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### The representativeness of trade unions and employer associations in the insurance sector

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## → the representativeness of trade unions and employer associations in the insurance sector

The insurance sector is a small but important sector in the Dutch economy. There are two sub sections or domains, insurance companies and intermediaries. There are two employer organisations, the Association of Insurers (VvV) and Adfiz (previously Fidiv), and four employee organisations: FNV Bondgenoten, CNV Dienstbond, De Unie, BBV and, on behalf of the self-employed, the FNV Zelfstandigen. About 25% of employees are organised. The four unions are recognised parties at the negotiation table and thus signatory partners to the extended collective agreement in the insurance section. The extended multi employer collective agreement (for the smaller companies) covers about 35% of the 50,000 employees. The large companies, all members of VvV, each have their own company agreement and dominate the sector. VvV covers 95% of the market. This implies that about 95% of employees are employed in a member company of VvV. Adfiz organises about 14% of companies (intermediaries). In this domain there is no multi-employer agreement and Adfiz is not involved in collective bargaining.

### Sectoral properties

#### Economic background

#### Development of employment

Please include table 1 from the EXCEL file ( sheet: 4\_EMP&CO) here.

**Table 1: Sectoral properties**

	1998	2008	
<b>Number of companies in the sector</b>	610	660	
<b>Source of company data</b>	national source: CBS	national source: CBS	
<b>Aggregate employment</b>	51,200	52,300	
<b>Male employment</b>	33,800	32,500	
<b>Female employment</b>	17,400	19,800	
<b>Share of sectoral employment in %</b>	0	0	
<b>Source of employment figures</b>	cbs	cbs	
<b>Comment</b>	if employment is taken from another source than the one provided, please provide your reasons, referring to meta-data.		
<b>Aggregate employees</b>	52,000	58,000	
<b>Male employees</b>	34,000	34,000	
<b>Female employees</b>	18,000	24,000	
<b>Share of sectoral employees in %</b>	0	0	

### About this document

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- [Netherlands: country profile](#)

<b>Comment</b>	if employee figures are taken from another source than the one provided, please provide your reasons, referring to meta-data.
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## 2. The sector's trade unions and employer associations

### 2a Data on the trade unions

This section includes the following trade unions and employer associations:

(i) trade unions which are party to sector-related collective bargaining (In line with the conceptual remarks outlined in the background information included in the accompanying excel spreadsheet, we understand sector-related collective bargaining as any kind of collective bargaining within the sector, i.e. single-employer bargaining as well as multi-employer bargaining. For the definition of single- and multi-employer bargaining, see 4.2)

(ii) trade unions which are a member of the sector-related European Union Federation (i.e. UNI-Europa – Finance)

(iii) employer associations which are a party to sector-related collective bargaining

(iv) employer associations (business associations) which are a member of the sector-related European Employer/Business Federation (i.e. CEA - European Insurance and Reinsurance Federation, AMICE - Association of Mutual Insurers and Insurance Cooperatives in Europe and BIPAR- The European Federation of Insurance Intermediaries )

**Table 2: Union Fact sheet: FNV Bondgenoten**

<b>Affiliation to multinational organisations</b>	Uni Global Union		
<b>Affiliation to European-level organisations</b>	Uni Europe - Finance		
<b>Affiliation to national-level organisations</b>	FNV, Federation of Dutch Unions		
<b>Engagement in sector-related collective bargaining</b>	yes		
<b>Type of membership</b>	voluntary		
<b>Consultation in sector-related matters</b>	yes		
<b>Union's domain with regard to sector</b>	overlap		
<b>Domain overlap with other unions in sector</b>	yes		
<b>Domain overlaps occur with the following unions in the sector</b>	CNV Dienstenbond, De Unie/BBV		
	<b>2009</b>		
<b>'Active' union members total (in employment)</b>	470,000		
<b>Union members (incl. non-employed), total</b>	470,000		
	<b>2010</b>		
<b>'Active' union members in the sector (in employment)</b>	4,725		
<b>Union members in the sector, total (incl. non-employed)</b>	4,725		
<b>Female membership as a % of total members</b>	12%		
<b>Source of sectoral membership figures</b>	Administrative		
<b>Union density - active members</b>	Rough estimate - in case no 'exact' figures are available		
<b>Sectoral density - active members</b>	Rough estimate - in case no 'exact' figures are available		

