
- Special conditions (mortgages / loans)
- Protection against territorial mobility
- Associations for employees (C.R.A.L.)

# COMPANY COLLECTIVE AGREEMENTS

## Welfare Provisions

- Social days / social hours
- Bank of time
- Agile work / Smart working
- Non-profit fund (bilateral comparison fruit)
- Corporate nurseries / summer centres and / or related contributions
- Joint commissions on organizational well-being and productivity



## THE NEW CHALLENGES

- Greater exercise and supervision of the already defined areas of bilaterality
- Good practice dissemination
- Emerging needs surveys
- Opening to experiences of territorial welfare bargaining
- Development of participation / involvement of workers