

# COLLECTIVE AGREEMENT FOR THE INSURANCE SECTOR

1.2.2025 – 31.1.2028

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The English version is a translation of the original in Finnish. In case of discrepancy, the Finnish version shall prevail

# **SIGNATURE PROTOCOL OF SIGNATURE ON RENEWING THE COLLECTIVE AGREEMENT FOR THE INSURANCE SECTOR 2025–2028**

**Service Sector Employers PALTA**

**Trade Union Pro**

Date: 28 March 2025

Attendees:

Palta	Pro
Tuomas Aarto	Niko Simola
Minna Ääri	Antti Hakala
Kirsi Arvola	Jukka Moilanen
Timo Höykinpuro	Viivi Osala
Maija Mäntylä	Iiro Ketola
Jukka Aho	Merja Koistinen
Bettina Oldorff	Jarkko Pessinen
Jukka Soukkanen	Petri Virala

The signatory unions have agreed on the renewal of the collective agreement for the insurance sector as follows:

## **1 § AGREEMENT PERIOD**

The collective agreement is valid from 1 February 2025 to 31 January 2028 and ends without notice, unless the agreement has been terminated before that date as described below.

In October 2026, the parties will review the achievement of the objectives of the agreement and the evaluable economic and employment prospects in the insurance sector. Based on the assessment, both parties have the option of terminating the collective agreement with effect from 31 January 2027. The notice of termination must be submitted in writing to the other contracting party by 30 November 2026 and notified to the National Conciliator.

## **2 § PAY INCREASES FOR OFFICE EMPLOYEES**

### **Pay increases in 2025**

1. As of 1 February 2025, salaries will be increased by an across-the-board increase of 1.25%. The increase will be implemented at the latest in connection with the salary payment in June 2025 and will be calculated from the salary for March 2025.

Minimum pay tables are increased by 2.2% as of 1 February 2025. The new minimum pay tables are attached.

2. As of 1 October 2025, wages are increased by a pay discussion element of 1.25%.

The amount of the pay discussion element is calculated on the basis of the wage sum for regular working hours of clerical employees in September 2025.

### **Pay increases in 2026**

1. As of 1 January 2026, salaries will be increased by an across-the-board increase of 1.45%. Minimum pays are increased by 2.2% as of 1 January 2026. The new minimum pay tables are attached.

2. As of 1 October 2026, wages are increased by a pay discussion element of 1.45%.

The amount of the pay discussion element is calculated on the basis of the wage sum for regular working hours of clerical employees in September 2026.

### **Pay increases in 2027, if the collective agreement has not been terminated**

1. As of 1 February 2027, salaries will be increased by an across-the-board increase of 1.2%. Minimum pays are increased by 2.2% as of 1 February 2027. The new minimum pay tables are attached.

2. As of 1 September 2027, wages are increased by a pay discussion element of 1.2%.

The amount of the pay discussion element is calculated on the basis of the wage sum for regular working hours of clerical employees in August 2027.

## **3 §**

### **FIELD AGENTS' SALARY INCREASES**

#### **Pay increases in 2025**

1. As of 1 February 2025, salaries will be increased by an across-the-board increase of 1.25%. The increase will be implemented at the latest in connection with the salary payment in June 2025 and will be calculated from the salary for March 2025.

Minimum pays are increased by 1.1% as of 1 February 2025. The new minimum pay tables are attached.

2. As of 1 October 2025, salaries will be increased by an across-the-board increase of 1.25%. Minimum pays are increased by 1.1% as of 1 October 2025. The new minimum pay tables are attached.



## **Pay increases in 2026**

1. As of 1 January 2026, salaries will be increased by an across-the-board increase of 1.45%. Minimum pays are increased by 1.1% as of 1 January 2026. The new minimum pay tables are attached.

2. As of 1 October 2026, salaries will be increased by an across-the-board increase of 1.45%. Minimum pays are increased by 1.1% as of 1 October 2026. The new minimum pay tables are attached.

## **Pay increases in 2027, if the collective agreement has not been terminated**

1. As of 1 February 2027, salaries will be increased by an across-the-board increase of 1.2%. Minimum pays are increased by 1.1% as of 1 February 2027. The new minimum pay tables are attached.

2. As of 1 September 2027, salaries will be increased by an across-the-board increase of 1.2%. Minimum pays are increased by 1.1% as of 1 September 2027. The new minimum pay tables are attached.

## **4 § INCREMENTS**

Employee representatives' bonuses will be increased by 2.5% as of 1 February 2025, 2.9% as of 1 January 2026 and 2.4% as of 1 February 2027. The 2025 increase will be implemented in connection with the salary payment in June 2025 at the latest.

The VTS increment amounts to EUR 90 as of 1 January 2026.

## **5 § CHANGES TO THE TEXT**

**The following is added to section 1(1) of the collective agreement as protocol entry 2 (and the current protocol entry is changed to 1):**

“The collective agreement for the insurance sector shall be applied to the terms of employment of clerical employees employed by the Finnish Centre for Pensions as of 1 January 2025, taking into account paragraph 5 of this section.”

**The heading of Section 3 of the collective agreement “Traineeship” is amended to read as follows and the following text is added:**

“Summer workers

A summer employee can be paid a salary that is 90% of the minimum salary according to the competence group (office employee) or the lowest seniority allowance (field agent).”

*Protocol entry:*

This provision may be applied to a clerical employee who works in the insurance industry for the first time and as an annual holiday substitute.

**Paragraph 3 of section 15 is amended as follows:**

"When calculating the duration of employment, the period of employment in the insurance sector as a whole is taken into account. If a clerical employee has worked as a temporary employee within the scope of the collective agreement for the insurance sector, this time is counted as working time in the insurance sector.

*Protocol entry:*

The contractual provision concerning temporary agency workers is applied to annual holidays accrued from 1 April 2025. "

**Section 2(5) of office employees' salary agreement is amended to read as follows:**

"5. A salary increase resulting from a material change in the position shall be paid at the beginning of the month following the change in the qualification class. When the qualification class changes, the clerical employee's personal salary must be at least equal to the minimum salary of the qualification class according to the new position. The salary is increased by the difference between the two classes if the qualification class changes, unless otherwise agreed in the salary discussion between the supervisor and the clerical employee. However, if a change in the minimum wage is agreed, the increases received by the clerical employee in the previous three pay discussion rounds must be retained. The shop steward has the right to express their views on the matter."

**Section 2(3) of office employees' salary agreement is amended to read as follows (change in italics):**

"The employer shall inform each office employee of how their position has been scored and of the total remuneration, taking into account the increments payable. *If necessary, an employee may, either personally or through a shop steward, request the account referred to in the previous paragraph. The formation of pay and the grounds for pay must be communicated to clerical employees regardless of the pay system in use.*"

**A new item 7 is added to section 2 of the salary agreement for office employees:**

If the company uses company-specific salary determination criteria and specifying factors affecting the amount of salary in addition to those specified in the collective agreement, these must be reviewed with the shop steward.

**Section 1, item 1, paragraph 4 of the pay discussion protocol is amended as follows:**

"In accordance with the pay agreement, the scoring of a position is reviewed in connection with a change in position due to a reform of the organisation or appointment to another position, or in connection with other substantial changes in the position. A salary increase resulting from a material change in the position shall be paid at the beginning of the month following the change in the qualification class. When the qualification class changes, the clerical employee's personal salary must be at least equal to the minimum salary of the qualification class according to the new position. The salary is increased by the difference between the two classes if the qualification class changes, unless otherwise agreed in the salary discussion between the supervisor and the clerical employee. However, if a change in the minimum wage is agreed, the increases received by the clerical employee in the previous three pay discussion rounds must be retained. The shop steward has the right to express their views on the matter."

**The second paragraph of item 2 of section 2 of the pay discussion protocol is amended as follows:**

"The employer informs the shop steward well in advance of the period during which the pay discussions are to be held."

**Section 2(3) of the pay discussion protocol is amended as follows:**

"3. The clerical employee must have access to either the statistical data provided by the Confederation of Finnish Industries or similar company-specific information well in advance of the pay discussion."

**The second point of section 2, item 5 of the pay discussion protocol is amended as follows:**

"- discuss - - in their work tasks and record the necessary development measures"

**The fourth point of section 6, item 1 of the pay discussion protocol is amended and replaced as follows:**

"- investigates how company-specific items have been placed in general statistical items and examines that the earnings development has been at least as agreed in the collective agreement, using either the company's own statistics or the Confederation of Finnish Industries' company-specific statistics as the basis. If the company does not have a pay discussion working group, the examination is carried out by the employer and the shop steward."

**The second and third paragraph of item 3 of section 7 of the pay discussion protocol are amended as follows:**

"The chief shop steward receives annually, based on the salary statistics for the previous September, information on the distribution of qualification classes and average earnings, as well as both separately for men and women, based on the latest company statistics of the Confederation of Finnish Industries. The company may, if it so wishes, use statistics prepared by the company itself on the same matters.

Information on groups of less than six persons is not provided. In this case, however, the information is provided for the distribution of qualification classes, but not separately for men and women."

**The second and third paragraphs of section 8 of the pay discussion protocol are removed.**

**The protocol in section 7, item 1 of the shop steward agreement is amended as follows:**

"The sales targets and other quantitative targets set for shop stewards take into account the time spent on the management of shop steward duties."

## **6 §**

### **WORKING GROUPS**

#### **1. Extending careers**

The working group examines topics and possible measures promoting longer careers in the insurance sector. In order to obtain information, the working group may hear the employer's representatives and employee representatives. The aim is to collect good practices and make recommendations on the matter.

#### **2. Dialogue about the future of work**

Continuing the dialogue between the unions on the future of work during the contract period. Engaging in cooperation with Finance Finland. The themes and the appropriate form of dialogue are decided by the working group.

#### **3. Working group for local bargaining**

The unions will continue to operate during the agreement period to increase understanding of local bargaining and promote it at the company level. The implementation forms are decided by the working group.

#### **4. Statistics working group**

During the agreement period, the working group will examine the earnings development of the insurance sector in relation to the earnings development of other key sectors.

#### **5. Working group for continuous negotiation**

During the contract period, the contracting parties may review the functionality of the contract in accordance with the principle of continuous negotiation. During

the contract period, the functionality and effects of the sick pay regulation will be reviewed, particularly in the event of recurrence of the same illness.

## **7 §**

### **TECHNICAL CHANGES**

**Section 1(5)c of the collective agreement, including the protocol entries, is removed.**

**Section 8(1) of the salary agreement for office employees is amended to read as follows:**

"Above the salary groups are positions with a score of more than 910."

**Section 8(2) of the salary agreement for office employees is amended to read as follows (the protocol entry is partially removed):**

"The minimum wage for positions above the wage groups shall be at least 2% higher than for positions in the highest wage group. If a completely new job description is created among the classified positions, it shall be classified and if the score is above 910, the position shall be moved above the wage groups."

**Section 9(1) of the pay discussion protocol is amended as follows:**

"Companies or, alternatively, groups may agree locally otherwise in accordance with section 32 of the collective labour agreement:

-special situations (sections 5(3) and (4))

**Section 2(1) of field agents' salary agreement is amended as follows:**

"1. A field agent whose employment is in force until further notice shall be paid at least a fixed monthly salary in accordance with the appendix."

**The words "holiday return allowance" in section 16(1) and (2) of the collective agreement are changed to "holiday bonus" (three points).**

**The words "holiday return allowance" in section 4 of Appendix 13 of the working time bank guidelines are changed to "holiday bonus" (three points).**

**The cooperation agreement is amended as agreed in the working group between the unions during the agreement period:**

Section 5(1) of Chapter II is **removed** in its entirety and the numbering of the remaining sections is **changed** to correspond to the amendment.

Section 1(5.5) of Chapter III is **amended** to read as follows:

"The company's financial statement information shall be provided to the representative of the personnel upon request in writing in companies that regularly employ at least 20 persons."

Section 2(7) of Chapter III is **amended** to read as follows:

The funds for social activities (section 27 of the previous Act on Co-operation within Undertakings 334/2007) may also be allocated to personnel for the purpose of obtaining and transmitting information on labour market and employment relationship matters."

Section 1(8.10) of Chapter V is **amended** as follows:

"To annually discuss the need for cooperation training on occupational safety and health, to prepare a proposal for a training plan and budget, and to organise training. The training shall be carried out within the limits of the employer's funds, in accordance with the decision of the personnel representatives, unless otherwise agreed."

Section 2(5) of Chapter VI is **amended** to read as follows:

"The compensation for the personnel representative's loss of income during the exemption from work shall be determined in accordance with the shop steward agreement.

For a task outside of working hours and in accordance with the Act on Co-operation within Undertakings agreed with the employer, compensation shall be paid for the time spent on the task, which corresponds to the pay for the representative's regular working hours, if no other remuneration has been agreed upon."

Section 3(1) of Chapter VI is **amended** to read as follows:

"Before the employer notifies that a matter is a business or professional secret in accordance with section 40 of the Act on Co-operation within Undertakings (1333/2021), the grounds for confidentiality shall be explained to the personnel or personnel representatives in question. The employer shall specify which information must be kept confidential and for how long.

If the employer and the persons entitled to access information do not agree otherwise, confidential information may only be processed between the persons or personnel representatives who are concerned by the matter."

**DEVELOPING THE PAY DISCUSSION MODEL:** The starting point for the parties in the development of the pay discussion model is still to maintain the ratio between the across-the-board increase and the share to be allocated on the basis of the pay discussion element (50/50).

**PILOT ON PAY DISCUSSION** (replaces current Appendix 1):

### **General**

The pay discussion protocol was amended on a fixed-term basis in 2022 and 2023. As a result of the fixed-term changes, four pay discussion rounds will enable a pilot project to make the pay discussion process easier. The first pay discussion increase in accordance with the pilot took place on 1 June 2022 (or, according to the employer's decision, by 1 December 2022 at the latest), but since the matter was only agreed at the collective agreement level in February 2022, the full pilot has only been reached later. The second pay discussion increase during the pilot took place on 1 May 2024 (or by local agreement no later than 1 January 2024).

The unions also encourage other companies to join the pilot.

The unions will monitor the experiences from the pilot during the remaining two pay discussion rounds and use the information obtained in the development of the pay discussion protocol.

As agreed by the unions, shop stewards can participate in company-level supervisor training. The federations are happy to help with questions concerning the piloting and, if necessary, arrange training on the subject.

This appendix replaces Appendix 1 concerning the pilot agreed in 2022.

### **Introduction to the pilot**

The pilot enables the use of the company's other discussions as part of the pay discussion so that topics that should be discussed in the pay discussion, but have already been discussed in other discussions with the supervisor, do not need to be reviewed again. The purpose is to eliminate duplicate work. This may mean, for example, combining different discussions, utilising information from another discussion in pay discussions or distributing the evaluation criteria in accordance with Appendix 6 of the pay discussion protocol across different discussions throughout the pay discussion period. Piloting can be carried out in such a way that continuous interaction between the supervisor and the employee is possible by means of dialogue.

## **Implementation of the pilot**

The company decides whether to implement the pilot or to apply the provisions of the pay discussion protocol as they are. The pilot can also be carried out differently in the company's different units or other functions. The implementation and content of the pilot will be discussed in the pay discussion working group, at which time the personnel representatives will be informed of the content of the pilot and any differences in the pilot by function at the latest. The employer shall inform the clerical employees of the procedure used by the pay discussion working group well in advance of the start of the discussions.

## **Conditions that cannot be derogated from during the pilot**

The following must be observed in the piloting:

- Remuneration policy guides the discussion.
- The discussion partner is the supervisor or supervisors, and the aim is to reach a common understanding of the salary increase or non-receipt of the increase and the reasons for this.
- The supervisor shall inform the clerical employee, before the distribution, of the number of staff members concerned by the euro amount to be distributed. The assessor and the subject of the assessment (clerical employee) cannot share the same pot. For example, a supervisor and a clerical employee cannot share the same pot.
- The timeliness and scoring of the job description must be reviewed in connection with the discussion and whenever the situation changes significantly.
- Pay increases resulting from the change in the qualification class are implemented in accordance with the collective labour agreement as of the beginning of the month following the change.
- The evaluation criteria for competence and performance, which must also be reviewed during the pilot, must be in accordance with Appendix 6 of the pay discussion protocol. However, they may be agreed upon differently by local agreement.
- In accordance with section 1(3) of the pay discussion protocol, the factors affecting the clerical employee's salary remain unchanged.
- The period notified to the shop steward in the second paragraph of section 2(2) of the pay discussion protocol when the pay discussions should be carried out refers to the time when the discussions are summed up and the amount of any pay increase is stated.
- The salary discussion period and the evaluation period extend from increase to increase and cannot be shortened.
- Any increase must be stated in a separate discussion; it cannot be mentioned in other pay or performance discussions.



- As the discussions may be decentralised in the pilot, there is no need to follow the appendix form in accordance with the pay discussion protocol in documenting the pay discussions. The documentation submitted before the decision on the increase must show the outcome of the discussion/discussions, the justifications, the views of the parties and the development measures noted. Particular attention must be paid to the recording of development measures so that the clerical employee knows what is expected of them and how they can develop their performance at work. The clerical employee shall receive a copy of the document.
- The salary discussion documents must be stored as required in section 4(8) of the pay discussion protocol.
- The disputes may concern (a) the assessment of competence and performance and/or (b) the salary increase/not receiving an increase to be paid on the basis of the pay discussion. A dispute can be marked at the stage when a certain criterion in accordance with Appendix 6 (or another locally agreed criterion) has been reviewed. However, the matter can only be referred to the dispute procedure (to the pay discussion working group or shop steward/employer) once the supervisor has determined whether or not the clerical employee receives a pay increase.

## **AI AS PART OF THE DIALOGUE BETWEEN THE EMPLOYER AND THE EMPLOYEES**

The use of artificial intelligence can lead to changes in the work and the organisation of work by, for example, automating routine tasks and creating new or more data-based ways of working.

According to the Act on Co-operation within Undertakings, the rules, practices and operating principles applicable at the workplace are the subject of dialogue between the employer and the employee representatives. The dialogue also deals with the competence needs and development of the personnel, matters included in the protection of privacy in working life and the maintenance of well-being at work to the extent that it is not dealt with under the Occupational Safety and Health Act or the Occupational Health Care Act, for example.

It is important that the employer provides the employee representatives with information about the kinds of AI applications available at the workplace that have an impact on the work and working conditions of clerical employees. The effects of AI on work and working conditions must be as transparent and understandable as possible.

The estimated impacts of AI on the competence needs of personnel, among other things, should be taken into account in the work community development plan, which is part of the dialogue pursuant to the Act on Co-operation within Undertakings.

According to the insurance sector cooperation agreement (Chapter IV, Section 4), the employer shall provide the necessary additional training when the new technology is deployed and clarify the related competence and training needs with the shop steward. According to the cooperation agreement, the employer's training obligation extends not only to clerical employees and shop stewards but also to other persons participating in development activities pursuant to the cooperation agreement.

It is important for the employer to ensure that the personnel can participate in the necessary training related to AI during the working day, taking into account the work tasks of each clerical employee.

The responsible use of AI in recruitment and career advancement, AI literacy in the tasks required by the work role and the potential impacts of AI on working conditions and employees' data protection are part of cooperation in companies.

The parties will continue to discuss the matter in the inter-union working group.

Helsinki, 28 March 2025

Service Sector Employers PALTA

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## **Appendix 1 PILOT ON PAY DISCUSSIONS:**

### **General**

The pay discussion protocol was amended on a fixed-term basis in 2022 and 2023. As a result of the fixed-term changes, four pay discussion rounds will enable a pilot project to make the pay discussion process easier. The first pay discussion increase in accordance with the pilot took place on 1 June 2022 (or, according to the employer's decision, by 1 December 2022 at the latest), but since the matter was only agreed at the collective agreement level in February 2022, the full pilot has only been reached later. The second pay discussion increase during the pilot took place on 1 May 2024 (or by local agreement no later than 1 January 2024).

The unions also encourage other companies to join the pilot.

The unions will monitor the experiences from the pilot during the remaining two pay discussion rounds and use the information obtained in the development of the pay discussion protocol.

As agreed by the unions, shop stewards can participate in company-level supervisor training. The federations are happy to help with questions concerning the piloting and, if necessary, arrange training on the subject.

### **Introduction to the pilot**

The pilot enables the use of the company's other discussions as part of the pay discussion so that topics that should be discussed in the pay discussion, but have already been discussed in other discussions with the supervisor, do not need to be reviewed again. The purpose is to eliminate duplicate work. This may mean, for example, combining different discussions, utilising information from another discussion in pay discussions or distributing the evaluation criteria in accordance with Appendix 6 of the pay discussion protocol across different discussions throughout the pay discussion period. Piloting can be carried out in such a way that continuous interaction between the supervisor and the employee is possible by means of dialogue.

