



BELGIUM

About AG

AG Insurance, founded in 1824, is the leader on the Belgian insurance market with 2,7 million clients. In other words, 1 Belgian out of 3 is a client of AG Insurance.

They are a multichannel insurance company that offers a complete range of insurance products such as all non-life insurances (fire, motor, accidents, etc) as well as savings and investment insurances,

group insurances, hospitalization insurances, etc.

All these products are available for self-employed & companies (some for individuals). The goal at AG Insurance is to be a solid and reliable partner for their clients and distribution partners by offering them innovative and client-oriented products, solutions, and high-quality service.

Local strengths USPs

Market Leader: Global market share of 22.3%, business turnover of €6.100 billion and over 4,360 specialized staff in.

Trust in expertise: Accurate account management and high quality service through competent employees, administrative efficiency, and compliance with deadlines.

Array of tailor made solutions: AG Insurance operates as a global pension & health provider offering products including company plans, sector wide plans, cafeteria plans, collective health care, ambulatory care, and disability solutions.

Total Pension player: AG Insurance differentiates itself on the Belgian second pillar market by offering a complete range of solutions to address the needs of the employers. On the one hand, by continuing to believe and invest in a solid offer in Branch 21, to offer the employers a tailored solution for when they are looking for security. On the other hand, if their risk appetite is somewhat higher, AG offers a wide range of Branch 23 funds (equities, bonds, money market, real estate, etc.) and a proven track record in this market since 1993.

Innovative Health Care products: In case of disability, AG Insurance offers a unique cover on the Belgian market, where employees up to age 67 with stress related disorders can follow a personalized

and pro-active re-integration track. A necessary addition to the legal obligations given to employers in Belgium.

Ambulatory care insurance is a complement to widespread hospitalization insurance. In Belgium people still need to pay 20% of medical costs themselves (e.g. doctor visits, dental and optical care). This product offers a compensation for those medical expenses not linked to a hospital stay.

User-friendly online service: AG Insurance offers "state of the art" online communication platforms, for employers as well as employees. Via My Global Benefits, AG Health Site & AG Health app, employees can consult their retirement and healthcare plans via a secure online platform and app. Furthermore, they can declare their medical costs and request their retirement benefits in a simple and efficient manner.

Online tools and platforms for employees: My Global Benefits', an essential HR tool - a secure online platform that provides a clear overview of the Pension, Disability and Health Care cover your employees have.

The AG Health app: helps employees to easily claim back their medical expenses or report a hospital admission to activate direct payment.

Facts & figures

- Insurope member since: 1966
- Financial Rating: A+/Stable by S&P

Average Turnaround Times

- General Questions: depends on the complexity of the question
- Local Quote: 5 to 20 days depending on the complexity of the RFP
- Annual Renewal: 30 Working Days
- Death Claims: 10 Working Days
- Disability Claims: 21 Working Days
- Medical Claims: 21 Working Days

Benefits

- Insurable Benefits: ADLMP
- Poolable Benefits: DLMP

Minimum lives criteria

- For a group quote: A minimum of 10 lives (review possible on a case by case basis)
- For pooling contract: A minimum of 50 lives

Local contact information

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