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Teleworking: France Assureurs and four trade unions renew the sector agreement

- France Assureurs and four representative trade unions of the insurance sector (CFDT, CFE-CGC, CFTC, and UNSA) signed an unprecedented agreement on teleworking on December 7, 2021, in relation to the health crisis.
- The agreement, which had expired, has just been renewed for an indefinite period.
- This framework agreement seeks to facilitate and secure teleworking within insurance companies, as this form of work organisation has become greatly generalised in the sector over the past few years.
- The signatories of the agreement have committed to including this matter on the social agenda of the insurance sector every three years.

The insurance sector was one of the pioneers in negotiating a teleworking framework agreement in relation to the 2020 health crisis. Since then, teleworking has been integrated into companies' HR policies and is permanently transforming work organisation. At present, most insurance employers have established a company-level agreement regarding this matter, and around 70% of employees in the sector benefit from teleworking, with an average of 77.5 teleworking days per years.

The insurance sector is a pioneer in teleworking

Teleworking brings benefits to both employees and companies, such as improved quality of life, greater autonomy, and increased sector attractiveness. However, it is important to address certain risks, such as the overlap between professional and private life, isolation, and loss of social ties.

In such context, the social partners chose to renew the 2021 agreement, which had expired, as a way of reaffirming their commitment to this form of work organisation. It applies to 260 insurance companies that are members of France Assureurs and covers around 160,000 employees.

A secure legal framework and a reference source for the sector

This framework agreement seeks to facilitate, secure and expand teleworking in order to improve both employees' work conditions and the performance of companies. It is structured around the following goals:

- establishing clear legal framework for teleworking,
- ensuring its secure implementation,
- fostering the adjustment of managerial approaches,
- considering the health and safety risks related to teleworking,
- preserving the relationship between employees and their representative institutions.

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By setting clear legal regulations and giving social partners a thorough reference framework, the agreement seeks to encourage company-level negotiations, including in exceptional circumstances.

It sets out several tangible measures:

- When started teleworking, a three-month adaptation period enables employer and employee to reconsider, with 15 days prior notice.
- If teleworking is not granted, the employer is required to justify the decision within 30 days.
- Companies may raise the teleworking allowance exempt from social security contributions to €13 per month for one teleworking day per week, instead of the previous €10.

Mrs Florence Lustman, President of France Assureurs: *"The 2021 sector agreement aimed to support the expansion of teleworking in a balanced way and based on a constructive social dialogue. Four years later, it is clear that this form of work organisation has been widely adopted in the insurance sector, contributing to both the economic and social performance of our companies, while also improving employees' quality of life. Although the renewal of this agreement allows the company's social partners to determine how teleworking is implemented, the initiative taken at the sectoral level helps to strengthen our attractiveness and visibility."*

About France Assureurs

France Assureurs is the used name of the Fédération Française de l'Assurance, that gathers 252 insurance and reinsurance companies representing 99% of the market for companies regulated under the French Insurance Code.

Insurance is central to many societal challenges. For this reason, France Assureurs is committed to playing an active role in public debates. It is the preferred interlocutor of public authorities, administrations and media on insurance-related matters both in France and abroad, encompassing prevention, protection, investment or employment issues. The statistical data it centralises and its expertise enable France Assureurs to assist its members in navigating changes within the sector. France Assureurs relies on a network of correspondents throughout the entire French territory to assist local leaders during major events, to promote careers in insurance or to relay the sector's positions.

"Mobilising all the resources of insurance to move society forward confidently" is the purpose of France Assureurs.

France Assureurs—Move society forward confidently—is a brand of the Fédération Française de l'Assurance.

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