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1 Introduction

The insurance sector's pay discussion model aims at fair, encouraging and competitive pay and pay development. When used correctly, pay discussions create pay satisfaction, encourage the achievement of key goals and guide the change in operations. In addition, a functioning pay discussion model facilitates better conditions for the success of the company and the development of the professional skills and competence of clerical employees. The aim is also to increase the company's decision-making regarding pay in cooperation with the personnel.

Successful pay discussions require supervisors to be able to explain to clerical employees why the pay increase is being paid, why the pay increase was low or why it was not paid at all. It is important that people are treated consistently and equally based on the same principles in pay discussions.

The successful implementation of pay discussions requires that the company has an up-to-date pay policy, that everyone is familiar with the pay system in use and that supervisors and clerical employees have received sufficient training for pay discussions.

We wish you successful pay discussions!

Service Sector Employers Palta

Trade Union Pro

2 What is a pay discussion?

Pay discussions are a right of the clerical employee and a duty of the supervisor based on the insurance sector's collective agreement. The employer determines the parties to the pay discussion and ensures that each clerical employee knows who they are discussing pay with. However, the assessor and the subject of the assessment cannot share the same monetary pot.

The pay discussion covers both the job requirements and the qualifications and performance of the clerical employee. In pay discussions, there is a clear link between pay, work tasks and how the work is done.

The pay discussion model is also a management tool when pay includes more incentive opportunities.

Pay discussions are held with all office clerical employees covered by the insurance sector's collective agreement. However, no pay discussions take place with employees whose employment has lasted for less than six (6) months prior to a pay discussion increase.

Pay discussions must take place before the pay increase dates set out in the collective agreement. The employer may decide that the factors affecting the employee's pay can be assessed flexibly throughout the pay discussion period, in which case there is no single pay discussion to be held at a specific time (see Appendix 1 of the collective agreement, Pilot).

The aim of the discussion is to try to reach consensus regarding the clerical employee's pay increase. If the employee refuses to participate in the pay discussion, the supervisor shall decide on the pay increase.

3 Personal fixed total pay

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 the items specified in article 2, paragraph 1 of the collective agreement.

An office clerical employee's pay shall be determined individually. The competence level of the job, 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 in the pay.

3.1. Assessment of competence level and minimum pay

Office clerical employees are placed in pay grades on the basis of the competence level. In assessing the competence level of the job, all tasks are taken into account and the job is assessed as a whole.

The subject of the assessment is the competence level and what the clerical employee actually does, not personal characteristics or how the work is carried out.

All persons performing the same work or work of equivalent value are awarded the same points and the same pay grade based on the competence level.

The employer shall inform each office employee of how their pay has been scored and of the total pay, taking into account the increments payable. The pay formation and the grounds for pay must be reported to the clerical employee regardless of the pay system used.

The bases for determining the pay are also discussed with clerical employees above the pay grades.

Assessing the competence level when tasks change

The competence level is reviewed in connection with changes to be made. For example, an organisational restructuring or an appointment to another job if the qualification class changes are considered to be material job changes. In this case, the pay increase will be implemented immediately from the beginning of the month following the change in the competence level. When the qualification category 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 pay is increased by the difference between the two classes if the qualification class changes, unless otherwise agreed between the supervisor and the clerical employee. However, if a change in the minimum pay is agreed, the increases received by the clerical employee in the previous three pay discussion rounds must be retained. The clerical employee may request the shop steward's opinion on the matter.

Other task changes are examined on the basis of the qualification classification in the pay discussion.

3.2. Personal pay element based on competence and performance

Competence and performance in work tasks

A successful pay discussion requires a written job description to be prepared and kept up to date. Unless the employer and the clerical employee association locally agree on the use of a different job description, the job description form must be used.

Pay discussions describe the clerical employee's duties and discuss the clerical employee's competence and performance in work tasks. In the pay discussion, it is also possible to discuss future work tasks and areas of responsibility. Any areas for development are defined for the clerical employee's current and future tasks. The necessary development measures must be recorded.

If the clerical employee association and the employer have not agreed on the assessment criteria for competence and performance locally, the assessment criteria agreed by the unions are used. The company's pay discussion working group can also provide company-specific interpretation guidelines for the evaluation criteria.

