Chapter 7
Multi-level employment relations in the multinational company: evidence from Allianz SE

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1. Introduction

In the age of corporate globalisation, building up a labour voice in multinational companies is a major challenge for trade unions (Gil Pinero et al. 2012; Almond and González Menéndez 2013). For decades, trade unions and academics alike have been concerned about the impact multinational companies (MNCs) have on employment and industrial democracy (Marginson 2000; Hyman 1975). Employment relations scholars soon became aware of the need to understand ‘the internal organization and dynamics’ of these ‘enormously powerful’ enterprises in order to identify potential sources of power and resistance for employees (Edwards et al. 1996: 40; 43). Today there ‘remain few parts of the globe where MNCs are not significant employers’ (Almond and González Menéndez 2013: 37). The company level is currently gaining importance in employment relations as sector and national systems come under increasing pressure in a ‘common process of fragmentation’ throughout Europe (Arrowsmith and Pulignano 2013: 207). In this context, European social dialogue arenas are gaining importance as possible instruments for promoting employee voice at transnational level (Hauptmeier and Morgan 2014).

The aim of this chapter is to provide empirical insights into multi-level European employment relations through a single in-depth case study. The main argument is that we need to look at European arenas of employment relations as a transnational ‘social space’ (González Begega and Köhler 2012) that can only be understood through a comprehensive analysis of actors’ identities, interests and strategies. The case study presented here is that of Allianz SE, a leading multinational in the insurance sector with

1. This research has been financially supported by the European Union Marie Curie FP7-PEOPLE-2012-ITN ‘Changing Employment’ (‘The changing nature of employment in Europe in the context of challenges, threats and opportunities for employees and employers’).
the legal status of a European company (Societas Europeas, SE). The empirical findings are based on sixteen semi-structured in-depth interviews with Allianz management and employees in Spain, Germany and Belgium, carried out in 2015 as part of a PhD project on European employment relations.

Employee representatives at Allianz successfully use a multi-level social dialogue strategy covering various arenas of European employment relations in order to conclude agreements on key issues involving decent work and employability. The research question is how success has come about in a context of mostly voluntary social dialogue mechanisms and a European workforce divided by language, company structure and distinct national cultures of industrial democracy. The study analyses processes of transnational social dialogue at Allianz SE that have led to two European framework agreements (on work-related stress and training) and triggered negotiations on a third company agreement on teleworking which has still to be completed.

In the following section, the analytical and theoretical foundations of this chapter are laid out, addressing two contemporary gaps in the literature on European employment relations. First, many studies focus on specific arenas of European social dialogue, neglecting their interrelatedness. Second, the dominant stream of literature on European employment relations lacks micro-theoretical concepts allowing an analytical comparison of the interests, identities and strategies of management and labour. In line with the theories underlying the research, the case study of Allianz SE is presented as an example of multi-level social dialogue in a multinational company. Theories of social action serve to understand how management and employee attitudes shape the transnational arenas in Allianz SE. After a brief discussion of the empirical findings in relation to the theoretical underpinnings, tentative conclusions are drawn concerning the future of the research agenda in global labour studies.

2. The transnational social space of European employment relations

European employment relations have long been labelled a system of ‘multi-level governance’ (Marginson and Sisson 2004), i.e. a complex relationship of local, national and transnational levels, with various players involved. As Marginson and Sisson (2004: 25) have pointed out,
‘just as a ‘multi-level system of governance’ is the most appropriate metaphor for the emerging EU polity, so too is it for European industrial relations.’ Most authors follow Marginson and Sisson (2004) in using the term ‘multi-level system’ to illustrate this complexity of relations from the local to the European level. The distance to local workplaces and differences between them arguably make European-level social partner representation – whether trade unions or employer associations – particularly difficult (Keune and Marginson 2013). This chapter takes a slightly different angle in identifying multiple interlocking levels of social dialogue in the transnational sphere of European employment relations. Transnational arenas exist at company level (with a further distinction between voice at board level and at works council level) and at the European sector level. The empirical evidence suggests the emergence of a multi-level system within the transnational sphere of the European company, adding to the complexity of the transnational-local divide.