<b>Sectoral domain density - active members</b>	Rough estimate - in case no 'exact' figures are available		
<b>Union density - total members</b>	n.g.		
<b>Sectoral density - total members</b>	n.g.		
<b>Sectoral domain density - total members</b>	n.g.		
<b>Description of union's domain with regard to sector</b>	The sector is a sector within the range of service sectors FNV Bondgenoten represents		
<b>Representation of other groups than employees in the sector</b>	Except from self-employed all groups are represented		

**Table 3: Union Fact sheet: CNV Dienstenbond**

<b>Affiliation to multinational organisations</b>	WOW		
<b>Affiliation to European-level organisations</b>	UNI - Europe- Finance		
<b>Affiliation to national-level organisations</b>	CNV, Christian National Union federation		
<b>Engagement in sector-related collective bargaining</b>	yes		
<b>Type of membership</b>	voluntary		
<b>Consultation in sector-related matters</b>	yes		
<b>Union's domain with regard to sector</b>	overlap		
<b>Domain overlap with other unions in sector</b>	yes		
<b>Domain overlaps occur with the following unions in the sector</b>	FNV Bondgenoten, D Unie /BBV		
	<b>2009</b>		
<b>'Active' union members total (in employment)</b>	37,200		
<b>Union members (incl. non-employed), total</b>	37,200		
	<b>2009</b>		
<b>'Active' union members in the sector (in employment)</b>	2,200		
<b>Union members in the sector, total (incl. non-employed)</b>	2,200		
<b>Female membership as a % of total members</b>	n.g.		
<b>Source of sectoral membership figures</b>	Administrative		
<b>Union density - active members</b>	Rough estimate - in case no 'exact' figures are available		
<b>Sectoral density - active members</b>	Rough estimate - in case no 'exact' figures are available		
<b>Sectoral domain density - active members</b>	Rough estimate - in case no 'exact' figures are available		
<b>Union density - total members</b>	n.g.		
<b>Sectoral density - total members</b>	n.g.		
<b>Sectoral domain density - total</b>			

<b>members</b>	n.g.		
<b>Description of union's domain with regard to sector</b>	The sector is a sector within the range of service sectors the CNV Dienstebond represents.		
<b>Representation of other groups than employees in the sector</b>	Except for the self-employed all groups are represented		

**Table 4: Union Fact sheet: De Unie**

<b>Affiliation to multinational organisations</b>	Please give full names (when listing the org. for the first time) and abbreviations.		
<b>Affiliation to European-level organisations</b>	Uni Europe - Finance		
<b>Affiliation to national-level organisations</b>	CMHP		
<b>Engagement in sector-related collective bargaining</b>	yes		
<b>Type of membership</b>	voluntary		
<b>Consultation in sector-related matters</b>	yes		
<b>Union's domain with regard to sector</b>	sectional overlap		
<b>Domain overlap with other unions in sector</b>	yes		
<b>Domain overlaps occur with the following unions in the sector</b>	FNV Bondgenoten, FNV Zelfstandigen, CNV Dienstenbond, BVV		
	<b>2010</b>		
<b>'Active' union members total (in employment)</b>	64,500		
<b>Union members (incl. non-employed), total</b>	64,500		
	<b>2010</b>		
<b>'Active' union members in the sector (in employment)</b>	3,500		
<b>Union members in the sector, total (incl. non-employed)</b>	3,500		
<b>Female membership as a % of total members</b>	21%		
<b>Source of sectoral membership figures</b>	Administrative		
<b>Union density - active members</b>	Rough estimate - in case no 'exact' figures are available		
<b>Sectoral density - active members</b>	Rough estimate - in case no 'exact' figures are available		
<b>Sectoral domain density - active members</b>	Rough estimate - in case no 'exact' figures are available		
<b>Union density - total members</b>	n.g.		
<b>Sectoral density - total members</b>	n.g.		
<b>Sectoral domain density - total members</b>	n.g.		
<b>Description of union's domain with regard to sector</b>	Insurance		
<b>Representation of other groups than employees in the sector</b>	The union all (white collar) groups of employees		

