



The European Project MUTUUS is co-financed by the European Union and focusing on the extension of social protection to the professional self-employed (PSE), considering that social rights (which include the right to an adequate social protection also for the self-employed) are one of the priorities of the current European Commission.

Indeed, in its Communication “A strong social Europe for just transition”, the European Commission stressed the need to adjust social protection standards to the new realities of the world of work and to implement the Council Recommendation on access to social protection.

A further element of the project background is the Commission’s Communication on “The European social dialogue, a force for innovation and change”, that considers social dialogue as a key to better governance, to economic and social modernisation.

Here, it is also acknowledged that the role of social partners has extended to cover also social protection, but that at the same time work in this field should be reinforced.

The project will last two years, starting from March 2021. Its activities include:

- preparatory phase: preparation of a feasibility analysis, which will identify the two elements of the social security proposal: target population and benefits to extend; the economic theory of insurance will be followed; the analysis will also include a study on existing social protection schemes delivered by social partners and addressed to the PSE;
- agreement on a joint opinion on the extension of social protection schemes by an ad-hoc committee;
- the organisation of national seminars on social protection for the PSE, in Italy, Belgium, Ireland and Malta, which will validate the joint opinion;
- the preparation of draft pacts on social protection for the PSE;
- the organisation of a European conference on social dialogue and social protection for the PSE;
- drafting and approving an implementation roadmap for the extension of social protection for the PSE, which will gather all previous results.

The expected results are the following:

1. Extension of social protection

The extension proposal is entrenched in the concept of the European social model as interpreted by social partners and incorporated in the bilateral bodies established under Italian collective agreements.

Bodies providing social protection and managed by the social partners are taken as a benchmark to be extended to the PSE to cover those in need with appropriate benefits.

This expected result is made up by the following intermediate results:

- agreement on the social security schemes adaptable to the different national contexts;
- feasibility analysis based on the economic theory of insurance, validation of the extension patterns by the national social partners;
- implementation roadmap for the social protection of PSE at national level.

2. Social dialogue innovation

Social dialogue is not only a means but also an end in itself, when it represents the permanent communication mechanism affecting social partners' day-to-day relations as in the case of bilateralism.

The new economic system and the configuration of labour markets brought about by the digital transition, accompanied by major demographic changes, have reshaped the representativeness of social partners and the industrial relations system at large. Hence a new paradigm for social dialogue is needed.

To this end, the social dialogue mechanism set up through the project committee and the national seminars will be innovated by exploring new languages, a new common perspective and new policy measures.

Finally, social protection needs overcome the traditional bilateral or tripartite social dialogue to extend the exchange of information, the consultation and negotiation towards a multilateral approach, involving insurance companies, service providers, public and public actors involved in the provision of welfare, civil society as a whole.

3. Use of gender in insurance pricing

There are significant differences between women and men in their accident risk, morbidity risk and mortality risk. In the case of life insurance and annuities, the gender differentials in premiums or benefits can be explained by differences in the life expectancy of men and women. Owing to their lower mortality risk, women benefit from lower premiums on life insurance.

The project goes beyond traditional risk calculation methods to focus on labour market risks and conciliation roles which should be taken into account in the calculation of premiums and benefits.

Find more information on the project [here](#).