Research on transnational employment relations often focuses on specific arenas of social dialogue, for example European works councils (Waddington 2010), European sectoral social dialogue committees (Dufresne et al. 2006) or board-level representation (Waddington and Conchon 2016). This chapter argues that these European arenas, while differing in shape and outcomes, are interrelated in terms of membership and issues. The evidence presented in the empirical section below illustrates the spill-over of issues such as anti-stress policy or teleworking guidelines from one arena to another. It also shows how employee representatives can make use of the various social dialogue arenas available at European level (informal trade union networks, board-level representation, informal dialogue groups with management and formal sectoral committees) to establish a flexible ‘multi-level participation structure’ (Gold 2003).

Some studies take into account the interrelatedness between European Works Councils and other arenas but tend to emphasize relations with national arenas rather than transnational connections (Gonzalez Begéga 2011; Müller et al. 2004). In her work on European sectoral social dialogue committees, Weber (2013) discusses the challenges of implementing European social partner agreements at national level. Cremers et al. (2013) present combined research on European Works Councils and board-level representation in European companies but neglect social dialogue arenas situated outside the company sphere, such as trade union networks and European sectoral committees. There exists a growing
literature on the role of European Works Councils in signing company agreements (da Costa et al. 2012) and on the potential of such agreements to enhance transnational trade union networks (Helfen and Fichter 2013, Leonardi 2013) or to create or transform worker participation institutions (Helfen and Sydow 2013). Müller et al. (2013) discuss evidence from the metalworking sector on the extent to which negotiations over transnational company agreements are led by either European Works Councils or European trade union federations. Their findings indicate that the nature of the dialogue depends very much on national industrial democracy cultures (particularly German or French models) but also on management’s strategy towards social dialogue (Müller et al. 2013: 18; see also Almond and González Menéndez 2013). In the study presented here, European employment relations are understood as a complex transnational structure of social dialogue arenas shaped by players’ collective identity and their common strategies.

The theoretical focus of employment relations studies tends to stick to the macro level, with little attention paid to the underlying motivations and strategic approaches of the actors involved (González Begega and Köhler 2012; Seeliger 2016). Recently, a few studies have analysed the role of ‘identity work’ for the employee side and the role of management culture and attitudes. Greer and Hauptmeier (2012) and Dehnen and Rampeltshammer (2011) have pointed out the unifying importance of common threats and grievances for the functioning of the General Motors Europe EWC. Drawing on social movement theory, Greer and Hauptmeier (2012) analysed the General Motors EWC, concluding that it was a robust instrument of labour transnationalism. They argue that sustained collective action at General Motors depends not only on common issues but most heavily on ‘identity work’ (Snow and Anderson 1987) performed by trade union leaders. Seeliger (2016) discusses the role of social memory in cross-border coordination between employees of an MNC. His empirical findings from interviews with South African and German workers at Volkswagen emphasize the importance of collective trade union memory for the development of a transnational labour identity.

Williams (2011) looks at micro-political ‘games’ between managers in a multinational corporation and how those affect subsidiary-headquarters relations. He identifies the development of common corporate values, termed ‘normative integration’ as one way in which headquarters attempt to control subsidiaries. According to Williams (2011: 284), managers in
host countries may resist normative integration for fear of losing power. Management attitudes towards employee voice greatly affect the implementation of participation. While various studies show the positive effects of employee involvement on company performance (Peccei et al. 2010; Vitols 2005; Gospel 2011), little has been written on managers’ perception of participation and how these affect its quality (Helfen and Schüssler 2009). As Franca and Pahor (2014: 132) have shown in a cross-sectional survey among managers in Slovenia, ’management’s positive attitudes towards trade unions and agreement that informing and consulting with employees helps the company’s performance are linked to stronger implementation of employee participation’.