**Table 5: Union Fact sheet: BBV**

<b>Affiliation to multinational organisations</b>	Please give full names (when listing the org. for the first time) and abbreviations.		
<b>Affiliation to European-level organisations</b>	Please give full names (when listing the org. for the first time) and abbreviations.		
<b>Affiliation to national-level organisations</b>	Union Federation Intermediate and Higher Personnel (Vakcentrale Middelbaar en Hoger Personeel, CMHP)		
<b>Engagement in sector-related collective bargaining</b>	yes		
<b>Type of membership</b>	voluntary		
<b>Consultation in sector-related matters</b>	yes		
<b>Union's domain with regard to sector</b>	sectional overlap		
<b>Domain overlap with other unions in sector</b>	yes		
<b>Domain overlaps occur with the following unions in the sector</b>	FNV Bondgenoten, CNV Dienstenbond, De Unie, FNV Zelfstandigen		
	<b>2010</b>		
<b>'Active' union members total (in employment)</b>	800		
<b>Union members (incl. non-employed), total</b>	800		
	<b>2010</b>		
<b>'Active' union members in the sector (in employment)</b>	175		
<b>Union members in the sector, total (incl. non-employed)</b>	175		
<b>Female membership as a % of total members</b>	n.g.		
<b>Source of sectoral membership figures</b>	Administrative		
<b>Union density - active members</b>	Rough estimate - in case no 'exact' figures are available		
<b>Sectoral density - active members</b>	Rough estimate - in case no 'exact' figures are available		
<b>Sectoral domain density - active members</b>	Rough estimate - in case no 'exact' figures are available		
<b>Union density - total members</b>	n.g.		
<b>Sectoral density - total members</b>	n.g.		
<b>Sectoral domain density - total members</b>	n.g.		
<b>Description of union's domain with regard to sector</b>	Insurance		
<b>Representation of other groups than employees in the sector</b>	The union represents all (white collar) groups of employees		

**Table 6: Union Fact sheet: FNV Zelfstandigen**

<b>Affiliation to multinational organisations</b>	Uni Global Union
<b>Affiliation to European-level organisations</b>	Uni Europe - Finance

<b>Affiliation to national-level organisations</b>	FNV		
<b>Engagement in sector-related collective bargaining</b>	no		
<b>Type of membership</b>	voluntary		
<b>Consultation in sector-related matters</b>	yes		
<b>Union's domain with regard to sector</b>	sectional overlap		
<b>Domain overlap with other unions in sector</b>	yes		
<b>Domain overlaps occur with the following unions in the sector</b>	FNV Bondgenoten, CNV Dienstenbond, De Unie, BBV		
	<b>2010</b>		
<b>'Active' union members total (in employment)</b>	14,000		
<b>Union members (incl. non-employed), total</b>	14,000		
	<b>2010</b>		
<b>'Active' union members in the sector (in employment)</b>	500		
<b>Union members in the sector, total (incl. non-employed)</b>	500		
<b>Female membership as a % of total members</b>	35%		
<b>Source of sectoral membership figures</b>	Administrative		
<b>Union density - active members</b>	Rough estimate - in case no 'exact' figures are available		
<b>Sectoral density - active members</b>	Rough estimate - in case no 'exact' figures are available		
<b>Sectoral domain density - active members</b>	Rough estimate - in case no 'exact' figures are available		
<b>Union density - total members</b>	n.g.		
<b>Sectoral density - total members</b>	n.g.		
<b>Sectoral domain density - total members</b>	n.g.		
<b>Description of union's domain with regard to sector</b>	Insurance		
<b>Representation of other groups than employees in the sector</b>	FNV Zelfstandigen represents the self-employed		

## 2b Data on the employer associations

**Table 7: Employers' organisation: VvV**

<b>Affiliation to multinational organisations</b>	Please give full names (when listing the org. for the first time) and abbreviations.		
<b>Affiliation to European-level organisations</b>	CEA		
<b>Affiliation to national-level organisations</b>	VNO-NCW		
<b>Engagement in sectoral-related collective bargaining</b>	yes		