### **Implementation of the pilot**

The company decides whether to implement the pilot or to apply the provisions of the pay discussion protocol as they are. The pilot can also be carried out differently in the company's different units or other functions. The implementation and content of the pilot will be discussed in the pay discussion working group, at which time the personnel representatives will be informed of the content of the pilot and any differences in the pilot by function at the latest. The employer shall inform the clerical employees of the procedure used by the pay discussion working group well in advance of the start of the discussions.

### **Conditions that cannot be derogated from during the pilot**

The following must be observed in the piloting:

- Remuneration policy guides the discussion.

- The discussion partner is the supervisor or supervisors, and the aim is to reach a common understanding of the salary increase or non-receipt of the increase and the reasons for this.
- The supervisor shall inform the clerical employee, before the distribution, of the number of staff members concerned by the euro amount to be distributed. The assessor and the subject of the assessment (clerical employee) cannot share the same pot. For example, a supervisor and a clerical employee cannot share the same pot.
- The timeliness and scoring of the job description must be reviewed in connection with the discussion and whenever the situation changes significantly.
- Pay increases resulting from the change in the qualification class are implemented in accordance with the collective labour agreement as of the beginning of the month following the change.
- The evaluation criteria for competence and performance, which must also be reviewed during the pilot, must be in accordance with Appendix 6 of the pay discussion protocol. However, they may be agreed upon differently by local agreement.
- In accordance with section 1(3) of the pay discussion protocol, the factors affecting the clerical employee's salary remain unchanged.
- The period notified to the shop steward in the second paragraph of section 2(2) of the pay discussion protocol when the pay discussions should be carried out refers to the time when the discussions are summed up and the amount of any pay increase is stated.
- The salary discussion period and the evaluation period extend from increase to increase and cannot be shortened.
- Any increase must be stated in a separate discussion; it cannot be mentioned in other pay or performance discussions.
- As the discussions may be decentralised in the pilot, there is no need to follow the appendix form in accordance with the pay discussion protocol in documenting the pay discussions. The documentation submitted before the decision on the increase must show the outcome of the discussion/discussions, the justifications, the views of the parties and the development measures noted. Particular attention must be paid to the recording of development measures so that the clerical employee knows what is expected of them and how they can develop their performance at work. The clerical employee shall receive a copy of the document.
- The salary discussion documents must be stored as required in section 4(8) of the pay discussion protocol.
- The disputes may concern (a) the assessment of competence and performance and/or (b) the salary increase/not receiving an increase to be paid on the basis of the pay discussion. A dispute can be marked at the stage when a certain criterion in accordance with Appendix 6 (or another locally agreed criterion) has been reviewed. However, the matter can only be referred to the dispute procedure (to the pay discussion working group or shop steward/employer) once the supervisor has determined whether or not the clerical employee receives a pay increase.

# COLLECTIVE LABOUR AGREEMENT FOR SALARIED EMPLOYEES IN THE INSURANCE SECTOR

## 1 § Extent of agreement

1. This agreement lays down the terms and conditions of employment of employees of insurance companies and associations operating in Finland and of companies engaged in the sale or brokering of insurance. Separate agreements are in force concerning the salaries of office employees and the terms and conditions of pay for field agents. The above-mentioned persons are hereinafter referred to as employees.

### *Protocol entry 1:*

The unions note that the reformulation of the wording of a provision does not alter their unanimous interpretation of the scope of the agreement.

### *Protocol entry 2:*

The collective agreement for the insurance sector shall be applied to the terms of employment of clerical employees employed by the Finnish Centre for Pensions as of 1 January 2025, taking into account paragraph 5 of this section.

2. "Field agent" means a person whose main task is direct sales work. They can work independently or with the help of one or more assistants.
3. "Office employees" means employees other than field agents.

### *Protocol entry:*

Main task refers to the task that occupies most of the working time.

The main task of a field agent is direct sales work, which may include

- establishing new customer relationships and managing existing customer relationships
- customer's financing arrangements
- training and informing agents
- organising customer events
- working in the customer's premises.

Field agents usually have personal objectives. They decide on their operating methods to achieve the objectives within the framework of the instructions provided by the employer.

Field agents usually have a network of agents to manage. A field agent's field of operations is usually geographically limited.

4. Unless otherwise stated in a section, it applies to both employee groups. Provisions relating only to one of the two categories are indicated either in the title or in a specific entry in the protocol.
5. The agreement does not apply to
  - a) senior office employees, such as heads of department or persons in a similar position or above them in the organisation
  - b) groups of persons employed by companies that are subject to different collective labour agreements

## **I           EMPLOYMENT CONDITIONS RELATING TO RECRUITMENT, TRAINEESHIP AND TERMINATION OF EMPLOYMENT**

### **2 §       Recruitment**

1. At the beginning of the employment relationship, the employer and employee shall conclude a written employment contract on the basis of the model approved by the unions.

*Protocol entry:*

This provision shall apply to employment relationships commencing on or after 1 September 1980.

2. If better personal terms than the collective agreement are agreed, this must be done in writing.
3. When an employment contract is concluded, the employer and employee may agree on a maximum probationary period in accordance with the legislation in force at the time, during which the employment contract may be terminated without notice by either party.
4. If the employment contract has not been terminated during the probationary period, the termination provisions shall apply to the employment relationship.
5. When an employment contract is concluded, the employee shall be informed of the collective labour agreement applicable to them and of the organisational and negotiation relations in the sector.
6. When an employment contract is concluded, the employee shall be informed of who will act as shop steward.
7. An employment contract shall not be considered to be temporary, concern deputyship or to be fixed-term, unless expressly agreed. The reason for the fixed-term contract must be mentioned in the employment contract.

*Note:*

Employment contracts only tied to a calendar period are concluded in special cases only.

### **3 § Summer workers**

A summer employee can be paid a salary that is 90% of the minimum salary according to the competence group (office employee) or the lowest seniority allowance (field agent).

*Protocol entry:*

This provision may be applied to a clerical employee who works in the insurance industry for the first time and as an annual holiday substitute.

### **4 § Termination of the office employee's employment**

1. Unless the employee and employer agree on a longer period of notice when concluding the employment contract or when terminating the employment contract, the periods of notice set out in items 2 and 3 shall apply.
2. An office employee shall observe a period of notice of one month. If the employment relationship has continued for more than 10 years, the period of notice is two months.
3. The notice period to be observed by the employer is
  - two months, if the employment relationship has continued for up to five years
  - three months, if the employment relationship has continued for more than five years but not more than nine years
  - four months, if the employment relationship has continued for more than nine years but not more than 12 years
  - five months, if the employment relationship has continued for more than 12 years but not more than 15 years
  - six months, if the employment relationship has continued for more than 15 years

### **5 § Special provisions for field agents**

1. Unless the employee and employer agree on a longer period of notice when concluding the employment contract or when terminating the employment contract, the periods of notice set out in items 2 and 3 shall apply.
2. A field agent shall observe a period of notice of one month. If the employment relationship has continued for more than 10 years, the period of notice is two months.
3. The notice period to be observed by the employer is

- two months, if the employment relationship has continued for up to five years
  - three months, if the employment relationship has continued for more than five years but not more than nine years
  - four months, if the employment relationship has continued for more than nine years but not more than 12 years
  - five months, if the employment relationship has continued for more than 12 years but not more than 15 years
  - six months, if the employment relationship has continued for more than 15 years
4. This does not apply to cases where the employment relationship may be terminated by law without observing the period of notice or where the work has to be interrupted in whole or in part due to an event of force majeure.
  5. The employment relationship shall be terminated in a verifiable manner.
  6. In the event of termination, the company may release the field agent from their obligation to work during the period of notice. In this case, the field agent is paid for the period of notice on the same basis as the pay for sick leave.
  7. Minimum goals are set for the field agent. It is considered to constitute neglect of work when the performance of the field agent is below the company-specific minimum objectives regardless of seasonal fluctuations and the company's written notice and warning.

*Protocol entry:*

The prerequisite for a written warning is that the field agent has previously been notified of the failure to achieve the objectives and the possible consequences thereof in writing. The company determines the reprimand limits and the duration of the reprimand period after negotiating the matter with the chief shop steward. The reprimand period is usually less than three months. The reprimand expires after one year, unless otherwise agreed on a company-by-company basis.

8. The performance of a field agent shall also be judged before and after issuing a reprimand or warning by comparing it with the performance of other field agents working in similar circumstances in the company.
9. When a reprimand or warning is issued to a field agent, the employer shall explain to them the company's support and sales promotion measures and working arrangements to help the field agent achieve their objectives. The reprimand, warning and information on the support measures described above shall be communicated to the chief shop steward of the field agents.



*Protocol entry:*

When the company is considering issuing a reprimand or warning, it must inform the chief shop steward representing the field agent of the reasons for the reprimand or warning in advance, so that their justifiability can be verified.

10. Following a warning, a maximum of three months shall be allowed to elapse before the effectiveness of the warning can be objectively ascertained. This period shall not include the annual leave of the field agent, a long sick leave or a comparable period of absence.

*Application instruction:*

Where the warning procedure is used, a distinction shall be made between the sales targets of the field agent and the minimum requirements referred to in the protocol entry. In other words, a failure to meet the sales targets cannot yet be considered sufficient grounds for dismissal. It would be appropriate for the company to explain the principles according to which the sales targets and warning thresholds will be established for field agents to the shop steward in advance. This way, there will be no uncertainty concerning the application instructions between the company and the shop steward.

11. The objectives of the negotiators participating in company-specific remuneration negotiations must take into account the time involved in the negotiations. If the company-specific remuneration negotiations take substantially more time than has been taken into account in the targets, it must be taken into account when considering the achievement of the negotiators' targets.
12. For the duration of the participation in the remuneration negotiations, a compensation for loss of earnings shall be paid to the field agent. The compensation is agreed on a company-by-company basis. In this case, it is taken into account that the chief shop steward's compensation partly concerns this type of loss of earnings.
13. The unions recommend that the company and the association representing field agents agree locally on the effects of the termination of the employment relationship on the payment of remuneration.

## **II WORK MANAGEMENT, FREEDOM OF ASSOCIATION AND SHOP STEWARD**

### **6 § Work management and freedom of association**

1. The freedom of association shall not be violated by either party.

2. If an employee considers that they have been dismissed on the grounds of their association, they shall request an investigation through their union. Only then can other measures be taken.
3. The company has the right to direct and assign work and to employ and dismiss employees.

*Protocol entry concerning office employees:*

An office employee engaged for work of a certain type shall also be obliged to perform other work where so required.

## **7 § Shop steward**

1. The unions have concluded a shop steward agreement on the shop steward system.
2. A shop steward is not to be pressured or dismissed because of their duties.

## **III TERMS OF EMPLOYMENT CONCERNING WORKING TIME AND ANNUAL LEAVE**

### **8 § Working hours of office employees**

1. Regular working hours are 7 hours and 36 minutes a day and 38 hours a week at the most. Regular working hours can be placed between Monday and Sunday. As a rule, the working week is five days. As a rule, two consecutive days off are granted during the working week, unless the employer and the employee agree otherwise.
2. Before an enterprise introduces the regular allocation of working time over the weekend or makes substantial changes to it, the enterprise must first negotiate the implementation of weekend work in the composition in which the cooperation matters in the enterprise are handled. Compliance with this procedure also fulfils the obligations under the Act on Co-operation within Undertakings.

The negotiations shall discuss the following issues, among others:

- Scope of activities envisaged
- Number of employees and headcount of shifts
- Work arrangements
- Occupational safety issues
- Lunch arrangements
- Occupational health care
- Arrangements for holidays and days off

In addition, the procedures for investigating the volunteers referred to in item 3 and the way in which weekend work is monitored shall be reviewed in the negotiations.

The employer informs the chief shop steward and the personnel of the arrangements for weekend work after the negotiations

3. The commissioning of regular weekend work is primarily based on voluntariness. If there are not enough volunteers, the employer can decide on weekend work. The aim is to have weekend work carried out fairly, and the employer shall take into account the wishes of employees wherever possible.

The employee has the right to refuse weekend work for a justified reason by notifying the employer in writing before the shift to weekend work. A employee shall have the right to withdraw their consent by giving three months' notice. The right is valid until 30 June 2019.

New employees may be assigned to weekend work as of 1 April 2018.

4. In functions that use weekend work, the work shift schedule shall be submitted to the employees in writing in good time, at the latest two weeks before the beginning of the period referred to in the schedule. After this, the work shift schedule may only be changed with the consent of the employee, or for a weighty reason related to work arrangements.
5. Pay increased by 50% is paid for Saturday work that is included in regular working time. Pay increased by 100% is paid for Sunday work that is included in regular working time.
6. Midsummer's Eve and Christmas Eve are days off, unless some other arrangement is absolutely necessary to ensure the undisturbed flow of the company's operations. The working time on New Year's Eve and Maundy Thursday is five hours.
7. The regular daily working time may be extended by a maximum of one hour, provided that the weekly working time over a three-week period equals, on average, the weekly number of hours calculated in accordance with the first paragraph.
8. A daily rest period shall not be counted as working time if, during that period, the employee is free to leave the workplace unhindered and the rest period is at least half an hour long.
9. If the working day is at least four hours in length, the employee shall be entitled to one break, and if the working day is at least six hours in length, to two breaks, which shall be counted as working time.
10. After the office's closing time, sufficient regular working time shall be reserved for employees who need it.

*Protocol entry:*

The purpose of the above item is to limit the accrual of regular overtime for employees in customer service.

**9 §      Average regular working hours of office employees based on company-specific agreement**

By way of derogation from the provisions of section 8, the employer and the association representing office employees may agree that the regular working hours are on average in accordance with section 8 (1). In this case, the daily regular working hours may not exceed 10 hours in periods of up to 26 weeks and the weekly regular working hours may not exceed 48 hours. In this case, the provisions of section 10 on working time adjustment system, the work shift schedule and the agreement procedure shall apply.

**10 §     Working time adjustment system and work shift schedule and agreement procedure**

1. If the average working time is adopted in accordance with section 9 or the working time system is changed, the arrangements caused by the adoption or change shall be negotiated with the association representing office employees.
2. When the average working time is used in accordance with section 9, a working time adjustment system shall be prepared for the work in advance at least for the period during which the regular working time is adjusted to the working time in accordance with section 8 (1). A work shift schedule shall also be drawn up for at least one month, indicating the starting and ending times of regular working hours.
3. The work shift schedule shall be drawn up with the aim of ensuring that it is fair and equitable for the office employees. It shall be brought to the attention of the employees in writing in good time, at the latest two weeks before the beginning of the period referred to therein. After this, the work shift schedule may only be changed with the consent of the employee, or for a weighty reason related to work arrangements.
4. If an average working time in accordance with section 9 is agreed upon, the agreement shall be concluded in writing. An agreement concluded until further notice may be terminated at the end of the adjustment period. The period of notice is four weeks, unless otherwise agreed.
5. The agreement concluded by the employees' association in accordance with section 9 shall be reported to the employees no later than one week before its application commences. The agreement shall be binding on all employees whom the association concluding the agreement is deemed to represent. The agreement shall include provisions on the conditions under which the employee is entitled to follow their previous working hours.

## **11 § Shift work by office employees**

1. For shift work, a system of working hours shall be drawn up in advance for at least three weeks. The working hours system shall be communicated to office employees one month before the beginning of the period, unless there is an unsurmountable obstacle, in which case it shall be communicated no later than one week before the beginning of the period.
2. The list shall be drawn up fairly and equally from the point of view of the rotation of office employees.
3. In shift work, the regular working hours during a three-week period may not exceed the working hours of those observing normal office working hours during the corresponding period.
4. The three-week period must include the same number of days off as for those following normal office working hours.
5. In connection with the change of shift, at least one day off must be arranged.
6. If shift work is adopted or the shift work system is changed, the arrangements caused by the adoption or change shall be negotiated with the shop steward or association representing office employees.

## **12 § Working hours of a field agent and certain compensations**

1. Despite the fact that the field agent plans their work together with their supervisor, in principle, they have a five-day work week, which begins on Monday and ends on Friday.
2. If, due to the successful performance of the work, the field agent deviates from the above principle, the supervisor shall be informed thereof.
3. If, on the company's initiative, a field agent participates in an exhibition, trade fair or similar event on weekends, they shall be paid compensation to be agreed on a company-by-company basis.

## **13 § Headcount of office employees' shifts**

The headcount of the shifts in the direct operation of a computer shall be at least two office employees, except in exceptional cases where the working conditions are arranged in such a way that occupational safety considerations are taken into account or in exceptional cases where, for special reasons of a temporary nature, the office employee is forced to work alone.

## **14 § Computer writing work of office employees**

Personal recovery breaks are arranged for those in continuous routine computer writing work so that an uninterrupted period of work does not exceed one hour.

## **15 § Annual holiday**

1. An employee shall receive annual leave in accordance with the Annual Holidays Act in force, unless otherwise provided by the provisions below.
2. The employee's entitlement to annual holiday shall be determined by the period of employment:
  - 2.1. 2.5 weekdays for each full holiday credit month, if the employment relationship has continued for one year without interruption by the end of the holiday credit year preceding the holiday period.
  - 2.2. Three weekdays for each full holiday credit month, if the employment relationship has continued for a minimum of 10 years by the end of the holiday credit year preceding the holiday period.
3. When calculating the duration of employment, the period of employment in the insurance sector as a whole is taken into account. If a clerical employee has worked as a temporary employee within the scope of the collective agreement for the insurance sector, this time is counted as working time in the insurance sector.

### *Protocol entry:*

The contractual provision concerning temporary agency workers is applied to annual holidays accrued from 1 April 2025.

4. When calculating the duration of the employment relationship, unpaid absence of up to three months is taken into account. However, absence related to the birth of a child shall be taken into account in accordance with section 19.
5. The portion of annual holiday that exceeds 24 days of leave is granted according to the Annual Holidays Act.
6. If the working hours and, subsequently, the pay of an employee have changed during the holiday credit year, holiday pay or holiday compensation is calculated pursuant to section 12 of the Annual Holidays Act. If an employee, in accordance with the collective labour agreement, earns more than 30 days of holiday, the pay or holiday compensation for these annual leave days is calculated using the daily value of 0.38%.

### *Protocol entry:*

This stipulation is applied to annual leave earned from 1 April 2014 onward.

7. When the employment relationship is terminated, the holiday compensation shall be determined by the amount of holiday that the employee would receive under paragraph 2.
8. The provisions of this section shall not apply to any annual holiday practice deviating from the Annual Holidays Act and shall not reduce the employees' right to holiday.

## **16 § Transfer of annual holiday**

1. The employer has the right, if it is necessary for the company's operations, to grant the part of the holiday days exceeding 18 days as a continuous period outside the holiday period, according to the Annual Holidays Act. Before allocating the holiday referred to herein and setting the dates of the part to be granted outside the holiday period, the employer shall consult the employee concerned. With regard to statutory holiday thus granted outside the holiday period, unless it is granted with a 50% extension, in addition to what is otherwise agreed for the holiday bonus, an additional holiday bonus, the amount of which is 50% of the statutory annual holiday pay, shall be paid for the part of the holiday in question.
2. If seasonal fluctuations or other comparable reasons make it appropriate to follow, or the company-specific practice has followed, a compensation procedure different from the preceding paragraph, the employer may also implement the compensation arising from the transfer of annual leave referred to above by granting the staff member a 50% time bonus instead of the additional holiday return allowance.

## **17 § Saved leave**

1. The company and the employee may agree that the employee shall save part or all of their leave exceeding 18 days. The holiday thus saved can be taken as a saved leave in the following holiday period or later.
2. An employee shall have the right to save part or all of their holiday exceeding 24 days if this does not cause significant inconvenience to the production or service activities of the workplace.
3. The provisions of the Annual Holidays Act shall apply to the saved leave, where applicable.

### *Protocol entry:*

The amendments to the collective labour agreement concerning the saved leave on 1 November 2007 are not intended to amend the current saved leave agreements.

## **18 § Holiday bonus**

1. An employee taking annual holiday shall be paid a holiday bonus of 50% of the pay for the annual holiday.

2. The holiday bonus is paid in connection with the annual holiday pay, unless otherwise agreed locally. If the annual holiday is divided, the holiday bonus corresponding to each part of the holiday is paid in connection with the annual holiday pay for that part of the annual holiday, unless otherwise agreed locally.
3. An employee shall not lose the right to holiday bonus if the employer has terminated his or her employment contract so that it ends during the annual holiday for reasons other than those attributable to the employee.
4. The holiday bonus is paid in connection with the holiday remuneration if the employment relationship ends during the holiday period for reasons other than those attributable to the employee.
5. When the employment relationship ends because of retirement, the employee shall also be paid a holiday bonus in connection with the holiday compensation.