Assessment criteria for competence and performance

The criteria agreed by the unions for assessing competence and performance are

- professional skills, competence and work experience
- ability to collaborate and interaction
- quality of work
- work performance and ambition

The assessment of professional skills, competence and work experience takes into account		
Evaluation criteria	Unions' examples	Company or department-specific evaluation criteria
the clerical employee's professional skills and competence maintenance and strengthening	different tasks pension/insurance/claim case content, independent decisions, processing authorisations	
accumulation of work experience	accumulation of competence in work tasks or in different sub-tasks of the current job, not just total time of service with the company	
development of the clerical employee and the desire to develop	connection to, for example, competence survey, training opportunities, for example, sector degrees, company-specific system- and discipline-specific driving licences	
one's own work and working methods development	works together to develop work with colleagues and supervisor by bringing up improvement ideas	
multi-skills	is competent to help other teams/people, competence is sufficient for other things than doing one's own work in busy situations, able to perform several work/service processes stages, can solve different insurance, compensation or pension types, is prepared to use competence, for example in busy situations other than one's own work, testing changes/reforms before their actual deployment	
clerical employee's language skills	e.g. foreign language(s) required at work	
in supervisory duties, assessment also includes management	management evaluation indicators (e.g. atmosphere results as a basis for assessment).	
The assessment of cooperation and interaction takes into account		

Evaluation criteria	Unions' examples	Company or department-specific evaluation criteria
clerical employee's ability to create an atmosphere of cooperation in different situations	own perception/discussion	
management of common matters and participation	working in team meetings, as a representative of personnel, involvement in small-scale projects	
the clerical employee and in particular supervisor's ability to give and receive feedback		

The assessment of the quality of work takes into account		
Evaluation criteria	Unions' examples	Company or department-specific evaluation criteria
quality of work feedback received	the feedback is itemised and monitored throughout the year, the feedback system is open, reliable and fair / customer feedback or other regular quality of work evaluation method	
in supervisory duties, also leadership		

The assessment of work performance and goal orientation takes into account		
Evaluation criteria	Unions' examples	Company or department-specific evaluation criteria
ability to work according to objectives	does not mean only quantitative or financial targets, but the ability to work in general in accordance with the goals of the work community, meaning high-quality or flawless compensation activities, for instance, comprehensive customer service, flawless pension decisions	

4 Before a pay discussion

4.1. Pay policy

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. The employer decides on the company's pay policy after the pay policy has been discussed in the pay discussion working group or together with the personnel if the company does not have a pay discussion working group.

In reviewing the functionality of remuneration, the company's remuneration methods become visible and supervisors and clerical employees know concretely what and how the company rewards, why these remuneration methods are used and who is rewarded.

4.2. Pay discussion training

A prerequisite for successful pay discussions is that employees and supervisors participating in pay discussions are familiarised with and trained in the qualification classification, evaluation of competence and performance, pay principles and the pay discussion process before the pay discussions. The clerical employees and supervisors should also be aware of the content of the collective agreement and company-specific agreements. It is particularly important to ensure knowledge of the criteria for assessing competence and performance at the company and unit level and to pay attention to supervisors' competence in pay discussions and their ability to justify.

Working hours must be reserved for training and reading the instructions on the intranet, for example, and supervisors must take care of the participation of clerical employees in the training. All training related to pay discussions takes place during regular working hours, and the employer is liable for the necessary costs.

The shop stewards may also participate in pay discussion training for supervisors at the company level.

4.3. Review of pay statistics

The chief shop steward receives annual statistics on the distribution of the insurance sector's qualification classification breakdown and average earnings from the employer. These statistics are discussed in the pay discussion working group and must be available to the clerical employee well in advance of the pay discussion.

Example of pay statistics

Example of pay statistics						
Insurance sector, September 2025, men and women						
Column1	Column1	Column1	Column1	Column1	Column1	Column1
Statistical code	Personnel group/job title	Quantity	Average earnings	Lowest decile 10/90	Median 50/50	Highest decile 90/10
4920	Office/Insurance management tasks	483	3 822	2 946	3 668	5 001
4921	Office/Event insured processing	1 805	3 417	2 715	3 283	4 354

Reading instructions:

Column 1: Statistical code for the job title according to Confederation of Finnish Industries statistics

Column 2: Occupational group and job title

Column 3: Number of people working in the profession in question

Column 4: Average earnings/month

Column 5: 10% (of those in this group) are paid less than the euro amount in question

Column 6: 50% (of those in this group) are paid less than the euro amount in question

Column 7: 90% (of those in this group) are paid less than the euro amount in question