<b>Consultation in sector-related matters</b>	yes		
<b>Type of membership</b>	voluntary		
<b>Organisation's domain with regard to sector</b>	sectionalism		
<b>Domain overlap with other organisations in sector</b>	no		
<b>Domain overlaps occur with the following organisations</b>	Adfiz, organises employers in the subdivision of intermediaires		
	<b>2009</b>		
<b>Number of member companies, total</b>	180		
<b>Number of employees in member companies, total</b>	15,195		
	<b>2009</b>		
<b>Number of member companies in sector</b>	180		
<b>Number of employees in member companies in sector</b>	15,195		
<b>Source of membership figures</b>	Administrative		
<b>Domain density - companies</b>	Very high: 91%–100%		
<b>Sectoral density - companies</b>	Rough estimate:		
<b>Sectoral domain density - companies</b>	Rough estimate:		
<b>Domain density - employees</b>	Rough estimate:		
<b>Sectoral density - employees</b>	Rough estimate:		
<b>Sectoral domain density - employees</b>	Rough estimate:		
<b>Description of organisation's domain with regard to sector</b>	The organisation's domain in the sector covers all activities (except the intermediaries)		
<b>Representation of particular subgroups of enterprises</b>	No		

**Table 8: Employers' organisation AdFiz (Fidin)**

<b>Affiliation to multinational organisations</b>	Please give full names (when listing the org. for the first time) and abbreviations.
<b>Affiliation to European-level organisations</b>	BIPAR
<b>Affiliation to national-level organisations</b>	MKB-Nederland
<b>Engagement in sectoral-related collective bargaining</b>	no
<b>Consultation in sector-related matters</b>	yes
<b>Type of membership</b>	voluntary
<b>Organisation's domain with regard to sector</b>	sectionalism



<b>Domain overlap with other organisations in sector</b>	no		
<b>Domain overlaps occur with the following organisations</b>	Adfiz organises financial intermediaries solely		
	<b>2009</b>		
<b>Number of member companies, total</b>	1,250		
<b>Number of employees in member companies, total</b>	n.g.		
	<b>2009</b>		
<b>Number of member companies in sector</b>	1,250		
<b>Number of employees in member companies in sector</b>	n.g.		
<b>Source of membership figures</b>	Administrative		
<b>Domain density - companies</b>	13,0%		
<b>Sectoral density - companies</b>	Rough estimate:		
<b>Sectoral domain density - companies</b>	Rough estimate:		
<b>Domain density - employees</b>	High: 76-90%		
<b>Sectoral density - employees</b>	Rough estimate:		
<b>Sectoral domain density - employees</b>	Rough estimate:		
<b>Description of organisation's domain with regard to sector</b>	The organisation's domain in the sector covers		
<b>Representation of particular subgroups of enterprises</b>	No		

### 3. Inter-associational relationships

#### 3a Inter-union relationships

##### 3a.1 Please list all trade unions covered by this study whose domains overlap.

The domains of FNV Bondgenoten, CNV Dienstenbond, De Unie, and BBV overlap. The domain of FNV Zelfstandigen (self-employed without personnel) overlaps partly since the organisation covers intermediaries.

##### 3a.2 Do rivalries and competition exist among the trade unions, concerning the right to conclude collective agreements and to be consulted in public policy formulation and implementation?

There are no rivalries and competition.

##### 3a.3 If yes, are certain trade unions excluded from these rights?

No.

#### 3b Inter-employer association relationships

##### 3b.1 Please list all employer associations covered by this study whose domains overlap.

The Association of Insurers (Verbond van Verzekeraars, VvV) and Adfiz co-exist; their domains actually do not overlap.

##### 3.b.2 Do rivalries and competition exist among the employer associations, concerning the right to conclude collective agreements and to be consulted in public policy formulation and implementation?

No.

**3b.3 If yes, are certain employer associations excluded from these rights?**

No.

**3b.4 Are there large companies or employer associations which refuse to recognise the trade unions and refuse to enter collective bargaining?**

No.