## **IV PROVISIONS ON ABSENCE**

### **19 § Absences related to the birth of a child**

1. Due to pregnancy and childbirth or the care of a child, the employee receives pregnancy allowance, special pregnancy allowance and parental allowance periods in accordance with the Health Insurance Act (28/2022). The employee receives child care leave in accordance with the Employment Contracts Act (32/2022).
2. An employee who is entitled to pregnancy allowance referred to in chapter 9, section 1 of the Health Insurance Act (28/2022) shall be paid full salary continuously for a period of 40 working days from the beginning of the pregnancy allowance period.
3. An employee who is entitled to parental allowance under chapter 9, section 5, subsections 1 or 2 of the Health Insurance Act (28/2022) shall be paid a full salary for a period of 32 working days.
4. If an employee has adopted a child under two years of age in accordance with chapter 9, section 5, subsection 3 of the Health Insurance Act (28/2022), he or she will be paid a full salary for a period of 32 working days from the beginning of the care of the adopted child.
5. If the employee is on statutory pregnancy leave, special pregnancy leave, parental leave or child care leave for a total of more than 18 months, the period of absence exceeding that period shall not be taken into account as equivalent to the period of employment for the purpose of determining benefits linked to the duration of the employment relationship.
6. The employer shall pay the salary payable for the absence period related to the birth or adoption of a child in accordance with this section directly to the employee and apply for compensation in accordance with the Health



Insurance Act when the necessary accounts have been received from the employee.

7. If the compensation based on the Health Insurance Act under this section is lost because the employee has not submitted a report for an application to be made within the statutory time limit, the share corresponding to the lost compensation under the Health Insurance Act shall be deducted from the pay under this section.
8. An employee returning from a family leave has the right to return to their previous or comparable job.

*Protocol entry on the entry into force of section 19:*

The provisions of the collective agreement concerning new family leaves will be complied with when the agreement enters into force for those employees who comply with the amendments to the Health Insurance Act that entered into force on 1 August 2022 and whose right to pregnancy, special pregnancy or parental leave begins on or after 1 June 2023. If the provisions of the Health Insurance Act concerning family leaves in force on 31 July 2022 are complied with for salaried employees or the right to pregnancy, special pregnancy or parental leave in accordance with the Health Insurance Act has started before 1 June 2023, the provisions of the collective agreement concerning maternity, paternity and adoption leave in force until 28 February 2023 shall be complied with.

## **20 § Pay during illness**

1. If an employee is unable to work due to an illness or accident and if the employee has not caused such inability to work intentionally or through gross negligence, they shall be paid
  - full pay for 30 days of sick leave
  - if the sick leave lasts for more than 30 days, the second and third month's wages are paid no more than once during the calendar year and only once due to illness that has continued beyond the turn of the calendar year.

*Protocol entry concerning field agents:*

A permanent field agent shall be paid a salary for the period of sickness, which is calculated in the same way as the pay for the annual holiday.

2. If the illness lasts for more than three months, the company may, at its discretion, pay the salary for the period of illness.

*Protocol entry concerning office employees:*

If an office employee is prevented from working due to illness, a medical certificate must be presented if the company so requires. The company shall pay the costs of the medical examination if it determines the doctor from whom the certificate must be obtained.

3. If the employee interrupts their unpaid family leave pursuant to the Employment Contracts Act due to their own illness or other reason of incapacity for work, the employer does not have an obligation to pay sick pay for the period during which the unpaid family leave would have lasted.
4. If the employee is prevented from working due to the above-mentioned reasons, he or she is obliged to notify the company without delay and when the obstacle is estimated to end.
5. The employer shall pay the sick pay directly to the employee and apply for reimbursement in accordance with the Health Insurance Act once the necessary accounts have been received from the employee.
6. If the employee receives sick pay for the period of entitlement to daily allowance under the Health Insurance Act, they shall immediately hand over the reports necessary for applying for daily allowance under the Health Insurance Act to the company.

If the daily allowance or similar compensation is not paid or is paid at a lowered amount due to the employee's negligence, the employer's obligation to pay is reduced by the unpaid amount.

## **21 § Reconciliation of sick pay for office employees**

What the office employee receives for the same incapacity for work for the same period of time as a daily allowance or comparable compensation from the sickness fund, which receives a contribution from the employer, or the Accident Insurance Act or the Employees' Pensions Act, other insurance paid in whole or in part by the employer, the Motor Liability Insurance Act or the Act on Compensation for Crime Damage, shall be deducted from the sick pay. If the sick pay has been paid before any of the above compensation has been paid, the employer shall be entitled to withdraw the compensation or to receive its amount back from the staff member, but not more than the amount paid.

2. However, sick pay shall be reduced by what the office employee receives for the same period on the basis of an insurance policy paid for by the employer or as a grant from a grant fund to which the employer has paid at least half of the employee's shareholder or member fees on behalf of the employee.

## **22 § Medical examinations**

1. The employer shall not lower the employee's pay for regular working hours in the following cases:

- For the period of laboratory or X-ray examination or physical treatment necessary to maintain working capacity, as prescribed by a doctor involved in a medical examination necessary for the diagnosis of the disease.
  - For the period of a visit to an ophthalmologist or optician necessary to maintain working capacity, if the visit is based on a referral from occupational health care.
  - For the period of a treatment procedure caused by a sudden dental disease, if the dental disease before treatment measures results in the employee's incapacity for work requiring treatment on the same day or during the same work shift. A prerequisite is that incapacity for work and the urgency of treatment are demonstrated by a certificate issued by a dentist.
  - When a pregnant employee participates in a necessary examination required for obtaining a certificate referred to in the Health Insurance Act for applying for pregnancy or special pregnancy allowance referred to in chapter 9, section 1 or 3 of the Health Insurance Act (28/2022).
  - When an employee goes to a maternity clinic.
  - When an employee participates in health examinations during the employment period as referred to in the Government Decree on the principles of good occupational health care practice and approved in the occupational health care action plan and related travel.
  - When an employee participates in the examinations referred to in the Young Workers' Act and in those examinations required by the Health Care Act which result from the transfer of the employee within the same company to a position in which a medical examination is required. The employer shall reimburse the necessary travel expenses to the employee who is sent to the examinations referred to in this paragraph or who is ordered a check-up during such an examination. If the examination or check-up is carried out in another city or town, the employer shall also pay a daily allowance.
  - When an employee attends a doctor's office with their child who is disabled or under 10 years of age to diagnose a disease and an examination in a laboratory or X-ray examination performed on the same day.
2. The application of the provisions above is subject to the requirement that the inspections and examinations are arranged with the intention of avoiding unnecessary loss of working hours and taking any flexible hours into consideration.
  3. Provisions stating that the employee's salary shall not be reduced shall not apply in cases where the employee receives pay during illness for the relevant period.

1. No deduction shall be made from the employee's pay or holiday due to a short absence of, as a general rule, not more than one day on account of the sudden illness of their child or other member of their immediate family, or the death or funeral of a member of their immediate family.
2. When a child under 10 years of age suddenly falls ill, their guardian is paid salary for a short period of temporary absence necessary to arrange care for the child or take care of the child. The pay is paid in accordance with the regulations concerning sick pay. The same also applies to a guardian whose child under 18 years of age suffers from a serious illness referred to in chapter 1, section 4 of the Government Decree (30 December 2004/1335), and the child suddenly falls ill.

*Application instruction:*

The length of a sudden, brief absence is determined based on what is necessary for arranging treatment for the child or caring for the child. The absence may not, however, exceed 3 days.

The payment of the salary to a person other than a single parent is subject to the condition that both guardians are gainfully employed and that the other guardian does not have the possibility to arrange care or take care of the child themselves due to their gainful employment and working hours.

A statement must be provided on the absence in accordance with the provisions concerning the payment of sick pay referred to in the collective agreement. Likewise, a statement must also be provided for the other parent's inability to care for the child.

The employee shall lose no annual holiday entitlement or earnings in respect of an absence as described above.

*Interpretation:*

This must concern the need to arrange care or treatment caused by a sudden illness, not a treatment period known in advance.

3. If the employee's child suffers from a serious illness referred to in chapter 1, section 4 of the Government Decree (30 December 2004/1335), the employee has the right to unpaid absence from work in order to participate in the care, rehabilitation or guidance of the child referred to in the Decree and chapter 10, section 2, subsection 2 of the Health Insurance Act. The absence must be agreed upon in advance with the employer.
4. If the treatment of a child or other close relative's illness or arranging for it requires a longer absence, the employee shall be provided with the possibility of unpaid absence for a longer period if the work situation allows it.
5. An employee shall receive a paid day off for their own wedding.

An employee shall receive a paid day off on their 50th or 60th birthday, if it occurs on a work day and if the employment relationship has lasted for at least a year.

7. When a conscript employee participates in a call-up, it shall not reduce their earnings.
8. If an employee participates in a refresher exercises of the reserve, they shall be paid the difference between the salary and the reserve salary for the days of participation.
9. An employee's annual holiday benefits shall not be deducted if the employee is a member of a municipal council or board or a member of an electoral committee or commission for state or municipal elections and a meeting is held during their working hours. In this case, they shall be paid the difference between the salary and the compensation for loss of earnings paid by the municipality if the compensation for loss of earnings is less than the amount of the salary. The difference is paid once the employee has submitted a report on the compensation for loss of earnings paid by the municipality.
10. When an employee changes their residence, they shall be entitled to a paid day off if the move occurs on their working day. An employee shall be entitled to a paid moving day no more than once every twelve consecutive months.
11. An employee may participate in a meeting of the representatives or the executive board or the advisory board of Trade Union Pro or a meeting of the representatives or the executive board of the central organisation without a loss of earnings.
12. The employee shall agree on the absence in accordance with this section with their employer.

## **V OTHER WORKING CONDITIONS**

### **24 § Rules and social benefits**

1. The company shall comply with the regulations and rules of procedure in force at the time, which shall not, however, conflict with this Agreement.
2. When social benefits are drawn up or changed, the employer shall negotiate in accordance with section 32 of the collective labour agreement with the employee association or its authorised chief shop steward or, in the absence of an employee association, with the chief shop steward. If the collective labour agreement is in force at the time of drafting or amendment, social benefits may be reduced, replaced or removed only in accordance with section 32 of the collective labour agreement by agreeing with the employee association or its authorised chief shop steward, or, in the absence thereof, by agreeing with the chief shop steward.

*Protocol entry:*

A change in wording does not refer to a substantial change in the content of the provision other than to the extent that the consent of the parties to the collective labour agreement is no longer required. This provision does not affect the established terms and conditions of employment.

**25 § Reimbursement of travel expenses**

An employee's travel expenses shall be reimbursed in accordance with the model travel policy or at least in accordance with the salary agreements.

**26 § Moving costs**

If, on the employer's initiative, an employee is permanently transferred to another municipality, they shall be compensated for the reasonable removal costs incurred as a result.

**27 § Office employee's meal benefit**

1. The company organises, at its own expense, the possibility for office employees to have meals at the workplace or in its vicinity.
2. If the company does not have a practical option for arranging the meal benefit, it can be exchanged for cash compensation.

**28 § Field agent's meal benefit**

1. The company shall arrange, at its own expense, the possibility for a field agent to have meals on working days on which the field agent does not receive travel allowance.
2. In locations where there is no practical option for arranging the meal benefit, it can be exchanged for cash compensation.

**29 § Group life insurance**

The employer shall, at its own expense, take out group life insurance for employees as agreed between the central organisations.

**30 § Meeting rooms**

1. The registered salaried employees' association of Trade Union Pro may hold meetings on issues related to employment relations at the workplace outside working hours (before the beginning of working hours, during the lunch break or immediately after the end of working hours, and also during the weekly rest period, if separately agreed) under the following conditions:

- A meeting at the workplace must be agreed with the employer three days before the intended meeting, if possible.
  - The employer shall indicate a suitable meeting place under the employer's control, either at the workplace or in the vicinity of the workplace. If there is none, the matter shall be negotiated, if necessary, in order to find an appropriate solution.
  - The organisation of the meeting shall be the responsibility of the employee association and the organiser who booked the meeting facilities. The shop stewards of the association must be present at the meeting.
2. The organisers of the meeting shall have the right to invite representatives of the Trade Union Pro and its employee association, as well as the Confederation of salaried employees STTK to the meeting.

### **31 § Collection of membership fees**

Service Sector Employers PALTA recommends to its member companies that if an employee has authorised it, the membership fees of Trade Union Pro are collected from the employee's salary in connection with the payment of the salary. At the end of the year or at the end of the employment relationship, the employee shall be provided with a certificate of the amount withheld for tax purposes.

### **31 a § Competence development outside regular working time**

In addition to their regular working hours, the employer may order an employee to participate in activities promoting the development of skills, for which a maximum of 24 hours may be spent per calendar year. Compensation for this time is paid in accordance with the pay for regular working hours.

Competence development may be implemented so that the regular working time is extended by the duration of the competence development, but by no more than two hours per day. Full days can also be used for developing competence, but not midweek holidays or Sundays. If a Saturday is used for such competence development and that Saturday is not a working day according to the work shift schedule, the duration of the day shall be a minimum of six hours, unless otherwise agreed upon between the employee and the employer.

This provision does not apply to field agents.

### **31 b § Negotiation period in accordance with section 19 of the Act on Co-operation within Undertakings**

If the employer's change negotiations concern the dismissal, lay-off, part-time work or unilateral amendment of an essential condition of an employment contract of one or more employees, the employer within the scope of application of the Act on Co-operation within Undertakings shall comply with the provisions of

the Act on Co-operation within Undertakings with the exceptions agreed upon in this section. The Act on Co-operation within Undertakings is not part of the collective labour agreement.

As an exception to the Act on Co-operation within Undertakings, the negotiation period in accordance with section 23 of said Act shall be considered to start on the day on which the written proposal for negotiations in accordance with section 19 of said Act is issued.

## **VI NEGOTIATION PROCEDURES AND INDUSTRIAL PEACE**

### **32 § Company-specific bargaining**

1. Successful local bargaining requires open dialogue that builds trust and a balanced bargaining position between the employer and the staff representatives. The primary operating model should be willingness to take initiative to find the best possible solutions that promote the interests of both the company and employees and their reconciliation while considering local needs.
2. The company and the registered employee association may agree differently on the provisions of the collective labour agreement within the limits defined by legislation. A general total dismissal of the overall collective agreement or a significant part thereof, such as the pay or working hours system, cannot be agreed. The parties to the agreement are the company and the relevant registered employee association.
3. Negotiations are conducted with industrial peace prevailing and they are not transferred to the labour market organisation level.
4. The proposal for an agreement shall indicate the provision or provisions of the collective labour agreement to be agreed on and state a reason for deviating from the collective labour agreement.
5. The company-specific agreement must be in writing.
6. The agreement shall indicate the parties affected by the agreement, the provision of the collective agreement agreed upon and the content of the agreement.
7. Agreements may be fixed-term agreements or valid until further notice. An agreement that is valid until further notice provides for a three-month period of notice. The agreement must include provisions on how to return to the previous terms and conditions if the agreement is terminated.
8. The agreement shall be sent to the relevant labour market organisations.
9. The local agreement shall enter into force at the agreed time, however not before the relevant labour market organisations have been informed of it.
10. The agreement has the same legal effect as the collective agreement concluded between the labour market organisations.



11. Any disputes concerning the interpretation of agreements based on this section shall be resolved as disputes concerning the interpretation of the collective labour agreement, unless otherwise provided for by the pay discussion protocol.
12. The negotiators appointed by the employee association shall be provided with sufficient working time to enable them to perform the duties arising from the conclusion of the agreement.  
  
The time spent in company-specific negotiations must be taken into account when examining the realisation of the goals of the chair of the association.
13. Compensation for any loss of earnings of negotiators appointed by the employee association shall be agreed locally in accordance with section 32 of the collective labour agreement.

### **33 § Settlement of disputes**

1. Any disputes concerning the interpretation or violation of this agreement shall primarily be negotiated between the company and the employee's shop steward.
2. In case the local negotiations do not lead to an outcome and the other party wishes to bring the issue for settlement by the labour market organisations, a memorandum shall be prepared on the matter and signed by both parties. It shall give a brief description of the dispute and the facts pertaining to the case, as well as the positions of both parties.
3. The aim should be to commence the negotiations no later than two weeks after they have been requested. Negotiations shall be conducted without undue delay.
4. If the labour market organisations fail to reach an agreement in the matter, either party may refer the matter to the Labour Court of Finland.

### **34 § Strikes**

Industrial action against this agreement or any of its individual provisions is prohibited.

**35 § Validity period of the agreement**

This agreement shall be valid until 31 January 2028.

Helsinki, 28 March 2025

**Service Sector Employers PALTA**

Tuomas Aarto

Minna Ääri

**Trade Union Pro**

Niko Simola

Antti Hakala

## **SALARY AGREEMENT FOR OFFICE EMPLOYEES IN THE INSURANCE SECTOR**

### **1 §      Extent of agreement**

This agreement applies to office employees who are covered by the collective labour agreement for employees in the insurance sector.

### **2 §      Pay system**

1. An employee's pay shall be determined individually in accordance with the pay discussion protocol and this agreement. The determination of pay shall take into account the complexity of the work, the employee's competence and work performance and the principle that everyone should receive the same pay for the same or equally demanding work.

Office employees are placed in wage groups on the basis of the job classification (Appendix 1).

2. If the duties of an employee become less demanding, so that the qualifying points for the new position are reduced by at least 80 points, the job classification of their position may be reduced. In this case, their pay can also be reduced by the change in the minimum wage, i.e. by the difference between the new and the old pay table. The employer presents the grounds for the change in the work task when discussing the matter with the shop steward. The job classification and pay may be lowered at the beginning of the fourth month following the change in the position.

#### *Protocol entry:*

This provision does not take a position on the extension or reduction of the employer's right of supervision or on unilateral amendments to an employment contract.

3. The employer shall inform each office employee of how their position has been scored and of the total remuneration, taking into account the increments payable. If necessary, an employee may, either personally or through a shop steward, request the account referred to in the previous paragraph. The formation of pay and the grounds for pay must be communicated to clerical employees regardless of the pay system in use.
4. The supervisor and the employee shall review the scoring of the position on the basis of the job description if the assignment changes in connection with an organisational reform, appointment to another assignment or other material change of assignment.
5. A salary increase resulting from a material change in the position shall be paid at the beginning of the month following the change in the job classification. When the qualification class changes, the clerical employee's personal salary must be at least equal to the minimum salary of the qualification class according to the new position. The salary is increased by the difference between the two classes if the qualification class changes, unless otherwise agreed in the salary discussion between the supervisor and

the clerical employee. However, if a change in the minimum wage is agreed, the increases received by the clerical employee in the previous three pay discussion rounds must be retained. The shop steward has the right to express their views on the matter.

6. The chief shop steward receives information on the competence assessment in accordance with the pay system/pay systems used in the company and on the grounds for classification in general. The information is provided on request once a year.
7. If the company uses company-specific salary determination criteria and specifying factors affecting the amount of salary in addition to those specified in the collective agreement, these must be reviewed with the shop steward.

### **3 § Salaries**

The minimum wages for regular maximum working hours pursuant to section 8 of the collective labour agreement are determined on the basis of Appendix 3.

### **4 § Salary of a part-time employee**

1. The salary of a part-time employee covered by the collective labour agreement shall be calculated on the basis of hourly wages. The salary can also be paid as a monthly salary. The minimum hourly wage shall be calculated by dividing the corresponding salary of a full-time employee by 150.
2. The part of the personal salary exceeding the minimum wage may be proportional to the working hours of the part-time employee. The VTS increment for part-time employees is paid in full in accordance with the collective agreement in force.

### **5 § Division of monthly salary**

Where an office employee is not entitled to their salary for the entire pay period, the salary payable shall be calculated as follows:

1. The office employee's salary for the pay period is divided by the number of days included in the pay period that were or would have been their working days. The daily wage thus obtained is multiplied by the number of days for which they are entitled to pay.
2. On a company-specific basis, it can also be agreed that a fixed monthly salary divider will be used
3. The annual holiday pay and compensation of the office employee shall be calculated in accordance with the Annual Holidays Act.

## **6 § Insurance examination**

The VTS increment is paid to those covered by the qualification classification who have completed an insurance examination. The amount of the increment is EUR 90 per month as of 1 January 2026.

## **7 § Transfer to a more demanding position**

1. If there is a material change in the position of an employee, their position shall be re-rated.
2. If an office employee is transferred to a more demanding position, they have an induction period. It can be up to 12 months, taking into account the competence level of the task.
3. The length of the induction period shall be notified in advance to the office employee.
4. During the induction period, the office employee shall be paid the salary corresponding to the new position.
5. If the transfer is intended to be temporary, its estimated duration shall be notified in advance to the office employee. If the more demanding assignment lasts for more than a month, the salary corresponding to the new assignment shall be paid for the excess time. The maximum uninterrupted duration of a temporary transfer shall be one year. In the case of child care leave, the maximum duration shall be the length of the child care leave.

## **8 § Positions above the wage groups**

1. Above the salary groups are positions with a score of more than 910.
2. The minimum wage for positions above the wage groups shall be at least 2% higher than for positions in the highest wage group. If a completely new job description is created among the classified positions, it shall be classified and if the score is above 910, the position shall be moved above the wage groups.
3. The bases for determining the salary are discussed with the employee above the wage groups, for example in connection with the pay discussion.