There is a need to combine these hitherto unconnected approaches in order to develop a coherent set of micro-theoretical tools enabling us to understand players’ identities, interests and strategies in a multinational company. In the case study at hand, the identity building of both sides (management and labour) is analysed in interaction, while also taking account of the role of labour’s distinct multi-level strategies at Allianz SE. The analysis below aims to illustrate the empirical reality of transnational employment relations in interconnected arenas, emphasizing the value of such a multi-level structure for the advancement of employee voice in multinational corporations.

3. European framework agreements at Allianz SE

The European company statute of 2001 allows corporations to leave their national base and become European legal entities, Societas Europeas (SE). Large companies tend to use the legal form of an SE to create ‘empty’, ‘shelf’, or ‘UFO’ subsidiaries with very few employees and hardly any real operations (González Begéga and Köhler 2015: 80). Allianz was the first company to become an SE and is one of the comparatively few ‘real’ (i.e. operational) SEs. The motivation to do so in 2006 was to create a European corporate identity and to improve the company’s competitiveness through streamlining the then highly fractured company structure with its many national holdings (Gold, Nikolopoulos and Kluge 2009; Biehler 2009).

Allianz is a European company with German roots and global outreach. On the Forbes (2016) list of the world’s 2000 leading companies, the company is ranked twenty-first. With close to 150,000 employees
worldwide, Allianz SE is a major employer in the insurance sector, though its power goes beyond its impact on workers. In 2015, the company netted an operating income of over ten billion Euros from corporate and private customers in seventy countries across the world (Allianz 2016). The multinational is deeply intertwined with other large MNCs through its corporate ownership structure as well as through its shareholding strategy. The shareholder structure is highly dispersed and more than two-thirds of its shares are in the hands of institutional investors such as hedge funds (Allianz 2016). Moreover, management exerts differing degrees of influence over other large MNCs as a corporate shareholder. Vitali et al. (2011) classify Allianz as belonging to the ‘core’ of ‘the network of global corporate control’ which consists of companies that ‘are tied together’ through their mutual investment strategies ‘in an extremely entangled web of control’.

In recent years, two transnational company agreements have been signed between the Allianz European Works Council and management, one on work-related stress (2011) and the other on lifelong learning (2012). Transnational agreements are formally proposed by the company’s European Works Council, discussed between managers and employee representatives in the informal Social Dialogue Group and finally signed by the works council’s Select Committee and HR management. The implementation of the European agreement on lifelong learning met with certain resistance from French employee representatives who considered training to be an independent trade union issue and not within the competence of the company or the works council (Rüb and Platzer 2015: 93). In the case of work-related stress, many national HR managers feel that existing measures already ensure compliance (INT UNI1 and INT Allianz2, 2015) but central management supports further progress and insists on regular reports on the issue from national undertakings (INT Be1, 2015, see also Rüb and Platzer 2015: 92). Employees claim that more could be done at local level to implement both agreements (INT De4, INT Es1 and INT Uni1, 2015). Despite those implementation problems, both employee representatives and management agree that these European agreements have triggered useful debates at local level (INT Allianz2, INT De1, INT Es1, 2015).

‘I am very glad to have it (the European agreement on work-related stress). Naturally, an SEWC agreement is not legally binding, but it carries the signature of management. That means it is of much help for national entities who want to further work on this topic as laid
down in the stress policy. That is a great opportunity.’ (German supervisory board member)

4. Multi-level arenas in and around Allianz SE

Employees participate in the company’s decision-making in three transnational employment relations arenas: the European Works Council, board-level representation and the so-called Social Dialogue Group linking the supervisory board and the works council. An additional forum at European trade union level is the Allianz Trade Union Network (ATUN). Representatives from management and employees have also contributed to the European Insurance Sectoral Social Dialogue Committee (SSDC). Moreover, negotiations within the SSDC have inspired discussions in the company works council. A close look at the practice of transnational employment relations reveals noteworthy links between the Allianz SE company level and the sectoral level, mainly established through the Allianz Trade Union Network.