**4. The system of collective bargaining**

**4.1. Estimate the sector's rate of collective bargaining coverage (i.e. the ratio of the number of employees covered by any kind of collective agreement to the total number of employees in the sector).**

The sector's rate of collective bargaining coverage is 100%. (E)

**4.2. Estimate the relative importance of multi-employer agreements and of single-employer agreements as a percentage of the total number of employees covered. (Multi-employer bargaining is defined as being conducted by an employer association on behalf of the employer side. In the case of single-employer bargaining, it is the company or its subunit(s) which is the party to the agreement. This includes the cases where two or more companies jointly negotiate an agreement.)**

The relative importance of multi and single agreements in the sector is atypical for Dutch industrial relations. The coverage of the multi-employer agreement is small compared to the company agreements of the six large insurance companies. There is one multi employer agreement, concluded by the employer association Verbond van Verzekeraars (VvV) and the unions FNV Bondgenoten, CNV Dienstenbond, De Unie and BBV. This agreement for the member companies of VvV (180 members) with 15,195 employees is extended to the 140 non-member companies which have a total of 1,225 employees. In total 16.420 employees (35%) are covered by this agreement. In addition, the six large companies in the sector – each a member of VvV - have dispensation from this extended multi employer agreement. The majority of the sector's employees work in these large companies (33,580 out of 50,000). The VvV covers 95% of 'the market'; this implies that about 95% of employees are employed in a member company of VvV.

The employer organisation Adfiz does not conclude, or support the conclusion of, collective agreements since its membership of 1,250 companies mainly consists of intermediaries. Unlike insurance companies the intermediaries do not take financial risks; they are a domain within the insurance sector. The small intermediaries companies of intermediaries relate in closing collective labour agreements for their companies to the extended agreement in the insurance sector. The size of the Adfiz member companies differs a lot: there are many SME's and some large companies with over 1.000 employees among the in total 9.000 companies in this domain. In this sub-sector many self-employed work. Around 14% of the in total 1.250 companies is organised in Adfiz.

**4.2.1. Is there a practice of extending multi-employer agreements to employers who are not affiliated to the signatory employer associations?**

As stated, there is a practice of extending the multi-employer agreement.

**4.2.2. If there is a practice of extending collective agreements, is this practice pervasive or rather limited and exceptional?**

The practice however is limited since the labour terms of the majority of employees are covered by a company agreement.

**4.3. List all sector-related multi-employer wage agreements\* valid in 2008 (or most recent data), including for each agreement information on the signatory parties and the purview of the agreement in terms of branches, types of employees and territory covered.**

\* Only wage agreements which are (re)negotiated on a reiterated basis.

**Table 9: Sector-related multi employer wage agreements**

Bargaining parties	Purview of the sector-related multi-employer wage agreements		
	Sectoral	Type of employees	Territorial
VvV (employers)			

FNV Bondgenoten, CNV Dienstenbond, De Unie, BBV (unions) 2010 - 2011	yes	all	no
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**4.4. List the sector's four most important collective agreements (single-employer or multi-employer agreements) valid in 2008 (or most recent data), including for each agreement information on the signatory parties and the purview of the agreement in terms of branches, types of employees and territory covered. Importance is measured in terms of employees covered.**

**Table 10: Four most important agreements in terms of employees covered**

Bargaining parties	Purview of the agreements		
	Sectoral	Type of employees	Territorial
Achmea	yes	all	no
Aegon	yes	all	no
Delta Lloyd	yes	all	no
ING	yes	all	no

*Note: Loyalis and SNS REAAL are also large companies, which have dispensation of the multi employer agreement*

## 5. Formulation and implementation of sector-specific public policies

**5.1. Are the sector's employer associations and trade unions usually consulted by the authorities in sector-specific matters? If yes, which associations?**

The above mentioned employee and employer organisations are usually consulted by the authorities, although sector specific consultation is more of an exception than a rule in the Netherlands. A main example is the working conditions catalogue, which has been developed by the social partners and relevant governmental parties. More usual at sector level is the bipartite cooperation of the social partners with regards the management of training (training funds) and of pension (funds); here the authorities have delegated governmental power.