## **9 § Travel and transfers**

1. If an office employee is obliged to perform duties in another locality on the instructions of the employer, they shall be compensated for the costs of travel and upkeep in accordance with the company's travel policy, however in such a way that the actual costs are covered.
2. An office employee shall be paid separate compensation if they are temporarily obliged to carry out their duties at a place of work which is bad

compared to their normal place of business because of their location or transport connections. Compensation shall be subject to the employee's commute being considerably lengthened or otherwise arriving at the place of work/home being made more difficult or the costs being considerably increased. The compensation shall be agreed locally and, where applicable, the provisions of the Travel Policy shall be applied to it.

3. If the office employee's duties require moving from one workplace to another in the same municipality during the working day, the reimbursement of travel expenses shall be agreed locally.

## **10 § Overtime**

1. Work that is performed in addition to the working hours prescribed in section 8 of the collective labour agreement shall be considered to be overtime. It can be assigned within the limits of the legislation.

The adjustment period pursuant to section 18 of the Working Time Act shall be no more than 12 months.

2. For daily overtime, a salary increased by 50% is paid for the first two hours, and the salary for any subsequent hours is increased by 100%. Weekly overtime is paid at the basic hourly rate increased by 50% for the first eight hours and at the basic hourly rate increased by 100% for the following hours. If the overtime continues after the change in workday (midnight), the change of day does not lower the overtime compensation rates.
3. For work done on midweek public holidays, the hourly wage will be increased by 100%.
4. For overtime performed on a Sunday or a midweek public holiday, a salary increased by 150% is paid for the first two hours, and the salary for any subsequent hours is increased by 200%.
5. When calculating the overtime pay, only full quarters of hours shall be taken into account.
6. The hourly rate of overtime pay shall be calculated by dividing the monthly salary, including benefits in kind, by a maximum of four times the number of hours of regular weekly working hours.
7. If regular evening or night shift continues as overtime, an evening or night shift increment is added to the hourly wage.
8. The employer and the office employee may agree that the overtime compensation is exchanged for the corresponding free time during regular working hours or that the free time granted as overtime compensation is combined with the saved leave referred to in section 17 of the collective labour agreement. In the latter case, the provisions concerning saved leave shall apply to leisure time *mutatis mutandis*.
9. The overtime compensation shall be paid and the time off corresponding to the overtime compensation shall be granted within two months of the

overtime being worked. If there are any objections to overtime compensation, the objection must be made within one month of payment, unless there is an insurmountable obstacle.

10. The company's policy on compensation for overnight work will not be changed.

## **11 § Shift work**

1. A person working in regular shift work is paid at least 20% of their hourly wage as an increment for evening work and at least 30% of their hourly wage as an increment for night work for the hours included in the shift.
2. Shift work performed on a public holiday shall be compensated in accordance with section 10.

## **12 § Evening and night work increment**

1. If an office employee performs work that is part of their regular daily working hours
  - from 6 p.m. to 11 p.m., they shall be paid an increment equal to at least 20% of their hourly wage for these hours;
  - from 11 pm. to 7 a.m., the increment paid is correspondingly not less than 30% of their hourly wage
2. When calculating the compensation, only the full quarter hours between the above times will be taken into account.

## **13 § On-call compensation**

On-call stand-by in an apartment or elsewhere must be agreed upon. The agreement shall specify the length of the stand-by period. The compensation for being stand-by is half of the hourly wage. On-call time is not counted as working hours. The on-call employee may be called to work, if necessary.

## **14 § Call out**

1. Call-out work refers to work carried out on the basis of a call out. In this case, the office employee must come to work outside their regular working hours after they have already left the workplace.
2. At least one hour's pay and overtime compensation if the work is overtime shall be paid for alarm-based work. In addition, an alert fee is paid, the amount of which is determined on the basis of the date of the call-out as follows:

## **I Day work**

- a) If the call-out is issued after regular working hours or before 9 p.m. on the office employee's day off, compensation equivalent to two hours' pay shall be paid.
- b) If the call-out is issued between 9 p.m. and 6 a.m., compensation equivalent to four hours' pay shall be paid.

## **II Shift work**

- a) In the morning shift, alert fee is paid as in day work.
- b) Compensation equivalent to 3 hours' pay shall be paid in the evening and night shift if the call-out is issued within 9 hours of the end of the employee's regular working hours.
- c) If the call-out is issued 9 hours after the end of the regular working hours but at least one hour before the beginning of the employee's next regular working hours, compensation equivalent to 2 hours' pay shall be paid.

If the work is overtime in the cases referred to in I b) and II b) above, the overtime compensation shall be 100% immediately.

## **15 § Work-related call**

If a work-related call is made outside the employee's normal working hours during their free time and they are then able to take care of the matter by telephone, the compensation shall be paid in the form of simple hourly wage for at least 1 hour.

If they receive a call between 10 p.m. and 7 a.m. on a weekday, Saturday, Sunday or public holiday, the compensation is three times the hourly wage.

## **16 § Strikes**

Industrial action against this agreement or any of its individual provisions is prohibited.

## **17 § Settlement of disputes**

Disputes concerning the application, interpretation and breach of this agreement shall be resolved in the manner agreed in section 33 of the collective labour agreement, unless the pay discussion protocol requires otherwise.

## **18 § Validity period of the agreement**

The validity period of this agreement is the same as that of the Collective Agreement for the Insurance Sector.



Helsinki, 28 March 2025

**Service Sector Employers PALTA**

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## APPENDIX 1 JOB CLASSIFICATION FORM

Service Sector Employers Palta

Trade Union Pro

Classification score

BASIC COMPETENCE REQUIRED IN THE POSITION	PERIOD OF TRAINING		
	1. ≤ 1 year	2. ≤ 2 years	3. > 2 years
1. No specific training requirement	40	60	80
2. college level	80	100	120
3. higher education degree	120	140	160

KNOW-HOW / The position requires	
1. basic knowledge	60
2. extensive basic knowledge	100
3. professional knowledge	150
4. extensive professional knowledge or limited specialist knowledge	200
5. diverse professional knowledge	250
6. extensive specialist knowledge	300
7. diverse specialist knowledge	350

FREEDOM OF ACTION AND RESPONSIBILITY /The position requires	
1. clear guidance	50
2. management of established situations and working practices	100
3. independent acquisition and application of knowledge	150
4. independent judgement and solutions	200
5. a predefined service idea	250

SEPARATE RESPONSIBILITY/ The position includes individual or group-specific	Score		
1. induction and/or training responsibilities	0	20	40
2. supervisory responsibility	0	40	80
3. responsibility for customer relationships	0	40	60

<p>The score is affected by the number of responsibilities and the significance of the individual responsibility factor</p> <p>Total score _____</p>
--

INTERACTION					
<p>The score is affected by the number of connections,</p> <p>diversity and complexity of service situations</p>	40	70	100	130	160

STRENUOUSNESS			
1. dependence on schedules	0	20	40
2. working alone	0	20	40
3. strenuousness due to adverse conditions	0	20	40
4. physical strain	0	20	40
<p>The score is affected by the number of strenuousness factors and the significance of the individual strenuousness factor</p> <p>Total score _____</p>			

<p>Total score of the position</p>
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## APPENDIX 2 INSTRUCTIONS FOR INTERPRETING THE JOB CLASSIFICATION FORM

### BASIC COMPETENCE AND PERIOD OF TRAINING

Basic competence refers to the training required by the position received before the employment relationship begins. Period of training refers to the induction and work guidance time of a new employee necessary to achieve independent working capability.

### KNOW-HOW

The position is classified as a whole. The areas of responsibility and expertise are agreed upon on a company-by-company basis. The actual post of each employee shall be classified. The purpose is to classify actual tasks performed, not objective descriptions or other similar planned development issues.

#### ***Basic knowledge***

- knowledge of workflows and documents
  - basic knowledge of systems
- information is obtained through induction, exceptions are instructed separately

#### ***Professional knowledge***

- requires skills acquired through work experience or initial or vocational training in the field
  - requires expertise in the task area
- the work is independent and the collection of information is proactive

#### ***Specialist knowledge***

- requires professional management of "historical data" as well as in-depth expertise in the field of the position.

Limited: the position includes one area of duties

Extensive: the position includes several areas of duties.

Diverse: the position includes a range of tasks requiring also diverse professional knowledge and coordination of knowledge.

Coordination includes parallel consideration of the interests of the customer and the company.

## **FREEDOM OF ACTION AND RESPONSIBILITY**

The review is individual, not affected by teamwork and team authorisations.

### ***Independent acquisition and application of knowledge***

- often there are general instructions or a large number of detailed instructions and regulations
- requires the independent acquisition and application of existing and new guidelines and standards

### ***Independent judgement and solutions***

- assignments are often of a general nature
- the guidelines and standards available require a developmental or creative application
- the use of discretion is accompanied by professional or financial responsibility
- ability to create independent, potentially new solutions

### ***Predefined service idea***

- gives independent responsibility for planning and implementing the work and for the effectiveness of the operations
- instructions or practices do not limit the performance of tasks, but the staff member is guided by a jointly agreed service idea
- the results achieved are evaluated

## **SEPARATE RESPONSIBILITIES**

### ***Induction responsibility***

Induction refers to the familiarisation of the personnel employed by the company with their work or changes thereto, and the familiarisation of a new employee with their work, the company's organisation, the working environment and other employees.

### ***Training responsibility***

Training includes, for example, separately organised events that teach how to use a new system or new equipment or that deal with the content of new products or sales techniques.

If the company pays fees separately for part-time training lectures and the position does not include any other type of training responsibility, the points in the pay system are not applied in the job classification.

### ***Supervisory responsibility***

In connection with the classification, it must be clarified whether the teams have been assigned supervisory responsibility and who uses it.

Supervisory responsibility refers to the responsibility for the work and work outputs of an employee or group of employees.

### ***Responsibility for customer relationships***

Responsibility refers to maintaining customer relationships, developing them in a positive direction or responsibility for the customer image.

## **INTERACTION**

In principle, external and internal customer service are of equal value.

Customer service is interactive.

A score of one hundred points is awarded for direct basic customer service related to compensation, insurance or pension processing, for example.

## **STRENUOUSNESS**

### ***Dependence on schedules***

Refers to a continuous or regular, recurring daily dependence on schedules.

### ***Working alone***

Working alone means that the work must be done alone (one-person office) or in isolation from colleagues (microfilming).

### ***Strenuousness due to adverse conditions***

Adverse conditions refer to work in which, for example,

- the uniform gets dirty
- there are abnormal temperatures
- the noise is so disturbing that speech can only be heard by raising one's voice
- hearing protectors are constantly needed
- draught exceeds what is found in normal office premises
- work has to be performed for longer periods of time in difficult positions.

***Physical strain***

Physical strain refers to, for example, fatiguing work, need for strength or special energy consumption. This may occur in jobs that require continuous carrying or repetitive lifting.

## APPENDIX 3 MINIMUM PAY FOR OFFICE EMPLOYEES

Minimum pay for office employees as of 1 February 2025		
Helsinki metropolitan area	EUR/month	Score limit
B	removed	removed
C	2262	591–670
D	2416	671–750
F	2581	751–830
G	2763	831–910
Over	2818	911–
Other parts of Finland	EUR/month	Score limit
B	removed	removed
C	2189	591–670
D	2333	671–750
F	2,495	751–830
G	2666	831–910
Over	2721	911–

Minimum pay for office employees as of 1 January 2026		
Helsinki metropolitan area	EUR/month	Score limit
B	removed	removed
C	2,312	591–670
D	2469	671–750
F	2638	751–830
G	2824	831–910
Over	2880	911–
Other parts of Finland	EUR/month	Score limit
B	removed	removed
C	2237	591–670
D	2384	671–750
F	2550	751–830
G	2725	831–910
Over	2781	911–



<b>Minimum pay for office employees as of 1 February 2027</b>		
Helsinki metropolitan area	EUR/month	Score limit
B	removed	removed
C	2363	591–670
D	2523	671–750
F	2696	751–830
G	2886	831–910
Over	2943	911–
Other parts of Finland	EUR/month	Score limit
B	removed	removed
C	2286	591–670
D	2436	671–750
F	2606	751–830
G	2785	831–910
Over	2842	911–

## APPENDIX 4 PROTOCOL OF PAY DISCUSSIONS

### 1 § Principles of pay determination

1. An employee's pay shall be determined individually. The complexity of the work, the employee's competence and work performance and the principle that everyone should receive the same pay for the same or equally demanding work shall be taken into account.

The minimum pay of an employee shall be determined on the basis of the job classification pursuant to section 2 of the pay agreement for office employees or agreed on a company-by-company basis in accordance with this protocol.

In accordance with section 2 (3) of the pay agreement, the employer must inform each office employee of how the employee's position has been scored. In addition, it must be reported how the employee's total pay is determined, taking into account the increments payable.

In accordance with the pay agreement, the scoring of a position is reviewed in connection with a change in position due to a reform of the organisation or appointment to another position, or in connection with other substantial changes in the position. A salary increase resulting from a material change in the position shall be paid at the beginning of the month following the change in the qualification class. When the qualification class changes, the clerical employee's personal salary must be at least equal to the minimum salary of the qualification class according to the new position. The salary is increased by the difference between the two classes if the qualification class changes, unless otherwise agreed in the salary discussion between the supervisor and the clerical employee. However, if a change in the minimum wage is agreed, the increases received by the clerical employee in the previous three pay discussion rounds must be retained. The shop steward has the right to express their views on the matter.

Other task changes are examined on the basis of the job classification in the pay discussion. Any salary increases due to increased job classification shall be implemented in the pay discussion.

The competence and performance of an employee in their duties shall be assessed using the evaluation form included in the collective labour agreement, unless agreed otherwise on a company/group/group-specific basis with the member association of Trade Union Pro.

2. The company decides on the pay policy after it has been discussed in the pay discussion working group. If the company does not have a pay discussion working group, the pay policy will be discussed with the personnel.

The company needs an up-to-date pay policy to conduct pay discussions. Pay policy refers to the principles derived from the company's business strategy, on which the remuneration on the total is based in the company. It may include views of how the development of pay is ensured, how the implementation of the pay policy is monitored and how the functioning of

overall remuneration is evaluated. The content of the pay policy is discussed in more detail in the unions' joint pay discussion guide.

The company will familiarise the personnel and provide sufficient information on the content of the pay policy before conducting pay discussions.

3. An employee's pay is affected by:

- work tasks and changes therein (job classification)
- work experience
- competence (competence and maintenance and development of professional skills)
- performance at work (quality and ambition of work)
- development of own work and working methods
- ability to collaborate and interaction.

In pay discussions, professional skills, competence and work performance and goal-orientation cannot be assessed solely on the basis of the number of items or euro-denominated results.

4. The starting point is the aim of pay and salary development which the employees consider fair and encouraging.

## **2 §**

### **Pay discussions**

1. An employee's personal fixed total pay is increased if so decided in pay discussions, unless it is decided in the discussion that the pay will not be increased.

Personal fixed total pay shall be deemed to be the salary paid regularly to the staff member on a monthly basis in cash, comprising:

- salary-table salary
- Task-specific bonus in accordance with the pay system in force until 1 April 1999
- personal increment
- gender equality component (1 December 1994)
- system increment/surplus (difference between the salary tables of 31 March 1999 and 1 April 1999)
- years of service bonuses
- language increment
- other increments based on collective labour agreements ("tails").

Increments paid due to working conditions (Saturday, evening, night, shift work, on-call, emergency call-back and telephone consulting), VTS

increment, various performance and sales bonuses are not considered as “personal fixed total pay”.

The inclusion of company-specific increments in personal fixed total pay can be agreed with the Trade Union Pro member association.

2. The employer’s representative and the employee shall agree on the time of the pay discussion in accordance with any instructions given by the pay discussion working group.

The employer informs the shop steward well in advance of the period during which the pay discussions are to be held.

Pay discussions take place before the pay increase dates set out in the collective agreement. No pay discussions take place with employees whose employment has lasted for less than six (6) months prior to a pay discussion increase. The employer’s representative participating in the pay discussion must have the authority to decide on the pay increase to be paid on the basis of the pay discussion.

3. The clerical employee must have access to either the statistical data provided by the Confederation of Finnish Industries or similar company-specific information well in advance of the pay discussion.
4. The pay discussion is an important part of determining the employee’s pay and pay development. The supervisor is obligated and the employee has the right to participate in a pay discussion at least once a year. The supervisor and employee confirm the results of the pay discussion in writing. A summary of the discussion is produced in accordance with the attached template, unless agreed otherwise company/group-specifically with the Trade Union Pro member association.
5. The purpose of the pay discussion is to:
  - describe the employee’s current work duties and achieved results in a conversation between the supervisor and the employee
  - discuss the qualifications and performance of the clerical employee in their duties and record the necessary development measures
  - discuss the employee’s pay, while considering the current and potential future work duties and responsibility areas
  - try to reach consensus regarding the employee’s pay increase.

### **3 § Discussions and negotiations preceding the implementation of pay discussions**

Before implementing the pay discussion model, the following matters must be discussed by the pay discussion working group. If there is no pay discussion working group, the matters are reviewed with the shop steward. If there is no shop steward, the matters are handled with the personnel.

1. The number of shop stewards is determined in accordance with the shop steward agreement.

Creating an appropriate shop steward system has been left to be solved company-specifically in the agreement. The system should follow the companies' organisation and create a framework for the performance of shop steward duties.

2. Pay policy and discussing it.

Communicating the pay policy to employees.

The unions recommend that, where possible, representatives of the employer who decide on the pay policy also participate in discussing the pay policy.

3. Pay discussion-related training for supervisors and employees.
4. Conducting pay discussions in the company.
5. Content of the current collective labour agreement and any local adjustments in the company, as well as the level and schedule of pay rises.
6. Pay discussions in special situations.
7. Monitoring pay discussions and dealing with unresolved disputes.

Discussions/negotiations preceding future pay discussions later negotiations:

Before the next round of pay discussions, any changes in the matters referred to in section 3 shall be reviewed in the company.

## **4 § Rights of individuals**

1. Before any pay discussions take place, employees and supervisors participating in pay discussions are familiarised with and trained in the job classification, evaluation of competence and performance, pay principles and the pay discussion process. The induction and training are given during regular working hours and the employer is liable for the necessary costs.
2. Supervisors and employees may suspend the pay discussion for due reason, such as in order to obtain additional information. A salary discussion interrupted by the employee shall be continued only after the employee has been given the opportunity to communicate with the shop steward.
3. Pay discussions that end without consensus are dealt with in accordance with the negotiation procedure set out in this protocol.
4. At the request of the employee, a matter shall be referred directly to the pay discussion group in which the employee presents the claim and justification that the outcome of the pay discussions has been influenced by an inappropriate reason unrelated to the pay discussion protocol. The request for review shall be submitted to the pay discussion group no later than one month after the pay increase decision was given to the employee. The

matters referred to in the provision cannot be submitted to the union-level working group on the pay system for resolution.

If the company does not have a pay discussion working group, the cases referred to in this section shall be handled with the shop steward.

5. A summary of the discussions documenting the outcome of the discussion and the arguments of the discussion participants is prepared in two copies. One copy of the summary is given to the employee.
6. Any other documents related to the pay discussions are also prepared in two copies, with one copy given to the employee.
7. An employee's personal fixed total pay cannot be reduced as a result of the pay discussions.
8. The employer must retain the pay discussion-related documents for at least three consecutive pay discussion rounds while the individual's employment continues, unless otherwise locally agreed. However, the documents must be kept for at least five years. The information must be given to the employee if they so request. The salary discussion minutes may be kept in electronic form.
9. The employer must define the parties to the pay discussions and inform the persons concerned. The assessor and the subject of the assessment cannot share the same pot. In addition, the employer is required to notify if the parties change.
10. The supervisor shall inform the employee, before the distribution, of the number of staff members concerned by the euro amount to be distributed.

## **5 § Special situations**

1. If the employee is unable to participate in pay discussions due to the employee's absence during the period reserved for the pay discussions, the pay discussion takes place before the absence if the amount of the pay discussion increase is known at this time and the pay discussion can otherwise be conducted. If it is not possible to conduct a pay discussion in the manner specified hereinabove, the pay discussion is conducted using electronic communication tools commonly used for conducting negotiations in the company. This requires that genuine interaction, a personal approach and confidential nature are ensured. If this is not possible, the pay discussion takes place immediately after the absence ends.
2. The employee is guaranteed at least the average earnings development of the company as a percentage increase if they have not worked at all in the period between pay discussions due to family leave, sickness, military service, non-military service or voluntary military service.

The salaries of the employees referred to in this section are taken into account in the pay sum of the pay discussion element, even if salary payment takes place later in connection with returning to work. This means that the

employees are also included in the pay sum comparison with identical personnel.