The two-tier board structure of Allianz SE provides for a board of management and a supervisory board. The latter consists of twelve members, half of them employee representatives. Board-level employee voice at Allianz is a German legacy that has survived the conversion into an SE and still largely follows German co-determination standards. This path dependency is a general feature of German-based SEs. Recent research by Waddington and Conchon (2016: 201) on board-level representation in Europe has shown that over eighty percent of all SEs with board-level employee representation are headquartered in Germany. This is not surprising as German-based companies constitute the biggest group of SEs. German-based SEs are characterized by a relatively high level of participation in comparison to companies based in other European countries (Waddington and Conchon 2016: 03).

When the German MNC Allianz became a European company (SE) in 2006, the then existing European Works Council (EWC) was transformed into an SE works council (SEWC). The creation of an SEWC is mandatory under European company law. The respective agreement on employee involvement was re-negotiated with management in 2014 to take account of changes in the corporate structure, i.e. the introduction of large subsidiaries, so-called operational entities (OEs) (INT Verdi, 2015). As a result, the SEWC grew slightly from 31 to 36 members and now includes
not only country representatives but also delegates from the four largest operational entities. Two of them (AMOS and AGCS) are SEs in their own right and thus have their own SEWCs. These two operational entities are thus able to each prepare their own position for discussion in the Allianz SEWC and to approach management with own initiatives. An attempt in 2014 to gain a similar level of European representation failed in the Euler Hermes operational entity. It now has the informal Euler Hermes Europe Forum which sends one delegate to the Allianz SEWC. Euler Hermes employee representatives state that a European Works Council would have given them ‘more power’ (INT Be2, 2015) and that the Europe Forum is only ‘the second-best solution’ (INT De2, 2015).

Among the existing transnational arenas available to employees for the exercise of voice, European Works Councils are arguably the most developed, with substantial information and consultation rights for employees of transnational companies in Europe (González Begega et al. 2016). For many years, the Allianz SEWC has been characterized by a cooperative atmosphere between management and employees and can be labelled as a ‘project-oriented’ European Works Council (Müller et al. 2004: 93). This means that the works council independently develops its own initiatives and ensures substantial representation of employee interests. The main stumbling blocks for the proper functioning of the SEWC are delegates’ lack of language skills, the difficulty of finding consensus among all members, and the dominance of management which sets the agenda and chairs meetings (INT Be1; INT Be2 and INT Es2, 2015). To deal with those problems, other arenas have emerged for initiating and/or negotiating new agreements.

Initial ideas for agreements are often developed in an arena outside direct company influence, the Allianz Trade Union Network (ATUN). This informal think-tank was set up in 2010 to bring together trade unionists working in Allianz subsidiaries throughout the European Union. Currently, trade union representatives from eleven countries participate in the network, preparing employee initiatives to be brought up in the SEWC and discussing draft agreements. The ATUN serves as a counterweight to the SEWC where trade union influence is weak and finding a consensus is very difficult (INT Be1 and Es2, 2015).

‘It is through the ATUN that we get our topics discussed with management’ (ATUN member)
‘Employers think globally. I believe we should also do that as a trade union, but we are way behind. While we have made certain progress, we still have a long way to go.’ (ATUN member)

Company-based transnational trade union networks often suffer from a lack of funding and from low intrinsic motivation among delegates (Müller et al. 2004). ATUN’s dynamism is remarkable in view of its meagre financial and personal resources and, above all, its very informal and voluntary nature. To lower travel expenses for national unions, since 2016 meetings are held the day before and in the same place as SEWC meetings. While German, British and Belgian trade unions clearly keep the forum running, participation from other countries used to be low (INT Be1, 2015) though has recently increased (INT Uni1; Es1 and Es2 2015). Trade union networks often aspire to become negotiating partners in their own right, either in addition to or because of the absence of European Works Councils (Gil Pinero et al. 2012: 105). In the case of Allianz, the ATUN works highly efficiently in the background of transnational employment relations, in close connection with other arenas but completely outside management influence.