5 Personal preparation for pay discussions

SUPERVISOR'S CHECKLIST

Preparing for the discussion

- Participation in training
- familiarisation with the company's remuneration policy
- review of earnings statistics
- familiarisation with qualification classification and assessment of competence and performance
- taking care of the preparation of clerical employees, for example, by organising work so that there is time to participate in training and review the intranet material

- getting to know the work of the clerical employees and changes in it
- preparing one's own assessments and justifications for pay increase proposals
- if the clerical employee has several supervisors, clarification of all work tasks
- agreeing on the time of the pay discussion with clerical employees
- preparing for special situations (e.g. short-term absence and absence throughout the time between discussions)

Providing information

- notification to the shop steward of the period of pay discussions (in the pilot, the shop steward is informed of the time when the discussions are summarised and the amount of any pay increase is stated)
- notification to the clerical employee before the distribution of the number of clerical employees concerned by the euro amount to be distributed
- providing the clerical employee with pay statistics that include the sector's qualification classification breakdown and average earnings data, also separately for men and women

Conducting pay discussions.

- description of current tasks and results, review of the job description
- discussing competence and performance, completing the evaluation form,
- establishing consensus/disagreement
- discussion of pay, including possible change of pay grade
- discussion and striving for consensus on a pay increase; establishing consensus/
- disagreement
- documenting the discussion and recording development measures
- possibility to interrupt the pay discussion

After the pay discussion

- any pay increase based on the pay discussion
- reviewing support measures with the clerical employee if development measures have been observed, and agreeing on and ensuring follow-up
- information about the pay discussions held to the clerical employees (average increase in euros and number of increases)
- storage of pay discussion documents

CLERICAL EMPLOYEE'S CHECKLIST

Preparing for the discussion

- Participation in training
- familiarisation with the company's remuneration policy
- review of pay statistics
- familiarisation with qualification classification and assessment of competence and performance
- identifying the requirements of one's own work, the changes that have occurred in the work and the goals, considering the need for changes in the pay grade
- assessment of one's own competence and performance, thinking about justifications
- thinking about the reasons for one's own pay increase proposal
- agreeing on the time of the pay discussion with the employer
- taking special situations into consideration (e.g. short-term absence and absence throughout the time between discussions)
- support from the shop steward

Conducting pay discussions.

- description of current tasks and results, review of the job description
- discussing competence and performance, completing the evaluation form,
- establishing consensus/disagreement
- discussion of pay, including possible change of pay grade, review of development measures
- discussion and striving for consensus on a pay increase; establishing consensus/disagreement
- possibility to interrupt the pay discussion

After the pay discussion

- any pay increase based on the pay discussion
- reviewing support measures with the supervisor if development measures have been observed, and agreeing on and ensuring follow-up
- information about the average increase in euros and the number of increases in pay discussions held by the supervisor

6 Conducting pay discussions.

6.1. Personal pay discussion

In the pay discussions,

- review that the job description is up to date and attach a qualification classification form, scoring and pay grade information to the job description
- the employer informs the clerical employee of how the clerical employee's total pay is formed, taking increments into account
- any changes in work duties in the near future and the results achieved by the clerical employee are described
- the clerical employee's competence and performance regarding the employee's work duties are discussed
- the pay is discussed on the basis of the clerical employee's current and potential future duties and areas of responsibility
- the aim is to reach consensus regarding the clerical employee's pay increase
- It is recorded how the clerical employee can strengthen their competence and develop in their work. Especially in situations where the pay is not increased, it is important that the clerical employee gets a clear understanding of the development measures with which they can influence their pay increase in future pay discussions.
- If the clerical employee or supervisor wants to interrupt the pay discussion for a justified reason, the continuation of the pay discussion is agreed and sufficient time is reserved for continuing it. A justified reason is, for example, obtaining additional information, the inappropriate behaviour of a party or calming down any heated discussion. It may also be necessary to interrupt and continue the pay discussion later if the supervisor or clerical employee has not been sufficiently prepared for the pay discussion or if external factors interfere with the pay discussion. A pay discussion interrupted by the clerical employee shall be continued only after the employee has been given the opportunity to contact the shop steward.
- At the end of the pay discussion, the supervisor ensures that all pay discussion documents have been completed in duplicate and that a separate copy is provided to the clerical employee. The documents may also be available in electronic format for both parties to the discussion to read.