3. If the supervisor changes, the supervisor and the employee who had the discussion shall document the necessary matters for the future pay discussion.
4. If the employee has several supervisors, all work duties of the employee are taken into account in the pay discussions.
5. If the pay discussion has not taken place by the time agreed upon for reasons attributable to the employer, the employee shall be paid the average increase in euros resulting from the pay discussions held in the company at the time of the pay increase.
6. If the employee refuses to participate in the pay discussion, the supervisor shall decide on the pay increase.
7. A full-time chief shop steward and a full-time occupational health and safety representative who are fully relieved of their duties shall be guaranteed at least an average percentage increase in the company. No pay discussions shall be held with them.

## **6 §**

### **Pay discussion working group**

1. A pay discussion working group shall be established in companies in which there is a Trade Union Pro employee association. Alternatively, a pay discussion working group may be established at the group level, if this is agreed with Trade Union Pro's employee association.

#### **Pay discussion working group**

- monitors and promotes the functionality and practical implementation of the pay discussion system
- discusses the principles of pay policy annually before pay discussions are held
- takes part in the design and implementation of training required for the pay discussion system
- investigates how company-specific items have been placed in general statistical items and examines that the earnings development has been at least as agreed in the collective agreement, using either the company's own statistics or the Confederation of Finnish Industries' company-specific statistics as the basis. If the company does not have a pay discussion working group, the examination is carried out by the employer and the shop steward
- deals with disputes concerning pay discussions.
- examines, on the basis of the information provided by the employer, the remuneration systems and their monitoring methods

### *Recommendation of the unions:*

The pay discussion working group discusses the pay policy as part of the evaluation systems used in the company.

2. The company/group and the Trade Union Pro employee association representing the company's personnel agree on the composition of the pay discussion working group so that the number of the employer's representatives is no more than one-half of the number of employees' representatives. If the local parties cannot agree on the composition of the pay discussion working group, Trade Union Pro's employee association shall appoint four representatives and the company/group two representatives to the pay discussion working group.
3. The employer and the personnel shall appoint their representatives to the pay discussion working group. Trade Union Pro's employee association decides on the selection procedure for the members representing the personnel. The chief shop steward is always a member of the pay discussion working group as a representative of the personnel.

It can be agreed locally that the working group will be chaired by a representative of the employer and the personnel during alternating years.

4. The term of office of the members representing the personnel shall be two years, unless another term has been agreed.
5. The pay discussion working group shall agree on its operating forms, organisation and meetings. The employer must, however, convene the pay discussion working group whenever needed and at least once per calendar year.
6. The documents to be discussed at the meeting shall be delivered to the members of the pay discussion working group at least one week in advance of the meeting.
7. Employee representatives shall be granted sufficient paid leave for the time required for the pay discussion working group's meetings and the related joint meeting preparations carried out by the employee representatives. The exemption from work is taken into account in the workload and objectives of the personnel representatives, as well as in the organisation of the work. The employer is liable for the necessary expenses of the pay discussion working group.

## **7 §**

### **Earnings data provided by the company**

1. The company must provide the shop steward with information on the comparable salary totals of the personal fixed monthly salaries of identical staff falling within the scope of the collective labour agreement for the month of the pay increase and for the preceding month. The data are reported separately for those in wage groups and those above wage groups. Furthermore, the chief shop steward shall be provided with information on the numbers and amounts of pay increases.



If the company does not have a shop steward, the employer shall inform the personnel with information on the comparable salary totals of the personal fixed monthly salaries of identical staff falling within the scope of the collective labour agreement for the financial sector for the month of the pay increase and for the preceding month.

The company must provide the above-mentioned information within two months of the date of the increase, unless otherwise agreed on a company-by-company basis with the Trade Union Pro employee association.

2. The supervisor who conducted the pay discussions shall inform the employees of the number of pay increases and the average increase in euros within two months of the increase.

Information on groups smaller than six persons is not provided if it can be used to identify whether an individual has received a raise. In such cases, the groups must be combined in such a way that the limit of six persons is met.

3. The chief shop steward receives annually, based on the salary statistics for the previous September, information on the distribution of qualification classes and average earnings, as well as both separately for men and women, based on the latest company statistics of the Confederation of Finnish Industries. The company may, if it so wishes, use statistics prepared by the company itself on the same matters.

Information on groups of less than six persons is not provided. In this case, however, the information is provided for the distribution of qualification classes, but not separately for men and women.

In addition, the shop steward shall be provided with the information specified in section 6 of the shop steward agreement.

4. If the employer and shop steward are unable to reach an agreement on pay increases within a company, the shop steward may demand that the matter is processed in accordance with the negotiation procedure set out in this protocol.

## **8 § Earnings trend review at labour market organisation level**

When the parties have received the Confederation of Finnish Industrial statistics on wages and salaries in the insurance sector, the earnings development of the sector is examined in the inter-union pay system working group as soon as possible after the statistics have been completed.

## **9 § Local bargaining**

1. Companies or, alternatively, groups may agree locally otherwise on the following provisions in accordance with section 32 of the collective labour agreement:
  - the salary system of office employee, including the job classifications

- the pay discussion working group
- the assessment of an employee's competence and performance (Appendix 6)
- the job description form (Appendix 5)
- conducting the pay discussion in person
- the retention periods of documents (section 4 (8))
- special situations (sections 5(3) and (4))
- the chair of the working group (section 6 (3)).

*Protocol entry:*

It is possible to agree locally that the personal pay discussion is conducted using electronic communication tools commonly used for conducting negotiations in the company. This requires that genuine interaction, a personal approach and confidential nature are ensured.

2. The company-specific pay system must be based on an assessment of the demands of the work duties and meet the general requirements of the insurance sector's collective labour agreement, for example from the perspective of gender equality. The provisions of the collective labour agreement on across-the-board increases and pay increase dates cannot be superseded on a company-by-company basis. Moreover, it cannot supersede provisions on work stoppages and the settlement of disputes.
3. Any disputes concerning the interpretation of local agreements are resolved in accordance with the negotiation procedure agreed in this protocol.

## **10 § Negotiation procedures**

The negotiation procedures concern disputes concerning the implementation of the pay discussion, the evaluation in the pay discussion and the pay increase paid on the basis of the pay discussion, as well as local bargaining.

The pay policy is decided by the employer and cannot be dealt with as a matter of disagreement.

With regard to provisions other than those agreed in this protocol, the negotiation procedure in accordance with the insurance sector shop steward agreement and the pay agreement for office employees shall be followed.

### **1. Local negotiations**

The employer's representative and the shop steward shall first conduct local negotiations on any disputes in accordance with the shop steward agreement.

If no agreement can be reached in the local negotiations, either party may refer the matter to the pay discussion working group in the companies or groups in which there is a pay discussion working group.

If the dispute is not resolved through local negotiations, a memorandum shall be prepared without delay. The memorandum must include the subject of the dispute and the justifications of the parties.

## **2. Pay system working group of the unions**

Each party may refer a matter that has been the subject of disagreement in local negotiations to the pay system working group at the union level. Individual cases of disagreement regarding the assessment of competence and performance are not dealt with at the labour market organisation level, but should, as a rule, be resolved at the company level.

If there is no pay discussion working group, the local parties may also refer a dispute concerning an individual competence and performance assessment to the labour market organisation-level pay system working group.

The pay system working group must resolve the matter without undue delay and, at the latest, within two months of the pay discussion being found to be in disagreement within the company.

### **3. Labour Court of Finland**

If the pay system working group at the labour market organisation level fails to reach an agreement, either union may refer the dispute to the Labour Court of Finland. The disagreement may not concern an individual assessment of competence and performance by a supervisor.

## **11 § Miscellaneous provisions**

The positions of trust of the shop steward, occupational health and safety representative, chairman and personnel representative in the company's administration and the related use of time must be taken into account when assessing the employee's competence and performance in their duties. Employees shall not be discriminated against in pay discussions on the grounds of holding a position of trust.

After the pay discussion, the employer shall notify the chief shop steward of the percentage earnings development data of the shop stewards. If the earnings trend differs from the company's average earnings trend, the reasons are investigated and any change needs evaluated.

The unions draw up common guidelines and training material to support pay discussions and organise joint training sessions for supervisors and personnel representatives.

The company instructs and trains supervisors, personnel representatives and employees in conducting pay discussions. The shop stewards may also participate in pay discussion training for supervisors at the company level.

## APPENDIX 5 JOB DESCRIPTION

from (date)

**Name of the employee:**

Job and its position in the organisation Job title: Organisation unit: Supervisor
Range of tasks: Key duties: Special duties:
The job requires Competence: Know-how: Freedom of action and responsibility: Other personal responsibility: Other group-specific responsibility:
Interaction Internal connections: External connections:

**Date and signatures**

**Employee**

**Supervisor**

Attached is the job classification form, score and wage group

## APPENDIX 6PAY DISCUSSION

Employee's name: \_\_\_\_\_

Supervisor's name: \_\_\_\_\_

### I Job description and wage group review

- ☐ The employee's job description and scoring has been reviewed and updated (attached is the person's job description form)

<b>Main changes in the employee's duties</b>
<b>The employee's wage group changes</b>
<input type="checkbox"/> yes, new wage group _____
<input type="checkbox"/> no
<b>Any upcoming/known changes in duties:</b>

- ☐ The employee has refused to participate in the pay discussion

Supervisors and employees may suspend the pay discussion for due reason, such as in order to obtain additional information. A salary discussion interrupted by the employee shall be continued only after the employee has been given the opportunity to communicate with the shop steward.

## II Competence and performance assessment

In the pay discussion, the supervisor and the employee assess the employee's competence and performance in relation to the requirements of the employee's position.

	Area of development	Fulfils the level required for the position	Exceeds the level required for the position
<b>Professional skills, competence and work experience</b> <ul style="list-style-type: none"> <li>- maintenance and strengthening of professional skills and competence</li> <li>- work experience</li> <li>- development and the desire to develop</li> <li>- development of own work and working methods</li> <li>- multi-skills</li> <li>- language skills</li> <li>- management (supervisory positions only)</li> </ul>			
<b>Ability to collaborate and interaction</b> <ul style="list-style-type: none"> <li>- ability to create an atmosphere of cooperation in different situations <ul style="list-style-type: none"> <li>• as a supervisor</li> <li>• as an employee</li> <li>• as a co-worker</li> <li>• in relation to customers</li> </ul> </li> <li>- management and participation in common affairs</li> <li>- ability to give and receive feedback (especially in supervisory positions)</li> </ul>			
<b>Quality of work</b> <ul style="list-style-type: none"> <li>- quality of work and feedback received</li> <li>- management (supervisory positions only)</li> </ul>			
<b>Work performance and ambition</b> <ul style="list-style-type: none"> <li>- ability to work according to objectives</li> </ul>			

### Consensus on competence and performance assessment

☐ Yes ☐ No

<b>Supervisor's rationale</b>
<b>Employee's rationale</b>

### III Pay increase

The amount of pay increase may be stated in a short follow-up discussion once the supervisor has conducted all pay discussions.

☐ The employee's pay will be increased in the pay discussion by \_\_\_\_\_ euros (\_\_\_\_\_% ) per month from dd.mm.20yy.

☐ The employee's pay is not increased in the pay discussion.

Across-the-board increase dd.mm.20yy \_\_\_\_\_ euros (\_\_\_\_\_% )

Personal fixed monthly salary starting from dd.mm.20yy \_\_\_\_\_ euros

Personal fixed hourly wage starting from dd.mm.20yy \_\_\_\_\_ euros

#### Consensus on the amount of pay increase

☐ Yes      ☐ No

<b>Supervisor's rationale</b>
<b>Employee's rationale</b>
<b>We have jointly stated the following with regard to development measures and monitoring:</b>

Time and place \_\_\_\_\_

Supervisor \_\_\_\_\_

Employee \_\_\_\_\_



## APPENDIX 7 PAY DISCUSSION TRAINING

### 1. Pro – Palta joint training days

Trade Union Pro and Palta will organise training days related to the pay discussion, if necessary. The target groups of the events are supervisors, other representatives of the employer and the employees of Trade Union Pro with their deputies (shop stewards, occupational safety representatives, chairpersons).

The content and dates of the events will be agreed separately.

The events will be held during regular working hours without loss of earnings.

The employer is liable for travel expenses.

### 2. Training organised by Trade Union Pro

If necessary, the union organises theme days related to pay discussions as part of the training that has been agreed as paid time. Some of the themes can be combined with basic and advanced courses for shop stewards or, if necessary, with training in local bargaining.

### 3. Training organised by companies

Before pay discussions, companies familiarise and train the employees and supervisors participating in the pay discussions as agreed in the pay discussion working group in

- job classification assessment (job classification and the assessment systems used in the company)
- assessment of competence and performance
- principles of pay policy
- conducting pay discussions.

In the training, special attention must be paid to new supervisors and employees.

The induction is partly organised as a joint event for supervisors and personnel.

The right of shop stewards to participate in training aimed at supervisors and the right of supervisors to participate in the personnel's own training shall be agreed with the Trade Union Pro employee association.

## **SALARY AGREEMENT FOR FIELD AGENTS IN THE INSURANCE SECTOR**

### **1 § Extent of agreement**

This agreement applies to field agents who are covered by the collective labour agreement for employees in the insurance sector.

### **2 § Fixed salary**

1. A field agent whose employment is in force until further notice shall be paid at least a fixed monthly salary in accordance with the appendix.
2. With regard to salary, the general cost-of-living category of municipalities shall be followed. A separate table for Helsinki can be agreed upon in the company.
3. A trainee's salary shall be at least 90% of the fixed monthly salary set out in the appendix.
4. The time served by a field agent in the insurance sector shall be taken into account in its entirety when calculating the years of service bonuses. Time served in similar positions in another company shall be taken into account to a reasonable extent. At the beginning of the employment relationship, the employer indicates in writing how much of the previous period of service is taken into account.
5. The time when the employee is entitled to a pregnancy allowance under chapter 9, section 1 of the Health Insurance Act (28/2022) or a parental allowance under chapter 9, section 5 of the Health Insurance Act (28/2022) and at the same time full pay under the collective labour agreement for the periods in question shall be taken into account when calculating the period of earning seniority allowances. A maximum of three months' unpaid absence shall also be taken into account.

#### *Protocol entry:*

Leaves and unpaid absences before the amendment of the Health Insurance Act that entered into force on 1 August 2022 shall be taken into account at the duration according to which they would have been taken into account without the amendment of the Health Insurance Act.

6. A field agent who has passed the VTS examination after 1 January 1993 shall be paid a separate VTS increment, which is EUR 90 per month as of 1 January 2026.

#### *Protocol entry:*

No VTS increment is paid for VTS examinations completed before 1 January 1993. The provision does not change the company's

practice concerning VTS examinations completed before 1 January 1993.

### **3 § Commission system**

1. The company and the association representing its field agents agree locally on the insurance commission system by collective labour agreements. Pay can also be based completely on a fixed salary. If there is no association representing field agents, the commissions are agreed individually with each field agent.
2. This agreement does not agree on the basis of company-specific commission schemes.

### **4 § Transfers**

1. If a field agent is assigned to a more demanding position as a substitute for more than one month and the position does not increase their total earnings, for example due to a change in the basis of commission, they shall be paid their fixed salary increased by ten per cent as compensation for the period as a substitute.
2. The fixed salary of a commission-paid field agent who has worked for the company for more than 10 years shall not be reduced if they are transferred to a position for which a lower pay is agreed. If the transfer is based on their own request or a reason attributable to them, the pay may be reduced.

### **5 § Remuneration for training period**

When the employer sends a field agent to vocational training, it compensates for the direct costs incurred and loss of earnings. The compensation is equal to the daily allowance paid for the work trip of the field agent.

Information and reporting events, such as sales and field agent meetings, are not considered to be training.

### **6 § Payroll audit**

The field agent or an agent authorised by them shall have access to the material on the basis of which their pay and commission has been calculated.

### **7 § Division of monthly salary**

1. Where a field agent is not entitled to their salary for the entire pay period, the fixed salary payable shall be calculated as follows. The fixed salary for the pay period is divided by the number of days included in the pay period that were or would have been their working days. The daily wage thus obtained is multiplied by the number of days for which the field agent is entitled to pay.

2. On a company-specific basis, it can be agreed that a fixed monthly salary divider will be used.
3. The annual holiday pay and compensation of the field agent shall be calculated in accordance with the Annual Holidays Act.

## **8 § Assessment of a loss event**

If a field agent working partly on commission takes part in the assessment of a loss event on a separate assignment of the company, they shall be paid compensation to be agreed on a company-by-company basis.

## **9 § Reimbursement of travel and other expenses**

Unless otherwise agreed locally, the reimbursement of travel expenses is subject to the state's travel rules.

*Protocol entry:*

This provision does not amend the company's practice of reimbursement of travel expenses.

The company agrees on the reimbursement of costs incurred by the field agent for the use of their own telephone and for any other reasons.

## **10 § Settlement of disputes**

Disputes concerning the application, interpretation and breach of this agreement shall be resolved in the manner agreed in section 33 of the collective labour agreement.

## **11 § Industrial action**

1. All industrial action against this agreement is prohibited.
2. An association representing field agents or the employer may engage in industrial action if the collective labour agreement negotiations referred to in section 3 have not resulted in an agreement on the remuneration matters to be agreed upon on a company-by-company basis after the expiry of the agreement.
3. The industrial action referred to in paragraph 2 above shall not be supported by sympathy industrial action.

## **12 § Validity of the agreement**

The validity period of this agreement is the same as that of the Collective Agreement for the Insurance Sector.

Helsinki, 28 March 2025

### **Service Sector Employers PALTA**

Tuomas Aarto

Minna Ääri

### **Trade Union Pro**

Niko Simola

Antti Hakala

## APPENDIX 8 PAY SCALES FOR FIELD AGENTS

<b>Minimum wages for field agents as of 1 February 2025, EUR</b>		
Municipal cost-of-living class	I	II
0–2 years	2182	2123
After 2 years	2292	2225
After 5 years	2401	2333
After 9 years	2518	2449
After 12 years	2633	2553
after 15 years	2750	2667
After 19 years	2869	2782

<b>Minimum wages for field agents as of 1 October 2025, EUR</b>		
Municipal cost-of-living class	I	II
0–2 years	2206	2146
After 2 years	2317	2249
After 5 years	2427	2359
After 9 years	2546	2476
After 12 years	2,662	2581
after 15 years	2780	2696
After 19 years	2901	2813

<b>Minimum wages for field agents as of 1 January 2026, EUR</b>		
Municipal cost-of-living class	I	II
0–2 years	2230	2170
After 2 years	2342	2274
After 5 years	2454	2385
After 9 years	2574	2503
After 12 years	2691	2,609
after 15 years	2811	2726
After 19 years	2933	2844

<b>Minimum wages for field agents as of 1 October 2026, EUR</b>		
Municipal cost-of-living class	I	II
0–2 years	2255	2194
After 2 years	2368	2299
After 5 years	2481	2,411
After 9 years	2602	2531
After 12 years	2721	2638
after 15 years	2842	2756
After 19 years	2965	2875

<b>Minimum wages for field agents as of 1 February 2027, EUR</b>		
Municipal cost-of-living class	I	II
0–2 years	2280	2218
After 2 years	2394	2324
After 5 years	2508	2438
After 9 years	2631	2559
After 12 years	2751	2667
after 15 years	2873	2786
After 19 years	2998	2907

<b>Minimum wages for field agents as of 1 September 2027, EUR</b>		
Municipal cost-of-living class	I	II
0–2 years	2305	2242
After 2 years	2420	2350
After 5 years	2536	2465
After 9 years	2660	2587
After 12 years	2781	2696
after 15 years	2905	2817
After 19 years	3031	2939

## APPENDIX 9 MUNICIPAL COST-OF-LIVING CLASSIFICATION

The general municipal cost-of-living categories confirmed by the Government on 11 December 2003

Name of municipality	Cost-of-living category	Name of municipality	Cost-of-living category
Enontekiö	I	Kuopio	I
Espoo	I	Kuusamo	I
Helsinki	I	Muonio	I
Houtskär	I	Nagu	I
Hyrnsalmi	I	Oulu	I
Hyvinkää	I	Pelkosenniemi	I
Hämeenlinna	I	Pello	I
Inari	I	Posio	I
Iniö	I	Ranua	I
Joensuu	I	Ristijärvi	I
Jyväskylä	I	Rovaniemen mlk	I
Järvenpää	I	Rovaniemi	I
Kauniainen	I	Salla	I
Kemi	I	Savukoski	I
Kemijärvi	I	Simo	I
Keminmaa	I	Sodankylä	I
Kerava	I	Tampere	I
Kirkkonummi	I	Tervola	I
Kittilä	I	Tornio	I
Kolari	I	Utsjoki	I
Korpo	I	Vaasa	I
Kuhmo	I	Vantaa	I
Kuivaniemi	I	Ylitornio	I

All other municipalities belong to the II cost-of-living category, except the municipalities of Åland.



## **MODEL TRAVEL COMPENSATION REGULATIONS**

### **1. General**

- 1.1. If an employee is obliged by the employer to travel to another municipality, they shall be paid travel and accommodation expenses and daily allowance in accordance with this travel policy.
- 1.2. The journey is determined from the apartment or office based on the places of departure and return.
- 1.3. Another municipality refers to a municipality other than the place where the employee has their normal place of business and place of residence.
- 1.4. The appropriate mode of travel and accommodation is agreed with the employer.