Direct negotiations between management and employee representatives take place in an informal body called the Social Dialogue Group. This is the main arena of direct negotiations between employees and management (Rüb and Platzer 2015). Certain members of the Social Dialogue Group are also active in the ATUN. In the past, these employee representatives have successfully put issues developed in the trade union network on the table for discussion with management (INT Be2 and ATUN, 2015). According to employee representatives and management involved in the Social Dialogue Group, the informal nature of the forum is not a problem and there is no need for a written agreement to ensure its long-term existence. For them, what gives stability to the arenas are the personal relations and the engagement of well-connected individuals. (INT De1 and Allianz1, 2015).

Communication between company employees and trade unions is in the hands of the Allianz trade union coordinator from the European trade union UNI Finance. Currently this position is held by a Belgian trade unionist who is not an Allianz employee. The UNI Finance coordinator is also co-chairperson of the European sectoral social dialogue committee for the insurance sector (SSDC Insurance). She constantly attempts to transfer SSDC agreements to the companies she works with as UNI
Finance delegate. For her the reason is that ‘you can be more concrete when you talk about the company than in general at EU level’ (INT UNi1, 2015). This strategy and her personal networking capacities receive a lot of praise from employees (INT De1, ATUN, Be2 and Es1, 2015).

The SSDC Insurance body brings together the major employer associations in the insurance sector – InsuranceEurope, Amice and Bipar – and the European services trade union UNI Europa under the leadership of the European Commission. Most SSDCs are characterized by ‘partner lobbying’ (Dufresne et al. 2006), as many social partner agreements deal with business interests and are directed towards the European Commission rather than being implementation-oriented. This is clearly different in the SSDC Insurance where several agreements have been reached between the InsuranceEurope and UNI Finance in recent years, all of them on issues dealing with employment and working conditions in the sector. Trade unionists belonging to both SSDC Insurance and ATUN relay important issues from one level to the other. The Allianz framework agreement on work-related stress was inspired by an SSDC Insurance agreement concluded in 2004 on the same topic. The recently signed SSDC teleworking agreement (February 2015) was introduced into the SSDC by the Allianz trade union coordinator, inspired by discussions in the ATUN (INT UNI1, 2015). After the signing of the agreement between social partners in the SSDC in February 2015, the text became a blueprint for a similar agreement currently under discussion in the Allianz SEWC. Since then, management and employee representatives have been negotiating basic guidelines for teleworking in a special SEWC working group (INT ATUN, 2015).

Figure 1 visualizes the connections between transnational arenas. The European Works Council (SEWC) constitutes the most institutionalized transnational arena and serves as the core of multi-level employment relations in the company. The SEWC is closely connected to the company supervisory board through both direct board-level employee representation and the Social Dialogue Group, an informal but stable body of exchange between employee representatives and managers that deals with issues arising in the SEWC. The SEWC also maintains close ties with the European Sectoral Social Dialogue Committee (SSDC) for the insurance sector. Trade unions successfully transfer issues from the SSDC Insurance to the company level. The Allianz Trade Union Network (ATUN) provides for a timely connection between the SEWC and the SSDC.
5. Common interests, collective identity and corporate integration

European employment relations at Allianz SE are highly stable and produce valuable outcomes for employees. The dynamics of transnational social dialogue are directly related to the players’ common interests, collective identity and to normative corporate integration. European Allianz employees share common concerns about job quality, with work-related stress most prominent among them. Related issues include the challenge of lifelong learning and the pressure deriving from constant availability through telecommunications. The European workforce can be seen a ‘community of risk’ (Greer and Hauptmeier 2012: 278; Dehnen and Rampelshammer 2011: 124), a term which implies certain unifying functions facilitating transnational coordination. The interviews with

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2. This figure is based on a presentation given at a UNI Finance meeting in Brussels in 2014. The author would like to thank respondents from LBC-NVK for the provision of material and access.
trade unionists and SEWC members revealed that respondents consciously look for common issues and ways to bring those issues to the table in various arenas (INT ATUN, Uni1, Be1, 2015). Highly committed individuals work as human links between, for example, the SSDC Insurance and the Allianz Trade Union Network. They share clear interests and have elaborated a joint strategy of multi-level negotiations with management.

