

Soll es so bleiben?

ver.di

View from the 27th floor – no foresight!

Employers present an offer for the second round of negotiations

ver.di chief negotiator Martina Grundler puts it in a nutshell:

„People know that they have less in their wallets than before.
It's about a real loss of income.“

Although the employer explicitly recognises that there has been a real wage loss of 8.1% in recent years, they believe that employees are sufficiently valued with other benefits, such as free coffee and lunch.

What is actually at stake?

ver.di is demanding 12 % for 12 months to compensate for the undisputed real wage loss of 8.1 % in recent years, to cushion inflation for 2025 and to partake in the profits of the industry. The employer is offering 3.6 % in the first 12 months.

The employer's offer **over 3 years** is divided into:

- 3.6 % from September 2025
- 2.7 % from September 2026
- 2.1 % from September 2027

This corresponds to **an average of 2.8 % per year**.

This is just enough to cover the inflation forecast - **not at all enough to compensate for the real wage loss that has already occurred!** Employers do not see it as their responsibility to ensure fair wages.



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Frank Weber

„Employees are working hard and are committed to their companies. It is a question of fairness to present a good offer.“

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Duration: 35 months?!

ver.di demands **12 months**, the employer wants **36 months** - proposes **35 months** as a 'compromise'.

This is not what a willingness to compromise looks like.

Long terms mean: **Planning security for the companies = inflation risk for the employees.**

What about the trainees? No concrete offer. No € 250 increase. No clear perspective.

Appreciation works differently!

The offer shows that the employers completely misjudge what is at stake here. It's not just about forecast inflation. It's about compensating for inflation in recent years - and about fairness.

Our demands:

- 12-month term
- 12 % wage demand
- Strong signals for trainees and increases for lower wage groups
- A negotiable overall package

Enough is enough! Now it's up to you. Whether it's a warning strike, works meeting or day of action - **show what you think of the 'offer'!**

Together for a fair deal!

ver.di - strong in the insurance industry



Daniel Schmidt

„I am irritated that the employers have not presented a concrete offer for the trainees“

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