### **2. Travel costs**

- 2.1. The employer shall reimburse all necessary travel expenses, including the prices of travel tickets in class II, other costs necessarily related to actual travel, baggage costs and the prices of sleeping car tickets, if travelling at night.

- 2.2. Compensation for use of own car (1 January 2023):

- EUR 0.53 per km for the first 5,000 kilometres
- EUR 0.40 per km for subsequent kilometres

If the employee, by order of the employer or with the consent of the employer, drives other persons in their car, 4 cents per km will be paid in addition to the aforementioned compensation for each person accompanying them.

### **3. Daily allowance**

- 3.1. The purpose of the daily allowance is to compensate for the personal expenses incurred by the employee during a business trip. If the employer has arranged free meals for the duration of the business trip, no daily allowance is paid.
- 3.2. A daily allowance can be paid when the business trip extends farther than 25 kilometres to another municipality. The distance is measured along a commonly used road, depending on whether the person leaves from their apartment or office and returns to their apartment or office.

3.3. If the trip has taken 10–24 hours, a full daily allowance of 48 euros is paid.

If the business trip lasts 4–10 hours, a half-day allowance of 22 euros is paid.

If no full or half-day allowance is paid for a business trip and the employee does not have the opportunity to eat at their usual dining place, the employee is paid a meal allowance of EUR 12. This requires that the business trip lasts more than six hours and extends at least 10 kilometers from the office or apartment. No half-day allowance or meal allowance shall be paid to employees engaged regularly in internal audit work if the business trip takes place during working hours.

#### **4. Accommodation allowances**

If the employee has to spend the night due to a trip determined by the employer and the employer does not provide free accommodation, the accommodation costs will be reimbursed according to the invoice.

#### **5. Trips abroad**

A trip abroad ordered by the employer is reimbursed for travel expenses and accommodation. In addition, daily allowances are paid on the basis of what has been separately agreed between the employer and the employee in accordance with the principles of this agreement.

#### **6. Trip advance**

If necessary, a trip advance shall be paid to the employee up to the probable amounts of travel and accommodation expenses and daily allowances.

#### **7. Compensation paid to course participants**

7.1. If an employee is sent by the employer to participate in a training event intended to promote the employee's professional skills, they are paid daily allowance for the time spent on the trip in addition to travel reimbursement.

7.2. If the employer has not arranged free meals and accommodation for the participants in the training session, they shall be paid daily allowance and the accommodation costs shall be reimbursed in accordance with the principles of this agreement.

#### **8. Reconciliation**

If the company has a travel policy, it is agreed on a company-specific basis whether the company's own travel policy or this travel policy template will be used.

## **9. Validity**

- 9.1. The validity period of this agreement is the same as that of the Collective Agreement for the Insurance Sector.
- 9.2. In the event of a change in the state's travel policy, corresponding amendments to this agreement shall be negotiated between the parties.

Helsinki, 28 March 2025

### **Service Sector Employers PALTA**

Tuomas Aarto

Minna Ääri

### **Trade Union Pro**

Niko Simola

Antti Hakala

## **TRAINING AGREEMENT FOR THE INSURANCE SECTOR**

### **1 § Training work group**

A training working group is established for the purpose of ensuring the implementation of the agreement, with the contracting parties appointing their representatives.

Prior to the approval of a course, the training working group shall be provided with a statement on the course's curriculum, target group, time, participant headcount, location and any other details the training working group may request. The condition for approving a course is a jointly observed training need. The training working group has the opportunity to follow the training of the course.

As a rule, the unions shall announce the courses approved by the training working group for the next year two months before the start of the first course. The training working group may also approve courses at any time during the calendar year. In this case, the course must be announced at least four weeks before the start of the course.

### **2 § Vocational further training, supplementary training and retraining**

When the employer sends an employee to vocational training, the costs of the training and the lost income for regular working hours are compensated.

If the training takes place outside working hours, the time spent is not counted as working hours, but the employee is compensated for the direct costs of the training.

### **3 § Joint training**

The joint training specified in cooperation agreements is generally given on a workplace-specific basis. Participation in the training is agreed separately for each workplace through a cooperation body or, if such a body does not exist, between the employer and the shop steward. Participation in joint training is compensated similarly to training referred to in section 2.

### **4 § Trade union training**

#### **1. Retention of employment and notification periods**

An employee may participate in a training course approved by the training working group for a maximum of one month, if the employer and the employee have jointly determined that the training is necessary and the participation does not cause significant inconvenience to the company.

If the employer does not approve the course, the shop steward shall be informed no later than 10 days before the course of why the granting of leave causes significant inconvenience.

The employee must notify as early as possible if they intend to attend the course. If the course lasts no more than one week, notification must be given at least three weeks before the start of the course.

In the case of a longer course, the employee must give at least six weeks' notice before the start of the course.

Trade Union Pro's occupational safety and health training is aimed at occupational safety and health representatives in particular.

## **2. Compensation**

The shop steward, the occupational health and safety representative and a member of the occupational health and safety committee have the right to attend courses approved by the training working group without incurring a reduction in their pay.

However, a shop steward's loss of earnings will not be compensated for more than one month, and others' losses of earnings for more than two weeks.

Compensation for loss of earnings also requires that the course is related to cooperation tasks within the company.

The loss of earnings of a field agent shall be compensated in accordance with section 5 of the pay agreement for field agents.

Loss of earnings is also compensated to the chairmen of registered employee or field agent associations if they work in a company with at least 100 employees and field agents and the association has at least 50 members.

## **5 §**

### **Social benefits**

Participation in a trade union training event referred to in section 4 does not reduce the annual holiday, pension or other comparable benefits.

## **6 §**

### **Validity**

This agreement enters into force on 1 February 2025 and can be terminated with a notice period of six months.

Helsinki, 28 March 2025

### **Service Sector Employers PALTA**

Tuomas Aarto

Minna Ääri

### **Trade Union Pro**

Niko Simola

Antti Hakala

## **SHOP STEWARD AGREEMENT FOR THE INSURANCE SECTOR**

### **1 § Scope of the agreement**

This agreement applies to the members of Service Sector Employers Palta and their employees who are members of Trade Union Pro.

### **2 § Shop steward**

1. Both office employees and field agents have the right to elect a shop steward representing the entire group on a company-by-company basis. Such a shop steward representing the entire group is called the chief shop steward.
2. In addition, employees have the right to elect the necessary number of other shop stewards to be agreed upon on a company-by-company basis.
3. If the election of a shop steward cannot be resolved locally, the matter may be submitted to the unions for resolution.
4. For shop stewards, deputy shop stewards may be elected who acts as a substitute as necessary and, during said time, has the rights and obligations of a shop steward.
5. The shop steward must be a permanent employee of the company who is familiar with the conditions of the workplace.

### **3 § Election of a shop steward**

1. A shop steward election can be held during working hours at the workplace. All organised employees shall have the right to take part in the election. However, the election must not disrupt work. The dates and places of the election must be agreed upon with the employer at least 14 days before the election. The employer shall reserve an opportunity for the employees appointed by the association to organise the election.
2. The employer shall be notified in writing of the chief shop steward, shop steward and any deputy shop steward and of their resignation or dismissal from the position.

### **4 § Security of employment**

#### **Prohibition of discrimination**

1. A shop steward shall not be pressured, dismissed from work or discriminated against due to their shop steward duties. A shop steward may not be transferred to a lower-paid or lower-value position or a position that clearly complicates shop steward duties during or due to the shop steward's duties.
2. If the ordinary work of the chief shop steward interferes with the carrying out of the chief shop steward's duties, other work must be arranged for

them, taking into account the conditions in the company or its part and the shop steward's professional skills. Arrangements must not result in their income being reduced.

### **Criteria for dismissal**

3. If the company's workforce is subject to reduction or temporary lay-offs based on financial or production-related grounds, such measures must not be applied to the chief shop steward, unless the operations of the company are fully suspended. If it is jointly established that the chief shop steward cannot be offered a role corresponding to their profession or otherwise suitable for them, an exception may be made to this rule.

#### *Protocol entry:*

Joint establishment refers to the employer and the chief shop steward.

4. If the operations of the company or the part of the company where the shop steward works are fully suspended, the shop steward shall be dismissed or temporarily laid off last. If it is jointly established that the shop steward cannot be offered work corresponding to the shop steward's professional qualifications or competence, a departure from this stipulation may be made.

#### *Protocol entry 1:*

Moving to a shorter working week is treated as a lay-off.

#### *Protocol entry 2:*

If an employee is elected shop steward while they are laid off, they must be employed as soon as a job corresponding to their profession or otherwise suitable for them is found.

#### *Protocol entry 3:*

Joint establishment refers to the employer and shop steward.

5. The shop steward has special protection against dismissal in accordance with the Employment Contracts Act. Trade Union Pro verifies the consent of the majority of employees.
6. The shop steward shall be notified in writing of the termination of the employment relationship, the reason for the termination and the date of commencement of the notice period at least one month before the notice period begins.
7. The shop steward's employment contract shall not be terminated on the basis of chapter 8, section 1 of the Employment Contracts Act due to illness without observing the notice period or relying on the provisions of chapter 3, section 1 of the Employment Contracts Act.



### **Candidate protection**

8. The security of employment provisions also apply to a chief shop steward candidate whose candidacy has been notified to the employer in writing. Candidate protection begins at the earliest three months before the beginning of the chief shop steward's term of office and ends with regard to persons other than the elected candidate when the election result has been ascertained.

### **Post-protection**

9. A person who has acted as the chief shop steward shall be subject to the security of employment provisions for six months after the termination of their term of office.

### **Compensation**

10. If the employer terminates the shop steward's employment in breach of this agreement, the employer shall pay compensation equal to a minimum of 10 and a maximum of 30 months' salary. The amount of compensation is affected by the provisions of chapter 12, section 2, subsection 2 of the Employment Contracts Act and the employee's shop steward position. If, according to a court, the conditions for the continuation of the employment relationship exist and the employment relationship is not continued in spite of that, this will be taken into account as a factor increasing the remuneration.

## **5 §**

### **Duties of a shop steward**

1. The primary duty of a shop steward is to act as the representative of the organised employees who are bound by the terms of this collective labour agreement in matters relating to the collective labour agreement.
2. The shop steward represents the above-mentioned employees in matters related to the application of labour law and in matters related to the relations between the employer and the employee and the development of the company. It is also the shop steward's task to maintain and develop the negotiation and cooperation activities between the company and the personnel.

## **6 §**

### **Information provided to shop stewards**

1. The shop steward must be provided with all information relevant to the investigation of the case in case of any ambiguity or disputes concerning the employees' salary or the application of employment-related legislation or agreements.
2. The relevant shop steward has the right to receive the following information concerning the company's clerical employees, in writing or by other mutually agreed means:

2 a

- names once a year, at least quarterly for new staff.

2 b

- workplace and unit within the organisation.
- the date of commencement of employment of new employees, at least quarterly, and information on dismissals and lay-offs.
- information on temporary employees and the agreed duration of the employment relationship.
- information on new employment contracts with regular weekend work.
- annually, the wage group or equivalent to which the employee's work belongs and the fixed euro-denominated increments in accordance with the collective labour agreement. The corresponding information for new employees must be received at least quarterly.
- the number of full-time and part-time employees and the number of employees who are called to work separately or other temporary staff who have worked during the six-month period twice a year.
- a description of the data collected in connection with recruitment and any changes thereto.

3. Unless otherwise expressly stated, the information shall be provided whenever the previously notified situation changes.
4. The shop steward shall keep the information received for the purpose of carrying out their duties confidential.
5. The employee's authorisation to provide the information referred to in items 1 and 2b above shall be deemed to be a duly completed membership fee collection agreement or other proof of the employee's consent.

## **7 §**

### **Excusing the shop steward from work**

1. If the number of salaried employees, employee turnover or the number of workstations requires the release of the shop steward from their actual work for the performance of shop steward duties, the shop steward, and especially the chief shop steward, shall be allocated sufficient working time for the performance of shop steward duties and an agreement shall be made on the release of their work locally.

#### *Protocol entry:*

The sales targets and other quantitative targets set for shop stewards take into account the time spent on the management of shop steward duties.

2. The employer and the shop steward shall agree on when the exemption from work referred to in paragraph 1 is granted. In doing so, the company's operational requirements must be considered, whilst ensuring that the shop steward's duties can be attended to duly and properly.

## **8 § The shop steward's storage and office space**

1. The shop steward has the right to an assigned storage space for the necessary documents.
2. If the shop steward works in a customer service capacity or they cannot otherwise attend to the shop steward duties at their ordinary workstation, appropriate workspace must be provided for taking care of the shop steward duties.

## **9 § Remuneration and compensation for lost income**

1. The employer compensates for the income that the shop steward loses during working hours either in local negotiations with the employer or in carrying out other tasks agreed with the employer.
2. The compensation for loss of income of field agents' chief shop steward or shop steward shall be in accordance with the daily allowance for a trip made by the field agent in sales work.
3. If the shop steward carries out tasks agreed with the employer outside the shop steward's regular working hours, overtime compensation is paid or an agreement is made between the employer and the shop steward on some other kind of additional compensation.
4. If the shop steward has to travel in order to attend to the duties agreed with the employer, compensation for travel costs shall be paid in accordance with the company's travel policy, but nevertheless so that the employee's actual costs are covered.
5. On a company-by-company basis, it may be agreed that the payment of the remuneration referred to in items 3 and 4 shall be paid to the chief shop steward on a regular basis monthly as a lump sum added to the basic salary.

The amount of the monthly compensation paid to the chief shop steward as of 1 February 2025:

Employees	EUR/month
20–49	72.51
50–99	172.37
100–399	204.48
400–1,000	233.01
more than 1,000	263.91

The amount of the monthly compensation paid to the chief shop steward as of 1 January 2026:

Employees	EUR/month
20–49	74.61
50–99	177.37
100–399	210.41
400–1,000	239.77
more than 1,000	271.56

The amount of the monthly compensation paid to the chief shop steward as of 1 February 2027:

Employees	EUR/month
20–49	76.40
50–99	181.63
100–399	215.46
400–1,000	245.52
more than 1,000	278.08

The amount of the monthly compensation payable to a shop steward other than the chief shop steward as of 1 February 2025:

Employees	EUR/month
20–99	87.98
100–	103.42

The amount of the monthly compensation payable to a shop steward other than the chief shop steward as of 1 January 2026:

Employees	EUR/month
20–99	90.53
100–	106.42

The amount of the monthly compensation payable to a shop steward other than the chief shop steward as of 1 February 2027:

Employees	EUR/month
20–99	92.70
100–	108.97

**Earnings development of the chief shop steward**

1. The development of the personal total salary of the chief shop steward is monitored in enterprises with more than 50 employees on a statistical period basis. The total personal salary includes the chief shop steward increment and other increments in accordance with the collective labour agreement, as well as any bonus paid on the basis of the earnings development guarantee.
2. By the last day of February each year, the chief shop steward shall be informed of the development of earnings in the operational level of the insurance sector. The operational level is the same as in the statistics on earnings of the Confederation of Finnish Industries.
3. If the earnings development of the chief shop steward during the same statistical period has been lower than the earnings development of the sector, the salary of the chief shop steward shall be increased the following year as of 1 April.
4. The increase shall be calculated by multiplying the difference between the earnings development percentage of identical employees in the sector and the earnings development percentage of the chief shop steward by the total personal salary of the chief shop steward before the increase referred to in paragraph 3.

*Protocol entry:*

This provision shall apply from the statistical period beginning in September 2023 onwards.

5. The increase shall take the form of a personal increment or increase referred to in the collective labour agreement.
6. The increase shall also be paid to the chief shop stewards whose shop steward term has ended at the turn of the year.

**Specific provisions for the field chief shop stewards**

7. If the field chief shop steward represents at least 50 field agents, their earnings development will be compared to the sector-specific earnings development of fixed salaries and the company-specific earnings development of commissions.
8. Fixed salary and commissions shall be considered separately and shall follow the same principles as those set out in items 1 to 6.
9. The adjustment resulting from the review of the fixed salary shall be added to the fixed salary and shall remain permanent.
10. The adjustment resulting from the review of commissions shall be added in the form of a fixed amount in euros to the commission component for one year from the date referred to in paragraph 3. The basis for the review

is the average commission for the statistical period. Any correction to the chief shop steward is calculated from their average commission for the most recent statistical period. However, the payment of compensation always ceases at the end of the calendar year starting after the chief shop steward's term.

## **11 § Shop steward's training**

1. The chief shop steward, deputy chief shop steward and shop stewards may participate in courses related to shop steward activities agreed or approved by Palta and Pro for a maximum of one month, provided that this does not cause significant harm to the company's operations.

If the employer does not give permission to participate in the course, the shop steward shall be informed sufficiently in advance and, if possible, no later than 10 days before the beginning of the course, of the reason why the absence would cause serious inconvenience.

2. The chief shop steward, deputy chief shop steward and shop steward have the right to participate in the aforementioned shop steward courses without it reducing their salary.
3. When a chief shop steward, deputy chief shop steward or shop steward participates in training approved by Palta and Pro, the employer shall compensate for the loss of income and the costs of training.
4. Participation in courses shall not interrupt the employment relationship or reduce annual leave, pension cover or other comparable benefits.

If the course lasts no more than a week, participation must be announced at least 2 weeks before the start of the course. In the case of a longer course, participation must be announced at least 6 weeks before the start of the course.

5. When the chief shop steward's term ends, they and the employer must investigate the need for vocational training. The employer arranges the training that has been determined. When deciding on the content of the training, the duration of the shop steward's term and any changes in the work during that time shall be taken into account.

## **12 § Negotiation procedures**

1. In issues concerning the performance of work and its technical arrangements, the employee must take the matter up directly with their supervisor.
2. Disputes concerning pay and other terms of employment are settled locally between the employer or its representative and the shop steward or the employee.
3. Local negotiations shall be initiated and conducted without delay.

4. If the dispute cannot be resolved through local negotiations in the company, negotiation procedure of the collective labour agreement shall be followed.
5. The shop steward shall be informed of who acts as the employer's representative in local negotiations and of their area of competence and power, if it is limited to certain categories of matters on a regional or personnel basis.
6. In the event of a dispute concerning the interpretation or breach of this agreement, the bargaining procedure set out in the collective labour agreement shall apply.

### **13 § Validity of the agreement**

This agreement is valid until 31 January 2028.

Helsinki, 28 March 2025

#### **Service Sector Employers PALTA**

Tuomas Aarto

Minna Ääri

#### **Trade Union Pro**

Niko Simola

Antti Hakala

## **PRINCIPLES OF APPLICATION OF THE SHOP STEWARD AGREEMENT**

1. The purpose of the shop steward system is to ensure compliance with the collective labour agreements between the labour market parties and the resolution of disputes arising from them, as well as the maintenance of industrial peace.

Creating a shop steward system that complies with the companies' organisation and enables the management of positions of trust has been left to be resolved on a company-by-company basis.

2. The shop steward's earnings development is regularly reviewed annually and compared to the earnings development of the position that they held before being elected to the shop steward position. From the shop steward's point of view, it is important that the shop steward's earnings level corresponds to the earnings level of their actual duties, even if they would not be able to perform their actual professional duties due to the shop steward's duties.

The volume of shop steward duties should be taken into account in the shop steward's working arrangements.

3. The shop steward's professional development should be taken care of and they should be allowed to participate in the company's training that maintains their professional skills.
4. The performance of shop steward duties requires that the shop steward and the employer comply with the principles of the agreements. Compliance with common principles enables the smooth performance of shop steward duties.



## **COOPERATION AGREEMENT**

Taking into account the cooperation agreement that entered into force on 1 June 2001 between service sector employers and the Finnish Confederation of Professionals STTK, Service Sector Employers Palta and Trade Union Pro have agreed on cooperation between the employer and the personnel covered by the collective labour agreement as follows:

### **I Purpose of the agreement and objectives of cooperation**

#### **Section 1**

1. The purpose of the agreement is to promote cooperation between the employer and employees and the implementation of legislation on equality, occupational safety and health and occupational healthcare.

2. Cooperation increases the employees' opportunities to influence the handling of matters concerning their work and workplace.

Cooperation improves decision-making in companies, increases productivity and the meaningfulness and development of work, and improves the stability of employees' employment relationships and their livelihoods. The objective of occupational safety and health and related cooperation is to develop safety, health and mental well-being at work.

3. References to legislation are not part of the agreement, unless otherwise stated. The agreement is complementary to legislation.
4. The stipulations in chapter 2 of this agreement are not applied to companies where the number of employees is regularly less than 20. Furthermore, chapter VI, section 2 shall not apply to them with regard to cooperation pursuant to the Act on Co-operation within Undertakings.

### **II Cooperation procedure**

#### **1 § Additional representative of personnel**

1. If agreed, a so-called additional representative may also act as a representative of the personnel, elected by the employees' representatives referred to in the Act. An agreement is made with the employer on the matters, extent and duration of the additional representative's activities. Unless otherwise agreed, the term of office shall be one year.