‘We really try to link different levels.’ (Allianz SE trade union coordinator)

These findings are in line with the argument already established in the literature that effective employee participation needs strong trade union networks (Pulignano 2014; Weber 2013; Helfen and Fichter 2013; Leonard 2013; Gold 2003). In a departure from existing studies, the analysis reveals that these networks can spread over various arenas inside and outside company boundaries, forming a transnational social space: a relatively stable – though never uncontested – structure of social dialogue at European level. The unsuccessful attempt to install a European Works Council at Euler Hermes shows that these European arenas remain a transnational social terrain under constant contestation by both management and employees. Windows of opportunity (mainly in moments of restructuring or downsizing) are regularly seized by employees or management to either pressure for or block change, depending on their respective interests.

Many respondents emphasized the importance of individual skills and commitment and their feeling of collective purpose (INT Allianz1; INT De3; Be2, 2015). One Euler Hermes employee voiced his trust and gratitude to the (German) SEWC chairman, saying ‘he helped us a lot’ (INT Be3, 2015). The chairman’s support and advice were important in the Europeanization of the entity’s employment relations. Though this process has not led to the desired outcome (a European Works Council) but to the much weaker Euler Hermes Europe Forum, the building up of trust and a common identity among employees cannot be underestimated. The collective transnational identity of employee representatives is a strong foundation for otherwise fragile – as largely informal – structures.

‘Many things work at an interpersonal level.’ (German SEWC member)
As Rüb and Platzer (2015: 96) have pointed out, the building up of both professional and personal relations over many years provided a fertile ground for employee involvement at Allianz SE. Similarly, Da Costa et al. (2012: 11) emphasize the importance of trust relations among members of a European Works Council in ‘the elaboration and defence of common goals’. In the past, a small group of European employee representatives from Belgium, Germany and the UK have successfully disseminated their common narratives on work-related stress, training and teleworking throughout the company’s arenas of employment relations.

‘Yes, I am absolutely sure that part of the positive outcome derives from the fact that we (...) are a stable team and that everyone knows that we are a team (...). If we are successful, all of us are successful and if we fail, then we have to reflect together over what went wrong.’ (German SEWC member)

The development, maintenance and adaptation of collective identity by key group members is often referred to as ‘identity work’ in the literature (Greer and Hauptmeier 2012; Snow and Anderson 1987). At Allianz SE, the core group of employee representatives develops what Greer and Hauptmeier (2012: 293) call ‘significant commonalities’ in their interpretation of employment relations issues. Frequent encounters between individual employee representatives – in the ATUN, the SEWC, the SSDC and at board level – contribute to the creation of ‘social memory’ (Seeliger 2016) and a common history that unites employees at transnational level.

Since the company’s conversion to an SE in 2006, management has been keen to integrate employees in the restructuring process in order to ensure their cooperation. The SEWC is well-equipped with resources and rights, not least as a result of management’s desire to reconcile the workforce with the establishment of an SE (Rüb and Platzer 2015: 51; 53). This management strategy of giving precedence to cooperation over conflict still prevails and has since developed into an established culture. Interviews reveal continuing corporate HR pressure to implement the two European framework agreements where national undertakings show reluctance or a lack of ownership (INT Allianz1 and INT Be2, 2015). The company policy is to ensure a friendly dialogue for the sake of the corporate public image (INT Allianz1 and INT Be1, 2015). Consequently, the change in the CEO in 2015 after many years of continuity did not raise many worries among employee representatives as they felt the company culture went beyond personal convictions (INT De2 and INT ATUN, 2015).
‘Social dialogue should not be merely about topics of the employer's concern.’ (Allianz manager)