6.2. Assessment of competence and performance

Competence and performance are assessed comprehensively. As a rule, the assessment criteria are equal, unless different emphasises have been agreed in the company's pay policy or locally. The weighting of the assessment criteria may also vary from unit to unit.

The supervisor and clerical employee present and justify their own views on the development and maintenance of the clerical employee's professional skills, competence and work experience, ability to cooperate and interact, quality of work, work performance and goals. The aim of the assessment is to reach consensus on whether an area for development is concerned or whether the performance and competence meet or exceed the level required for the position in different components.

During the pay discussion, the supervisor must explain to the employee with concrete examples the areas in which the employee performed well and where the employee could improve their skills and performance. The table at the beginning of this guide can be used to show concrete examples.

To support the justifications, a connection must be found to the company's pay policy: how does the pay policy reflect exactly that work and how should it be rewarded? For clerical employees, it is crucial that they know how they can influence the determination of their pay.

The supervisor completes the evaluation form during the discussion. The evaluation form must be used to indicate whether there is an agreement on the assessment of competence and performance and to justify any disagreement. The development measures identified are recorded on the summary form of the pay discussion.

In the pilot model, the assessment of competence and performance can be marked as a disagreement already at the stage when a certain assessment criterion in accordance with Appendix 6 (or another locally agreed criterion) has been reviewed. The matter can only be referred to dispute handling, i.e. the pay discussion working group or the shop steward/employer, once the supervisor has determined whether or not the clerical employee is entitled to a pay increase.

The supervisor must be prepared to justify both the pay increase and not granting an increase with concrete examples. The clerical employee must also see to the development measures being recorded.

6.3. Discussion summary

A summary is made of each pay discussion, with the job description (if changed since the previous discussion) and a competence and performance assessment form attached. In the pilot model, however, it is possible to deviate from this so that the document prepared before the increase decision shows the outcome of the discussion(s), justifications, the views of the parties and the development measures identified.

The form is used to record the most important changes that have occurred and are to be made to the work tasks and the development measures agreed in the pay discussion.

The form is used to document whether the supervisor and employee reached a consensus on the amount of the pay increase. If not, both state their reasons for disagreement.

The employer shall keep the documents for at least three discussion rounds, unless otherwise agreed locally. However, it should be noted that if the pay is agreed upon when the qualification class changes, the increases of the clerical employee's previous three pay discussion rounds must be retained and the employer must be informed of their amount. However, the documents must always be kept for a minimum of five years. The pay discussion minutes may be kept in electronic form. Upon request, the clerical employee receives information on pay discussions from the employer.

6.4. Pay increase

The aim of the pay discussion is to reach consensus on the pay increase, and at the end of the discussion, the supervisor decides on the pay increase for the clerical employee. The amount of the pay increase may be stated in a short follow-up discussion once the supervisor has conducted all pay discussions. In the pilot, the discussions may be decentralised. Any increase cannot be discussed in other pay or remuneration discussions, as the clerical employee must know how much euro-denominated increase they will receive specifically based on the pay discussion.

Any pay increase to be paid to the clerical employee on the basis of the pay discussion and the new personal fixed total salary are stated on the pay discussion summary form.

The personal fixed total salary of a clerical employee cannot be decreased as a result of the pay discussion.

7 Disputes

A successful pay discussion model includes the possibility of an appeal procedure.

The negotiation order for pay discussions applies to disagreements concerning the implementation of the pay discussion, the evaluation in the pay discussion and the pay increase based on the pay discussion as well as local agreements. The employer decides on the pay policy, and the pay policy cannot be discussed as a dispute matter in accordance with the negotiation order.

Pay discussions that end in disagreement are resolved in accordance with the negotiation procedure set out in the pay discussion protocol.

The qualification assessment or the pay increase or both can be disputed. The object of the disagreement is recorded on the forms used in pay discussions, together with justifications.

Even if the parties had originally agreed on the assessment of competence and performance, for example, this does not prevent disagreement on the matter. However, the disagreement must be justified: Has there been, for example, a misunderstanding or procedural error or was the necessary information missing?

If a clerical employee considers, for a justified reason, that the outcome of the pay discussions has been influenced by an inappropriate reason not related to the pay discussion protocol, the matter shall be referred to the pay discussion working group

at the request of the clerical employee. 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.

For more information, please contact Trade Union Pro or Service Sector Employers Palta. Trade Union Pro also provides information about your company's shop stewards and member association.

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