#### **2 § Specialist advisors**

1. The cooperation and negotiation body referred to in section 5 of this agreement has the right to hear as experts a person working in the unit in question and to receive information from other company experts, if possible.

2. Representatives of the personnel shall have the same right when they are preparing for a meeting of a cooperation or negotiating body. This must be agreed with the employer.
3. Such specialist advisors shall be exempt from their work and compensated for loss of income.

### **3 §      The position of the occupational safety representative and ombudsman in the cooperation procedure**

1. A cooperation matter concerning occupational safety and health shall be negotiated with the occupational safety and health representative or the occupational safety and health ombudsman.
2. If the matter mainly concerns something other than occupational safety and health, but occupational safety and health considerations are relevant to the matter, the matter shall be handled between the employer and the occupational safety representative or the occupational safety ombudsman or by the occupational safety and health committee.
3. If the person concerned or a representative of the personnel so requests, the consultation shall take place simultaneously with the person concerned and their representative and the occupational safety and health representative or occupational safety and health ombudsman.

### **4 §      Implementation of the cooperation procedure in certain cases**

1. The cooperation procedure may also be initiated on the initiative of the representatives of the personnel.
2. If the decision is taken at a different level or in a different part of the organisation than that in which the cooperation procedure took place, the representative of the personnel shall be informed of where the decision is taken. At the end of the procedure, it must be ensured that the employer is aware of the matters raised by the personnel in the cooperation procedure when making the decision.
3. Changes to the cooperation organisations are also negotiated if the operations of the company or the operations of a part thereof undergo an essential reduction or expansion, and in connection with a business transfer, merger or corresponding organisational change. After the change has taken place, the cooperation organisations are changed as soon as possible so that they reflect the new situation.

### **5 §      Joint committee or other cooperation body of the company in accordance with the Act on Co-operation within Undertakings**

1. Co-operation and negotiation bodies already agreed and possibly to be agreed upon within the companies are responsible for matters under the Act on Co-operation within Undertakings. Such a body may also act as a

joint occupational safety and health and co-operation advisory board, if the parties so agree.

### **III Information activities**

#### **1 § Principles of internal communication**

1. Information activities shall be determined by the activities of the undertaking, cooperation between the employer and the personnel and this agreement.
2. When internal communication procedures are developed, they shall be discussed with the personnel or its representatives before a decision is taken. Information activities shall also take into account the availability of information to supervisors at different levels.
3. The principles and instructions to be followed in the management of personnel matters and the company's operational and personnel organisation shall be communicated to the personnel.
4. The personnel must inform their supervisors of matters relevant to the company's operations or the cooperation between the employer and the personnel.
5. The employer shall submit to the personnel or its representatives:
  - 5.1. Statement of the financial position of the company after the adoption of the financial statements. Financial statements in accordance with the Act on Co-operation within Undertakings are provided in writing on request, if the number of employees exceeds 20 on a regular basis. The parties recommend that the sector's economic and business outlook be reviewed in this context.
  - 5.2. At least twice during the financial year, a report on the company's financial status, including the outlook concerning the development prospects for the company's production, employment, profitability and cost structure.
  - 5.3. On an annual basis, a personnel plan, including the estimated changes in the number, structure and position of employees.
  - 5.4. Without delay, any material changes to the aforementioned information.
  - 5.5. The company's financial statement information shall be provided to the representative of the personnel upon request in writing in companies that regularly employ at least 20 persons.
  - 5.6. In connection with financial statement information, reports on the company's financial situation and personnel plans, it is also necessary to inform the personnel or their representatives of the operational performance, production and prospects of the different units, and to use key figures.

- 5.7. If the employer is unable to provide information on the aforementioned matters for particularly weighty reasons that may cause damage to finances or production activities and that cannot be known in advance, information on these matters shall be provided without delay once the aforementioned obstacles do not exist. At the same time, the employer must give reasons for the deviating procedure.
- 5.8. If the number of personnel is regularly less than 20, the following procedure shall be followed:

The employer must provide, in the planning phase, information on any essential changes to work duties, the workplace, work conditions, equipment purchases and the use of external workforce that have an essential effect on the position of the personnel. After the decision has been taken, the employer shall also provide information about its content if it deviates from the plan reported prior to the decision or if the personnel concerned or their representative so request.

The obligation to provide information shall not be affected by whether the matter is mainly related to development, occupational safety and health or other information.

## **2 § Communication between employees**

1. A registered association of employees of a union which is a party to the collective labour agreement shall have the right to hold meetings free of charge at the workplace or in any other agreed place. They may deal with labour market and employment relations issues or issues under the Act on Co-operation within Undertakings as agreed on a sectoral basis or in accordance with established practice.
2. The employee association has the right to distribute meeting notices outside working hours. Similarly, the association may distribute information related to employment relationships or labour market issues in the canteen or in another space agreed with the employer.
3. If the company has a personnel magazine, the member association has the right to inform about its meetings and matters related to employment and labour market issues free of charge.
4. In addition to labour market issues, the personnel association has the right to communicate general issues on a notice board, which the employer must provide to the association. The association is responsible for the content and treatment of the notice board in use. Notices may only be attached to the notice board. The information shall not concern the competitive position of the company.
5. The notice of a meeting and a bulletin shall contain the name of the employee association that sent it.

6. In communication between employees, other locally agreed means of communication may also be used in accordance with the principles of this section.
7. The funds for social activities (section 27 of the previous Act on Co-operation within Undertakings 334/2007) may also be allocated to personnel for the purpose of obtaining and transmitting information on labour market and employment relationship matters.

## **IV Development activities**

### **1 § Definition of development activities**

1. Development activities improve decision-making and increase the productivity and meaningfulness of work. It also aims to improve the sustainability of employment relationships and the livelihood of personnel.
2. The requirements of occupational safety and health shall be taken into account in development activities. For this reason, attention must be paid to the elimination of harmful physical and mental loads and to the organisation of sufficient variation in terms of health and the meaningfulness of work.

### **2 § Development plans**

1. For long-term development, the company should draw up development plans in cooperation with personnel representatives.
2. Development measures may concern the whole enterprise or only certain activities, units or areas of development.
3. The development plan should include, based on the objects of development,
  - a list of the measures envisaged and the introduction of new technologies
  - an assessment of the impact on personnel, including training needs
  - an account of the units concerned by each measure
  - the main objectives, the timetable for implementation and the procedures.

### **3 § Project-specific development working group**

1. If a development project is significant and causes significant changes to the personnel, a project-specific development working group shall be established. The employer and personnel are represented in it. The working group must be set up at an early enough stage so that its expertise can be taken into account and so that it can influence the project. The group must be provided with the necessary information before the matter is handled.

2. The personnel shall appoint their own representatives of the persons of the object of development. The occupational health and safety representative may participate in the discussion of occupational safety and health issues in the working group.

#### **4 § Training in development measures**

1. The employer shall, in connection with the development or introduction of new technology, arrange for the necessary additional training or work guidance. The employer and the shop steward investigate the competence and training needs.
2. The shop steward shall be given training in matters related to development. Adequate training shall be provided to other regular participants in the development process to enable them to assess the different changes and their impact. Such persons may include occupational health and safety representatives and members of permanent development working groups.

#### **5 § Consulting**

If the employer uses an external consultant in work research or development activities, the employer is responsible for compliance with this agreement. The shop steward must be notified of the use of a consultant before the measures are initiated.

If the matter concerns occupational safety and health, the occupational health and safety representative must also be informed.

#### **6 § Research related to development**

Before commencing research related to development, the shop steward and the persons whose work is subject to the measures must be notified of the matter.

#### **7 § Key figures**

1. The unions recommend that operational objectives, sales, results and other performance information or indicators be discussed in cooperation by unit or branch.
2. Before switching to or changing such a procedure, the matter shall be discussed with the employer's representative and the shop steward concerned.

#### **8 § Recommendation on the deployment of information systems**

The unions recommend that cooperation in the implementation of the company's new information system be carried out as follows:

- ensure user involvement at the beginning of the design process

- make substitution arrangements so that all participants in the development project can participate fully during working hours
- organise the necessary training for the participants in the development project
- take into account at least the following:
  - the appointment of operational and deputy personnel
  - computer hardware locations
  - workstation ergonomics
  - planning operator training
  - the way in which databases are created
  - allocation of responsibilities
  - testing and planning for any parallel processing
  - solutions related to the design of rooms.

## **V Occupational health and safety**

### **1 § Occupational health and safety committee**

#### **Establishing an occupational health and safety committee**

1. An occupational health and safety committee is established on a company-by-company basis. The prerequisite is that the company employs at least 20 employees.
2. If the company employs 20–49 employees, the employer shall have one representative on the committee and the employees shall have two representatives.
3. If the company employs 50–149 employees and there are no field agents, the employer shall have two representatives on the committee and the employees three representatives. If the company has field agents, the employees shall have four representatives.
4. If the company employs at least 150 employees, the employer shall have three representatives on the committee and the employees six representatives. If the company employs field agents, the employees shall have seven representatives.
5. The representatives of the employer to the committee shall be appointed by the employer. The occupational safety and health manager must be a member of the occupational health and safety committee.
6. The employees shall be represented by the occupational health and safety representative and by persons elected by the delegates, deputy delegates

and agents from among their number in the occupational safety and health committee.

If employees have more seats on the occupational safety and health committee than there are delegates and agents, the employees shall select the missing representatives.

7. The committee shall elect from among its number a chairman, a vice-chairman and a secretary. The secretary may be elected from outside the committee if there is unanimity on the matter.

### **Tasks of the occupational safety and health committee**

8. In addition to the duties provided for in section 26 of the Act on Occupational Safety and Health Enforcement and Cooperation on Occupational Safety and Health at Workplaces, the occupational safety and health committee shall have the following tasks:
  - 8.1. Prepare an annual action plan that takes into account the employer's proposal for occupational safety and health development goals and cost estimates. A meeting on the action plan shall be held during the last quarter of the previous year.
  - 8.2. To discuss change and reform plans affecting safety and health at work and to make proposals on the planned management of occupational safety and health activities.
  - 8.3. To discuss the state and level of occupational safety and health in the workplace. The technical solutions of the customer service-related security system shall not be discussed by the committee. Where appropriate, statistical data shall be used in the reviews.
  - 8.4. To discuss the employees' work guidance and the need for it when new technology is introduced or work is otherwise changed.
  - 8.5. To discuss the need for, implementation and monitoring of occupational safety and health studies
  - 8.6. To discuss the organisation of break exercise and plan the prevention of any health hazards in continuous routine work, such as telephone work.
  - 8.7. In cooperation with occupational health personnel, discuss information and referral to treatment related to excessive substance use.
  - 8.8. To discuss the occupational health care action plan and the occupational health care reimbursement application. In addition, to monitor occupational health care activities and make proposals concerning them.
  - 8.9. To discuss occupational safety and health communications.
  - 8.10. To annually discuss the need for cooperation training on occupational safety and health, to prepare a proposal for a training plan



and budget, and to organise training. The training shall be carried out within the limits of the employer's funds, in accordance with the decision of the personnel representatives, unless otherwise agreed.

### **Meetings of the occupational safety and health committee**

9. The occupational safety and health committee shall meet as often as required by this agreement and legislation.

The committee shall be convened by the chairman or, in their absence, by the vice-chairman. In addition, the committee shall be convened when the occupational safety and health manager or representative or at least one-fourth of the members of the committee request it for a matter notified by them.

10. Meetings of the occupational safety and health committee shall be held, if possible, during working hours and in such a way that as many people as possible can participate in the meetings.
11. The written materials to be discussed by the meetings shall be delivered to the members of the committee already in connection with the notice of the meeting or otherwise before the meeting, if possible.

The information required for considering a matter shall be provided before it is considered.

The employee representatives are given the opportunity to prepare for the matter to be discussed between themselves before or during the meeting, as agreed between the employer's representative and the occupational health and safety representative. This applies to the action plan to be discussed by the occupational safety and health committee as well as plans for changes and development in the workplace or when it is necessary depending on the matter and its scope.

## **2 § Occupational safety and health manager**

1. The employer must appoint an occupational safety manager to each workplace if they do not act as the occupational safety manager themselves. A single occupational safety and health manager may be appointed for several workplaces if this is required for the purpose of organising occupational safety and health in an appropriate manner. The occupational safety and health manager is responsible for cooperation in occupational safety and health matters as the employer's representative and for the management of occupational safety and health matters in accordance with section 28 of the Act on Occupational Safety and Health Enforcement and Cooperation on Occupational Safety and Health at Workplaces.
2. The occupational safety and health manager must be well versed in the company's occupational safety and health issues. They must have sufficient operating capabilities. If the occupational safety manager does not have the authority to resolve the matter, they must forward the

occupational safety and health committee's statements to the person responsible for making the decision.

### **3 §**

#### **Occupational health and safety representative**

1. The personnel shall select an occupational safety representative and two deputy representatives for a workplace in which there is a minimum of ten employees on a regular basis. Even in a smaller workplace, employees have the right to choose the above-mentioned representatives
2. The following are considered to be workplaces:
  - companies with at least 10 employees
  - a company's branch with at least 10 employees
  - a company's specialised department with at least 10 employees.
3. The representatives shall be elected from among the employees of the workplace for a period of two calendar years. If a new election has to be held in the middle of a term, the new members shall be elected for the remainder of the term.
4. All employees of the company can participate in the election.
5. In the event of disagreement on the application of the definition of workplace, the matter shall be submitted to the unions for resolution.
6. The occupational safety and health representative represents employees in matters concerning safety and health at work. Their duties are laid down in section 31 of the Act on Occupational Safety and Health Enforcement and Cooperation on Occupational Safety and Health at Workplaces. In addition, the occupational safety and health representative participates, if necessary, in the preparation of the plans to be discussed by the occupational safety and health committee.
7. If the occupational safety and health representative is prevented from performing their duties, the first deputy shall act in their place, and if the second deputy is prevented, the second deputy shall act in their place.

If the occupational safety and health representative's obstacle lasts only for a short time, substitute arrangements are not necessary. The occupational safety and health representative's obstacle and its duration must be reported to the occupational safety and health manager. If they cannot be contacted, the supervisor of the notifier is notified. The notification is made by the occupational safety and health representative, unless they are prevented from doing so. When the deputy representative performs the duties of the occupational safety and health representative, they have the same rights and obligations as the occupational safety and health representative

## Workspace

8. The employer shall provide the occupational safety and health representative with a place where they can store the necessary documents. The occupational safety and health representative shall have the right to use a telephone for the purpose of the performance of their duties. If necessary, the employer shall arrange suitable workspace for the occupational safety and health representative.
9. The employer shall procure the necessary acts, decrees and other regulations and instructions for the occupational safety and health representative. In addition, if necessary, these documents must also be obtained for the use of other occupational safety and health bodies, as stated jointly in the occupational safety and health committee.

## Compensation

10. The occupational safety and health representative shall be paid monthly compensation as of 1 February 2025:

Employees	EUR/month
20–49	39.23
50–99	87.98
100–399	103.42
400–1,000	117.69
more than 1,000	131.97

The occupational safety and health representative shall be paid monthly compensation as of 1 January 2026.

Employees	EUR/month
20–49	40.37
50–99	90.53
100–399	106.42
400–1,000	121.10
more than 1,000	135.80

The occupational safety and health representative shall be paid monthly compensation as of 1 February 2027.

Employees	EUR/month
20–49	41.34
50–99	92.70
100–399	108.97
400–1,000	124.00
more than 1,000	139.06

**Prohibition of discrimination**

1. The occupational safety representative shall not be dismissed from their position due to the performance of their duties.
2. The occupational health and safety representative may not, during their term or due to their duties, be assigned to work duties with lower pay or of less importance. The occupational safety and health representative's opportunities to develop and advance in their profession must not be impaired by the task.
3. If the actual work makes it difficult for the occupational safety and health representative to perform their duties, other work shall be arranged for them. In this case, the professional skills of the representative and the circumstances of the company or its part shall be taken into account. The arrangement may not result in a reduction in earnings. The earnings of an occupational health and safety representative fully exempt from work must not be reduced due to the representative's duties.

**Individual protection**

4. The occupational safety and health representative's protection against dismissal is in accordance with section 37 of the Act on Occupational Safety and Health Enforcement and Cooperation on Occupational Safety and Health at Workplaces and section 7, subsection 10 of the Employment Contracts Act. The provisions are adhered to in this regard as part of the agreement.
5. An employment contract may not be cancelled in violation of the provisions of chapter 8 of the Employment Contracts Act concerning grounds for cancellation, which are complied with in this regard as part of the agreement.

**Financial and production-related dismissals**

6. If the company's workforce is subject to termination of employment or temporary lay-offs based on financial or production-related grounds, such measures must not be applied to the chief occupational health and safety representative, unless the operations of the company or the part of the company where the occupational health and safety representative works are fully suspended. However, if it is jointly established that the occupational safety and health representative cannot be placed in other work corresponding to the representative's professional skills or in work that is otherwise suitable for the representative or trained for other duties, as referred to in chapter 7, section 4 of the Employment Contracts Act, it is possible to derogate from this provision.

## **Compensation for damage**

7. The employer must pay compensation in accordance with the Employment Contracts Act instead of compensation fines if the employment contract of the occupational safety and health representative has been terminated in violation of this agreement.

## **5 §**

### **Occupational safety and health ombudsman**

1. The number of occupational safety and health ombudsmen, their fields of activity and operating conditions are agreed locally.
2. The personnel of an area of responsibility shall elect an occupational safety and health ombudsman from among its members. Their term of office is two years.
3. The duties of the occupational safety and health ombudsman are
  - 3.1. to participate in an inspection of occupational safety and health
  - 3.2. to participate in an investigation initiated due to a risk of accident or an accident that has occurred
  - 3.3. to monitor compliance with occupational safety and health regulations and point out violations thereof
  - 3.4. to inform the supervisor in question and, if necessary, the occupational safety and health representative, of any deficiencies that they have discovered. In addition, to draw attention to compliance with occupational safety and health regulations and to hazards identified for employees.
  - 3.5. to make initiatives to the occupational safety and health representative concerning the development of occupational safety and health in their area of responsibility and to contact the occupational safety and health representative about matters related to their area of responsibility.
4. The occupational safety and health ombudsman may not be transferred to a lower-paid job due to occupational safety and health duties than the one in which they were when they became the occupational safety and health ombudsman. An occupational safety and health ombudsman may not be dismissed for performing the duties of an occupational safety and health ombudsman.

## **6 §**

### **Occupational safety and health when using personnel in an employment relationship with another company**

1. If employees employed by another employer work at the workplace, they have the right to turn to the occupational safety and health representative or occupational safety and health manager of the workplace in the event of occupational safety and health issues caused by the conditions at the workplace. In such workplaces, occupational safety and health managers

must cooperate with each other to deal with occupational safety and health problems caused by the workplace conditions.

2. Responsibility for organising cooperation lies with the occupational safety and health manager of the employer with the highest number of employees at the workplace. Cooperation between occupational safety and health managers is also necessary in situations where several companies operate in the same unified premises.

## **7 § Occupational safety and health cooperation when working alone**

Occupational safety and health must take into account the problems of working alone and make proposals to solve the problems.

## **8 § Occupational health care**

### **Occupational health care action plan**

1. The systematic implementation of occupational health care at workplaces and the reimbursement of costs from the funds of the Social Insurance Institution of Finland require that an annual action plan be drawn up for each workplace, dealing with the following matters, among others:
  - method of organising occupational health care
  - the number and quality of health care and occupational health care professionals
  - statutory forms of operation
  - any medical care
  - voluntary preventive action
  - participation of health care professionals as experts in occupational safety and health work
  - occupational health care operating premises
  - occupational health education.
2. The occupational health care action plan is discussed by the occupational safety and health committee. If there is none, the plan will be discussed with the occupational safety and health representative.

### **Application for reimbursement from occupational health care**

3. The occupational safety and health committee shall have the opportunity to give an opinion on an application for reimbursement of the costs of occupational health care.

If there is no occupational safety and health committee, the opportunity must be given to the occupational safety and health representative. A

sufficient amount of time must be reserved for issuing the statement so that the occupational safety and health committee or the occupational safety and health representative has the opportunity to review the application and its appendices.

### **Workplace surveys**

4. When carrying out workplace surveys in accordance with section 12 of the Occupational Health Care Act, occupational health care professionals are used as support. The employer, occupational safety and health personnel and the occupational safety and health representative prepare workplace reports in cooperation. Action proposals in the workplace survey are discussed by the occupational safety and health committee.

## **9 §**

### **Activities to maintain working capacity**

1. Improving the efficiency of work capacity management at workplaces requires cooperation between occupational health care, occupational safety and health organisation, management and HR. The occupational health care action plan sets out the principles of work capacity maintenance.

