

Why partner with LA LUXEMBOURGEOISE - Vie - Société Anonyme d'Assurances (LALUX)?

- **A stable group** - The Group La Luxembourgeoise was founded in 1920 and has evolved since to become one of the most important players in the national financial sector. The three companies of the group, covering life insurance, non-life insurance and health insurance, are leaders on the Luxembourg insurance market. Shareholders of the group are Banque et Caisse d'Epargne de l'Etat (40%) and a group of Luxembourg families (60%). This structure provides a strong stability to the group.
- **La Luxembourgeoise-Vie** - La Luxembourgeoise-Vie, the life insurance company of the group, is not only the leading life insurer of the Grand Duchy of Luxembourg, it also covers 1/3rd of the local market of insured occupational pension schemes. In 2022, La Luxembourgeoise-Vie had a premium income of EUR 237.18 million (source, Association des Compagnies d'Assurances et de Réassurances, 2022)
- **Solvency margin** - The cover of the solvency margin of the company in 2022 was 244%, thereby largely exceeding the legal minimum.
- **Comprehensive insurance cover** - LALUX offers a very comprehensive life insurance coverage to the client, with limited exclusions and wide-ranging benefits.
- **Close contact to competent supervisory authorities** - Through direct contact with supervisory authorities (the 'Inspection Générale de la Sécurité Sociale' (IGSS) and the 'Administration des Contributions Directes'), LALUX efficiently handles all insurance claims. Senior staff are members of different advisory boards operating on the level of public authorities as well as in employer representatives.
- **Reliable organisation and procedures** - LALUX currently manages more than 2 000 occupational pension plans and are the leaders in this field. With more than 30 years of experience in this area, they guide you in the design and facilitate the implementation of your occupational pension scheme.
- **Online platform** - LALUX can provide you with an internet platform that is available to employers and employees. They have access to the pension scheme rules and to the individual certificates. This tool also allows the members to modify the designation of beneficiaries in the event of death and it enables employees to perform simulations for their own pension planning.
- **LALUX team** - LALUX has a dedicated local team of approximately 50 professionals (including 12 actuaries), all multilingual and in most cases with a seniority of more than 10 years. This allows an efficient provision of service by a team in direct contact with the supervisory authorities.

LA LUXEMBOURGEOISE -Vie - Société Anonyme d'Assurances (LALUX): Facts & Figures

- IGP Network Partner: 2021
- Financial Strength Ratings: Not rated

Recent Awards & Recognitions

- ESR - Responsible Enterprise label, received from the National Institute for Sustainable Development and CSR (INDR) on December 22, 2022 for 3 years
- Participation in the national VISION ZERO strategy which aims to improve health and safety at work, encouraging companies to commit to reducing the number and severity of accidents at work, occupational accidents and illnesses.



More Information

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