The dominant attitude among HR managers is that the well-being of employees influences performance, directly through the quality of their work and indirectly through the company’s public image (INT Allianz2, 2015). This also reflects a specific sectoral logic, as insurance companies rely on a positive public image and on employees’ professionalism and motivation when engaging with clients (INT De1 and INT Allianz2, 2015; Rüb and Platzer 2015: 62). Franca’s and Pahor’s (2014) study has already pointed to the importance of management attitudes for the quality of social dialogue. At Allianz, central management is driving a process of ‘normative integration’ towards ‘a common set of values with respect to corporate goals’ among subsidiaries (Williams 2011: 292). In line with the findings of Helfen and Schüssler (2009), the perception of employees as a key resource for the company increases their power vis-à-vis management. Figure 2 visualizes the factors influencing the quality of transnational employee voice at Allianz SE.

Figure 2  How players shape transnational arenas at Allianz SE

![Diagram showing how players shape transnational arenas at Allianz SE]

Outcome: Transnational Framework Agreements

Transnational arenas of employee participation
- common issues
- transnational identity
- joint strategy

Employees

Management
- legal obligations
- company policy
- attitude towards participation

Source: own elaboration.
6. Conclusions

One important conclusion of the research presented here concerns the research agenda in employment relations studies. In the multi-faceted social world of the modern MNC, there is no single variable explaining the quality of employee participation at European level. To analyse the complexity of this transnational social world, micro-theoretical tools are needed. This chapter has attempted to trace the ensemble of factors influencing social dialogue and to treat them as an overall set of variables rather than singling out any particular one. The result is a comprehensive analytical framework combining an analysis of intertwined European social dialogue structures with in-depth accounts of actors’ common issues, collective identity and joint strategies. The analytical framework proposed here will benefit from further refinement through future research.

At Allianz, employee representatives are aware that the SEWC alone remains a toothless tiger if not backed by close ties to other employment relations arenas that provide input and take company initiatives further. The strategic cooperation of trade unionists is further strengthened by the company’s good performance and sectoral characteristics which include direct client-employee relations. A multi-level strategy within the transnational social space of European employment relations has provided fertile ground for social dialogue in the fields of work-related stress, training and teleworking. One policy implication deriving from the analysis above is that European employment relations need a certain amount of trade union support to ensure transnational coordination. The transfer of issues between arenas relies heavily – though not exclusively – on the trade union coordinator and his or her links to all relevant arenas. The respective European trade union UNI Finance in turn relies on national unions’ willingness to dedicate personal resources to European social dialogue.
Interviews

INT Allianz1: HR Management Allianz Europe, 2015.
INT Allianz2: HR Management Allianz Spain, 2015.
INT ATUN: British delegate to Allianz Trade Union Network, Belgium 2015.
INT Be1: Belgian delegate to Allianz SEWC, Belgium 2015.
INT Be2: Belgian delegate to Allianz SEWC, Belgium 2015.
INT Be3: Belgian Euler Hermes employee representative, Belgium 2015.
INT De1: German member of SEWC Select Committee, Germany 2015.
INT De2: German Euler Hermes employee representative, Germany 2015.
INT De3: German delegate to SEWC, Germany 2015.
INT De4: German delegate to SEWC, Germany 2015.
INT Es1: Spanish delegate to SEWC, Spain 2015.
INT Es2: Spanish delegate to SEWC, Spain 2015.
INT UNI1: UNI Finance trade union coordinator for Allianz SE, Belgium 2015.
INT UNI2: UNI Finance EWC coordinator, Belgium 2015.
INT verdi: former UNI Finance Alliance SEWC coordinator, Germany, 2015.

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