



Why the

# EUROPEAN CHARTER FOR SOCIAL PROTECTION PROVIDERS ?

The crisis that has affected the world, and Europe in particular, since 2008 is not merely financial and economic. It is also a crisis of identity and ethics. This is one observation of the Institute for European Social Protection (Ipse), which brings together organizations working for solidarity-based social protection (joint, mutual or cooperative management).

In this context, solidarity-based social protection organizations have mostly been able to withstand the crisis thanks to a sensible management policy and the absence of return on capital. They have thus succeeded in playing their essential role as a social buffer for populations, strengthening the action of compulsory social security schemes.

**The major advantage of these organizations, united around Iperse and its European social protection partners, lies in their conception of socially responsible business based on a long-term vision, as well as their values of proximity, public interest and solidarity. The principle of solidarity is built on three pillars: responsibility, good citizenship and justice. The sole purpose of their activities is to seek affordable high-quality social protection for their subscribers, members and the populations they insure in a spirit of general interest.**

Ipse was born in 1989 with the resolve to assert this specificity and the values of these social protection providers by promoting social dialogue and the social economy. At that time, European institutions were drawing up the first insurance directives. These guidelines were already leading the world of personal and property insurance towards regulatory convergence, at the risk of trivializing solidarity-based providers.

**And yet, more than 20 years later, these organizations remain faithful to the exact same values.** Today more than ever, in a world gripped by profound turmoil, these values must once again be placed at the center of our society. Furthermore, European institutions now share this analysis, and are gradually realizing the need to rely on socially responsible organizations pursuing social goals. Indeed, they recognize that these structures play an essential role to meet yet unsatisfied needs, fight against poverty and exclusion and thus promote intelligent growth in a highly competitive social market economy.

**By adopting this shared Charter, as drafted by Iperse, EU actors of solidarity-based social protection are thus pursuing a dual objective:**

➤ **Reasserting the specificity of their identity and their activities**, their values and their way of doing business;

➤ **Raising awareness in national and European institutions** about the fact that these organizations, although they compete with each other, agree to represent and guarantee a credible and indispensable alternative to providers driven by a commercial rationale.

**Furthermore, the European charter for social protection providers is more than a simple declaration of principles:** by ratifying it, organizations subscribe to the commitments it expresses, and which they know to be inseparable from the principles of responsibility and solidarity that they claim to embody.

- **COME TOGETHER TO REASSERT ORIGINAL VALUES IN A CONSTANTLY CHANGING WORLD,**

- **PREVENT COLLAPSE OF THE IDENTITY AND THE CONCEPTION OF SOCIALLY RESPONSIBLE BUSINESS THAT HAVE SHAPED SOLIDARITY-BASED SOCIAL PROTECTION ORGANIZATIONS,**

- **CONTRIBUTE TO PROMOTING AND ENSURING RECOGNITION OF THE SPECIFICITIES OF JOINT, MUTUAL OR COOPERATIVE ORGANIZATIONS WORKING IN THE FIELD OF PERSONAL INSURANCE, AND THE PARTICULAR ADVANTAGES THEY REPRESENT.**

**THAT IS THE MEANING OF THE EUROPEAN CHARTER FOR SOCIAL PROTECTION PROVIDERS.**