**5.2. Do tripartite bodies dealing with sector-specific issues exist? If yes, please indicate their domain of activity (for instance, health and safety, equal opportunities, labour market, social security and pensions etc.), their origin (agreement/statutory) and the interest organisations having representatives in them.**

*\* Sector-specific policies specifically target and affect the sector under consideration*

## 6. Statutory regulations of representativeness

### 6a. Statutory regulations of representativeness for trade unions

**6a.1. In the case of the trade unions, do statutory regulations exist which establish criteria of representativeness which a union must meet, so as to be entitled to conclude collective agreements? If yes, please briefly illustrate these rules and list the organisations which meet them.**

There are no statutory regulations with regard to representativeness.

**6a.2. In the case of the trade unions, do statutory regulations exist which establish criteria of representativeness which a union must meet, so as to be entitled to be consulted in matters of public policy and to participate in tripartite bodies? If yes, please briefly illustrate these rules and list the organisations which meet them.**

There are rules on representativeness with regard to participation in the tripartite [Social and Economic Council](#) (SER) and in the bipartite [Labour Foundation](#) (STAR). As a result, three union federations are represented on these bodies: Federations of Dutch Trade Unions (FNV), Christian Trade Union Federation (CNV) and MHP, the national union federation for middle and higher personnel.

**6a.3. Are elections for a certain representational body (e.g. works councils) established as criteria for union representativeness? If yes, please report the most recent electoral outcome for the sector.**

No.

**6b. Statutory regulations of representativeness for employer organisations**

**6b1 In the case of the employers' organisations, do statutory regulations exist which establish criteria of representativeness which an organisation must meet, so as to be entitled to conclude collective agreements? If yes, please briefly illustrate these rules and list the organisations which meet them.**

There are no statutory regulations with regard to representativeness.

**6b.2 In the case of the employers' organisations, do statutory regulations exist which establish criteria of representativeness which an organisation must meet, so as to be entitled to be consulted in matters of public policy and to participate in tripartite bodies? If yes, please briefly illustrate these rules and list the organisations which meet them**

There are rules on representativeness with regard to participation in the tripartite Social and Economic Council (Sociaal-Economische Raad, SER) and in the bipartite Labour Foundation (Stichting van de Arbeid, STAR). As a result, in these bodies three employer associations are represented: VNO-NCW, [MKB-Nederland](#), the employer association for SME's and [LTO-Nederland](#), the organisation for the agricultural sector.

**6b.3 Are elections for a certain representational body established as criteria for the representativeness of employer associations? If yes, please report the most recent outcome for the sector.**

No.

## 7. Commentary

The insurance sector has two sub sections or domains. One section comprises insurance companies involved in financial risk taking. The other, the intermediaries, many of whom are self-employed, solely provide advice. Two different employer organisations are active, each section has its own organisation.

The insurance companies can become member of the Association of Insurers, VvV. In this section, there is one extended multi employer collective agreement (for the smaller companies), covering about 35% of the 50,000 employees. The large companies, also member of VvV, have their own company agreements, and the majority of employees works in these companies. The relative importance of multi and single employer agreements in the sector is atypical for Dutch industrial relations. The VvV covers 95% of the market; this implies that about 95% of employees are employed in a member company of VvV.

The employer organisation Adfiz (it changed its name from Fidin on 1 January, 2011) is active under intermediaries, organizing circa 14% of companies. In this section, domain there is no multi-employer agreement and Adfiz is not involved in collective bargaining. At company level (collective) labour agreements are settled.

There are four employee organisations: FNV Bondgenoten, CNV Dienstenbond, De Unie, BBV and FNV Zelfstandigen. The four organisations are in particular active in the insurance domain and are involved in concluding agreements, including the extended multi employer agreement with VvV. Apart from FNV Bondgenoten and CNV Dienstenbond, both with a more general character, there are two unions with a more specific character. The Unie is an organisation for middle and higher personnel. BBV is a union for employees of banks and insurance companies. In total about 25% of employees is organised. The four unions are recognised parties at the negotiation table and thus signatory partners to the – extended – collective agreement.

In addition to these unions, there is a newcomer, FNV Zelfstandigen, which organises the self-employed. This is particularly active among the intermediaries, many of whom are self-employed.

There are no jurisdictional disputes or recognition problems in the sector.

Marianne Grünell, HSI

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