For this purpose, the task of the occupational safety and health committee is to

- participate in the planning, implementation and monitoring of activities that maintain work capacity together with occupational health care personnel, management and HR
- promote a positive climate for action
- monitor the coping of employees at work
- if necessary, draw up instructions for referring those who need work capacity maintenance activities to experts for treatment.

The duty of the occupational safety and health manager and the occupational safety and health representative is to

- participate in the planning of activities to maintain work capacity when the occupational health care action plan and the individual action plan are drawn up
- participate in the implementation and monitoring of the plans.

## **VI Miscellaneous provisions**

### **1 § Training**

Personnel representatives are entitled to training in accordance with the training agreement for the insurance sector. This provision is without prejudice to the right to training under chapter IV, section 4.

### **2 § Exemptions from work and compensation of personnel representatives**

1. Work is arranged so that the employees' representatives are able to participate in the cooperation referred to in this agreement.
2. The occupational safety and health representative shall be given sufficient time for the performance of their duties. This also applies to other personnel representatives participating in occupational safety and health cooperation.
3. Personnel representatives referred to in the Act on Co-operation within Undertakings and elected in accordance with chapter II, section 1 of this agreement shall be granted sufficient exemption from work for the cooperation procedure and the related mutual preparation of the representatives.

When assessing the need for preparation time, the number of employees involved in the negotiations, the nature of the matter, its scope and the amount of background information must be taken into account. Account must also be taken of the importance of the matter to the personnel, as well as the number of persons involved in the matter and the location of their workplaces.

4. Unless otherwise required by the need to be exempted, the exemption shall be granted for the purposes of mutual preparation of personnel representatives, up to a maximum of
  - one hour if the number of employees is less than 200
  - two hours if the number of employees is between 200 and 500
  - three hours if the number of employees exceeds 500.
5. The compensation for the personnel representative's loss of income during the exemption from work shall be determined in accordance with the shop steward agreement.

For a task outside of working hours and in accordance with the Act on Co-operation within Undertakings agreed with the employer, compensation shall be paid for the time spent on the task, which corresponds to the pay for the representative's regular working hours, if no other remuneration has been agreed upon.

6. The secretary of the co-operation and negotiating body and the occupational safety and health committee shall be separately compensated for the



duties of the secretary of the meeting, regardless of whether the meeting is held during or outside working hours.

The fee is determined by the recommendation of the Ministry of Finance. It shall be equal to the remuneration of a member for a meeting of less than one hour.

7. The employer shall pay travel expenses and daily allowances to a member of the occupational safety and health organisation for journeys between different locations required for cooperation. The trips are made using an appropriate means of transport and the compensation is paid in accordance with the company's travel policy. If there is no travel policy, compensation is agreed on a union-by-union basis. The same applies to other personnel representatives participating in the cooperation provided for in this agreement, if the travel has been agreed with the employer's representative.
8. If the personnel representative needs to be exempted from work for the purposes of the cooperation procedure or other cooperation, the employer shall, if necessary, arrange for a necessary substitute for the duration of the exemption.
9. The unions recommend that if the occupational safety and health representative is completely exempted from work, the procedure for their earnings development shall be followed in accordance with the main shop steward's earnings development.

### **3 § Non-disclosure of information**

1. Before the employer notifies that a matter is a business or professional secret in accordance with section 40 of the Act on Co-operation within Undertakings (1333/2021), the grounds for confidentiality shall be explained to the personnel or personnel representatives in question. The employer shall specify which information must be kept confidential and for how long.

If the employer and the persons entitled to access information do not agree otherwise, confidential information may only be processed between the persons or personnel representatives who are concerned by the matter.

2. Information concerning an individual's financial situation, state of health or otherwise personally identifiable information shall be kept confidential unless permission has been obtained from the individual concerned.

### **4 § Settlement of disputes**

Disputes concerning the interpretation or violation of this agreement shall be negotiated in accordance with the negotiating procedure of the collective labour agreement.

### **5 § Entry into force**

This agreement is valid until 31 January 2028.

Helsinki, 28 March 2025

### Service Sector Employers PALTA

Tuomas Aarto

Minna Ääri

### Trade Union Pro

Niko Simola

Antti Hakala

## APPENDIX 10 EMPLOYMENT CONTRACT FORM

### Employee in the insurance sector

1.EMPLOYMENT CONTRACT CONCLUDED BY	Employer	referred to in this agreement as insurance company
	Employee	referred to in this agreement as employee
	Social security number	
	The above-mentioned employee undertakes to work for the above-mentioned insurance company under their management and supervision and under the following conditions in return for compensation.	
2.VALIDITY OF THE EMPLOYMENT CONTRACT	Start date of employment	
	<p>The employment contract is valid</p> <p><input type="checkbox"/> Until further notice <input type="checkbox"/> For a fixed period, until</p> <p><input type="checkbox"/> Until the following specified task has been completed</p> <p>Substitute/temporary work has been completed.</p> <p>Substitute/temporary work:</p> <p>Reason for fixed term:</p>	
3.TRIAL PERIOD	The length of the trial period	
4.WORKING HOURS AND PLACE OF WORK	Regular working hours	Place of work
	The insurance company has the right to amend these terms of employment only within the scope of its right to supervise.	
5.OVERTIME	The employee may be employed overtime in accordance with the law and the collective labour agreement.	
6.TASKS		
	The insurance company has the right to amend these terms of employment only within the scope of its right to supervise.	
7.EMPLOYMENT AND SALARY TERMS BASIC INFORMATION	Period of service to be taken into account when calculating years of service at the beginning of the employment relationship y m	

	At the beginning of the employment relationship, the employee's salary is determined as follows: Wage group      Cost-of-living category      Amount of salary EUR/month/h
8.APPLICABLE COLLECTIVE LABOUR AGREEMENT	The employment relationship follows, on both sides, the applicable laws, appropriately issued internal guidelines and rules, as well as the collective labour agreement binding the employer at each time.
9.OTHER TERMS AND CONDITIONS	Agreed employment and salary conditions better than the sector agreements:  Agreed terms and conditions not included in the sector agreements:
10.DATE AND SIGNATURE	This contract was prepared in two identical copies, one for the Employee and one for the insurance company.
	Place      Date
	Signature of the company's representative      Signature of the employee

## **APPENDIX 11      TELEWORK GUIDELINE**

Service Sector Employers Palta and Trade Union Pro's shared instructions on teleworking. The guideline and the following model are not part of the collective labour agreement. The guideline is based on the Joint Declaration on telework signed by the European social partners in the insurance sector on 10 February 2015.

### **I                    Introduction**

Work is no longer always as bound to time and place as it used to be.

Remote work is a way of organising and working. It provides benefits for both employers and employees, promotes well-being and productivity at work, reduces the cost of commuting and business premises, and reduces the environmental footprint.

In remote work, regular work under a collective labour agreement takes place outside the employer's premises. Teleworking situations vary, and teleworking can be short-term or long-term, continuous, on specific agreed dates, or occasional depending on the situation.

### **II                    Things to consider when working remotely**

#### **1.    General**

The plans and rules for teleworking are negotiated in accordance with the Act on Co-operation within Undertakings, the collective labour agreement and the workplace practice. Data protection and occupational safety issues are also addressed in cooperation, and information on these issues is easily available to the personnel.

Employees are covered by the statutory accident insurance arranged by the employer even when working remotely. The coverage of the statutory accident insurance concerning remote work is reviewed in cooperation.

As a rule, teleworking is possible for all employees in the insurance sector, however, taking into account the nature of the work and the position and suitability of the employee for teleworking.

The employer and employee must be aware of the effects of the working arrangements on the rights and obligations of the parties. Attention should be paid to the ability of supervisors to manage telework.

Teleworkers have the same collective rights as employees working on the employer's premises. Remote workers are included in the calculation of thresholds for employee representation in line with legislation, collective agreements or company practices.

#### **2.    Agreeing on the principles of remote work**

The employer and the employee agree on telework. In this case, teleworking is voluntary for the employee.

The possibility of teleworking and its placement in the working week shall be agreed separately by the employer and the employee in accordance with the company's rules on telework.

If there are special reasons for this, for example because teleworking is the main form of work, a written agreement should be drawn up for teleworking. The agreement should indicate the work to be carried out remotely and the conditions under which it is to be carried out. These include, for example, the reimbursement of costs related to teleworking, matters related to confidentiality and data protection, how the employee can be reached, methods of communication, and the employee's access to company information.

Before the employee moves to remote work, it is possible to agree on how the work input is defined and monitored. Attention should be paid to the availability of the employee and the monitoring of working hours in order to ensure a good work-life balance. The workload and objectives of a teleworker correspond to the workload and objectives of the employees working at the employer's premises.

The parties to the agreement may agree that teleworking will be carried out for a fixed term or for an indefinite period, and on the basis of what grounds and within what notice period the employer or employee may suspend teleworking. If remote work is suspended, the employee returns to the actual place of work, unless agreed otherwise. Termination of the telework contract shall not constitute termination of the employment contract.

If the employer and the employee have not agreed otherwise in respect of telework, the terms and conditions of the employment contract shall be complied with.

### **3. Conditions of telework and working conditions**

- 3.1** In teleworking, the terms and conditions of the concluded telework contract, the provisions of the collective agreement, the company's rules on teleworking and, where applicable, the labour legislation are complied with. As a rule, teleworking is subject to the current Working Time Act.
- 3.2** The working week set out in the collective labour agreement is complied with when working remotely. The parties shall agree on the daily and weekly regular working hours, the availability of the employee and the organisation of working hours, especially if teleworking is the main way of working.
- 3.3** In different absence situations, the collective labour agreement and the company's practice are followed. Any absences must be considered when evaluating workloads and results.

**3.4** Evening, night or weekend increments are paid for teleworking if it is an evening, night or weekend work based on a work shift list. If the employee is allowed to decide on the timing of their regular working hours, no increments are paid in telework. Any overtime work must be agreed with the employer.

**3.5** The employer is responsible for the occupational health and safety of the teleworker in accordance with occupational safety and health legislation. The employer provides the employee with sufficient induction to safe and appropriate working methods. When working remotely, the employee is responsible for complying with any occupational safety instructions provided by the employer. Accidents and near misses suffered by teleworkers while working shall be reported in the same way as when working in an office.

The well-being at work of employees working remotely is monitored in cooperation with occupational health and safety personnel, just like that of the corresponding employees working on the employer's premises. When evaluating risks, the stress factors of remote work, such as the blurring of the boundaries of work and personal life should be considered. This requires active interaction between the employee, the supervisor and, for example, the members of one's own team.

**3.6** The employer is responsible for the purchase of equipment and software required for work, equipment and software installation, equipment maintenance and insurance, and will arrange appropriate technical support services for the teleworker, unless otherwise agreed between the employee and the employer. If the teleworker uses their own equipment, the employer is not responsible for these devices.

If the equipment fails or an event of force majeure occurs, as a result of which the teleworker is unable to perform their work, they shall immediately inform the employer.

The employer has the right, within the framework of the legislation, to claim damages for the loss of and damage to the equipment used by the teleworker.

**3.7** The employer shall provide the teleworker with information on data protection legislation and company practices related to data protection. It is the responsibility of the teleworker to follow these instructions.

**3.8** Teleworkers have the same access to training and career development opportunities as comparable workers in the employer's premises. Teleworkers receive appropriate training in the equipment and software they use.

**3.9** The telework agreement must state what is to be regarded as the actual place of work of the staff member. Business trips are subject

to the travel rules used by the company or, alternatively, to the model travel rules of the collective agreement.

## **APPENDIX 12      TELEWORK AGREEMENT TEMPLATE**

### **1. CONTRACTING PARTIES**

Employee (address, telephone number and other contact information)

Employer (address, telephone number and other contact information)

Supervisor

### **1. ORDINARY PLACE OF WORK**

Place of work

Address

### **2. WORK DUTIES CARRIED OUT REMOTELY**

The contracting parties have agreed on the following work to be carried out remotely:

### **3. REMOTE WORK LOCATION**

Remote work is carried out outside the employer's premises at the employee's home or in other locations agreed with the supervisor, with the locations being as follows:

### **4. EMPLOYEE'S OBLIGATIONS CONCERNING THE WORK WHEN WORKING REMOTELY**

The employee's work obligation and objectives correspond to the obligations and objectives of the employees working at the employer's premises.

When working remotely, the employee must comply with the data security instructions provided by the employer in addition to the non-disclosure obligations related to work. A computer acquired by the employer may/may not be used for other purposes/restrictions on use:

The employee is available to the employer as follows:

Reporting on work and working time monitoring take place as follows:

### **5. TERMS AND CONDITIONS OF TELEWORK**

In addition to this telework agreement, the provisions of the insurance industry's collective labour agreement, the company's telework rules and, where applicable, labour legislation are complied with.



The working week set out in the collective labour agreement is complied with in telework. The parties have agreed that regular working hours for teleworking are: (X h/day and/or XX h/week).

Regarding various absence situations, the collective agreement and the company's valid policies are applied.

In connection with the monthly salary, a cash compensation corresponding to the taxable value of the food benefit is paid for teleworking days.

Evening, night or weekend increments are paid for teleworking if it is an evening, night or weekend work based on a work shift list. If the employee is free to decide when the employee carries out the work, no increments are paid.

Any overtime work must be agreed with the employer.

The employee is obliged to come to the employer's premises if the duties so require.

The employer does not compensate for commuting between the remote work location and the ordinary place of work.

The following has been agreed with regard to business trips:

## **6. WORK EQUIPMENT AND INSURANCE POLICIES**

The following has been agreed concerning work equipment, devices, furniture, software, data communications connections and the related maintenance and insurance policies and technical support services:

Storage and disposal of data:

## **7. COST REIMBURSEMENTS**

The following has been agreed concerning the reimbursement of costs incurred by the employee as a result of remote work:

## **8. MISCELLANEOUS**

The following has been agreed about training:

## **9. VALIDITY OF THE AGREEMENT**

Remote work commences on xx xx 20xx.

The agreement is valid until further notice/xx.xx.20xx.

Either party may discontinue remote work with a notice period of one (X) month or at a mutually agreed time. Termination is possible on the basis of the following:

In the event of interruption of teleworking, the employee shall return to corresponding work at their actual place of work, unless otherwise agreed.

This agreement was prepared in two (2) copies, one (1) for each party.

Date

Signature of the employer's representative  
employee

Signature of the em-

## **APPENDIX 13      WORKING TIME BANK**

The unions have revised the guidelines concerning the working time bank as follows:

### **SERVICE SECTOR EMPLOYERS PALTA AND TRADE UNION PRO GUIDELINE ON THE INTRODUCTION OF THE WORKING TIME BANK IN THE INSURANCE SECTOR**

#### **1. Concept and purpose of the working time bank**

Working time bank refers to such working time and leisure time reconciliation arrangements whereby working time, earned time off or monetary benefits that have been exchanged for time off can be agreed to be saved or loaned and combined in the long term. The purpose of the system is to improve the company's productivity and competitiveness, as well as the coping of employees at work, and to take into account the individual needs of employees.

These guidelines for working time banks are a recommendation that has been prepared to facilitate the introduction of working time banks. These guidelines are not part of the collective labour agreement.

The working time banks may be agreed on by way of derogation from these guidelines, but always in accordance with the current Working Time Act and the provisions of the collective labour agreement for the insurance sector.

The introduction of the working time bank and its content shall be agreed in writing by the shop steward or, in the absence thereof, in accordance with section 14 of the Working Time Act. Joining the working time bank system is voluntary for the employee.

#### **2. Scope of the agreement**

In principle, the working time bank system applies to all employees within the scope of the collective labour agreement. Any restrictions may not place anyone in an unjustifiably unequal position.

When agreeing on the introduction of the system, it is also necessary to negotiate its effects on the working time systems that may already be in use in the company, such as flexible hours, the working time adjustment system or saved leave.

#### **3. Elements of the working hours bank**

The elements of the working time bank system shall be clearly agreed upon. The components must be savable on the basis of the Working Time Act and the collective labour agreement.

The following elements, or some of the following elements, converted in part or in full into working time, may be agreed to be transferred to the working time bank:

- basic and incremental components to be paid for overtime (office employee's salary agreement, section 10)
- time off corresponding to the holiday bonus (collective labour agreement, section 18)
- saved leave (collective labour agreement, section 17)
- Sunday work increments
- weekly rest compensation
- regular working hours only if flexible working hours are used and even then no more than 60 hours during the four-month monitoring period.

Salary paid for regular working hours, reimbursement of expenses or claims of a compensatory nature shall not be transferred to the working time bank.

#### **4. Working time bank accrual**

The agreement defines the terms under which items to be saved are transferred to the working time bank, for example, as follows:

- the overtime worked is accumulated in the working time bank in accordance with the agreed hours (for example, three hours of overtime on a weekday produces five hours of time off)
- time corresponding to the holiday bonus, in whole or in part, with a conversion factor of 5/6 (for example, changing the holiday bonus for a four-week holiday to a leave of absence produces a 10 working day leave)
- an agreed amount of saved leave with a conversion factor of 5/6 (for example, exchanging 12 days of annual holiday for a leave of absence produces a 10 working day leave)
- flexible hours with a conversion factor of 1/1

The accumulation of working time saved in the working time bank can increase by a maximum of 180 hours per calendar year. The comparison is made with the balance situation at the end of the previous calendar year. In total, the amount saved in the working time bank may not exceed the amount corresponding to six months' regular working time of the employee.

The transfer of elements to a working time bank account must be verified and entered separately for each employee. In order for these arrangements to work, it is essential to have clear and appropriately communicated procedures on how the accumulation or use of a working hours bank account is entered in wage and working time records and how the balance of a personal hours account, i.e. the usable amount of working time bank time off, can be checked. In accordance with section 32 of the Working Time Act, the employee has the right to receive, on request, a written report on the entries concerning them. In the working time bank system, employees

could be informed what their current balance is, for example, on a monthly basis on the pay slip or whenever the balance changes, or the balance can be checked in the company's information systems.

#### **5. Taking the accrual of the working time bank as time off**

Taking time off is agreed upon between the employer and the employee. The time off is given as whole days, unless otherwise agreed. In order to maintain the coping of the employees, it is recommended that the leave be given, as a rule, for longer periods of uninterrupted leave.

If no agreement is reached on the granting of leave, the employee is entitled to take leave for at least two weeks a year. If the employee has accumulated more than 10 weeks of leave, the employee is entitled to at least one-fifth of the accumulation of the working time bank. The employer shall grant the leave requested by the employee during the following six months. If the employer determines the timing of the leave, the employee shall be entitled, if they so request, to compensation in cash instead of leave.

Prior to the introduction of the system, it is advisable to agree on the procedure to be followed in situations where the employee becomes incapacitated for work before or during the leave. In cases of incapacity for work, it can be agreed that the provisions of the Annual Holidays Act and the provisions of the collective labour agreement will be followed, for example. It is also necessary to agree on situations in which the employee would otherwise have been prevented from working. Unless otherwise agreed for such situations, the "time priority" principle is followed, in which case the absence is considered to be due to the reason that started first.

The cancellation or early suspension of the agreed leave must be agreed upon with the employer.

The leave should not overlap with other previously known paid leave.

#### **6. Pay for working time bank leave and time of payment**

Where leave is taken on the basis of the working time bank, the salary paid for the period of leave shall be determined in accordance with the normal salary valid at the time of taking the leave.

The pay for the working time bank leave is paid on the normal payday of the pay period, unless otherwise agreed.

#### **7. Taking or compensating banked leave when the employment relationship is ending**

If the employer terminates the employee, the working time balance may be used during the period of notice if so agreed. Otherwise, the balance is compensated as cash and paid, at the latest, in connection with the severance pay.

If the employee resigns or the employment ends due to the contract being cancelled, the accumulated balance is compensated in cash and paid, at the latest, in connection with the severance pay, unless otherwise agreed.

#### **8. Terminating the working time bank agreement**

When concluding an agreement on the working time bank, it is advisable to agree on a period of notice, after which the working time bank is no longer in force and has no effect. The cessation of the system will have no impact on what has been agreed to offset the accumulated balances.

When concluding a working time bank agreement, it is advisable to agree on procedures according to which an individual employee can withdraw from the agreement if the employment relationship continues. At the same time, it should be specified how the balancing is to be carried out in such a case.

#### **9. Other matters related to the working time bank**

The free time accruals of the working time bank are not working time as defined in the Working Hours Act. Therefore, if the employee works during the working time bank leave or during a week of working time bank leave, any compensation paid for work done on a scheduled day off must be agreed upon in advance.

Working time bank leave accumulates annual holiday.

Working time bank leaves do not amend the terms of employment.

It is appropriate to send the concluded working time bank agreement to the unions for information.

#### **10. Relationship between the working time bank system and unemployment security**

Working time bank leave is considered to be work included in the condition regarding employment, and the pay paid for the time off is included in the earnings on which the unemployment allowance is based. However, the components saved in the working time bank are not taken into account in the earnings underlying the unemployment allowance. If the balance of the working time bank is paid in cash at the end of the employment relationship or the working time bank system, the cash compensation paid in this way is also not included in the earnings on which the unemployment allowance is based.

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