

# AG

## Your Local Link to IGP in Belgium

### Why partner with AG?

#### Market leader

With a total market share of 21% in both life and non-life insurance (2023), AG Insurance is the leader in the Belgian insurance market. In a constantly evolving industry, AG relies on secure values to empower its customers to face the future with confidence.

#### Trust in expertise

AG builds lasting relationships based on trust with corporate clients and sectors by offering custom-designed innovative products. These include company plans, sector-wide plans, cafeteria plans, collective health care, ambulatory care, and disability solutions. Accurate account management, high-quality service, administrative efficiency, and adherence to deadlines ensure these offerings meet client needs effectively.

#### True total pension player

AG Insurance differentiates itself on the Belgian second pillar market by offering a complete and bespoke 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.). Combining both Branch 21 and Branch 23 product is possible in the most recent innovative pension products.

#### Innovative healthcare products

- AG provides extensive hospitalization insurance, offering employees and

their families a flexible, next-generation healthcare plan with comprehensive coverage in Belgium and beyond.

- For disability, AG offers specialized coverage up to age 67, including personalized and proactive reintegration tracks for stress-related disorders, complementing legal obligations for Belgian employers.
- Ambulatory care insurance compensates for out-of-pocket medical expenses, such as doctor visits, dental, and optical care, that are not linked to hospital stays.

#### Innovative health and well-being solutions

AG remains committed to creating healthy workplaces with innovative health and well-being solutions:

- MyAG Employee Benefits App: Provides employees with a comprehensive overview of their benefits, enabling easy expense declarations and online retirement applications. This tool goes beyond insurance, empowering employees.
- MY Mind Mental Health Services: Accessible through the app, offering personalized mental well-being assessments and advice to strengthen resilience. Premium services include additional content, an Employee Assistance Program, and employer reporting.
- My Care Digital Doctor's Appointments: Facilitates video consultations, making healthcare more accessible. The premium version offers immediate medical advice from certified Belgian doctors via the Doktr app and access to the Symptom Checker.



- My WellRi 360° Well-being Audit: Empowers companies with quantitative analyses to tailor well-being policies and support employees' personal and professional well-being.

## Secure, user-friendly online platforms

AG Insurance offers state-of-the-art online communication platforms for both employers and employees:

- MyAG Employee Benefits app: Employees can consult their retirement and healthcare plans via secure online platforms and apps, easily declare medical costs, and request retirement benefits.
- AG EB Online: An integrated HR platform that provides employers with easy and secure access to their plans.

## Corporate Social Responsibility (CSR)

Since 2018, AG has aligned its business strategy with the United Nations Sustainable Development Goals. In addition to sustainable investing, AG is conscious of the social and environmental impacts of their activities on society. CSR is integrated into AG's strategy, viewing society as a fifth stakeholder, alongside customers, shareholders, employees, and partners.

## Facts & figures

- IGP Network Partner since 1967
- Financial strength ratings:
  - Fitch: AA- (per 11/6/2024)
  - Moody's: A1 (per 10/16/2024)
  - Standard & Poor's: A+ (per 11/18/2024)

## 2024 awards & recognitions

- 'Top Employer' certification by the Top Employers Institute
- Ecovadis Sustainability Rating: Platinum Top 1%
- DECAVI Awards:
  - Broker's trophy (Life & Non-Life)
  - 'Innovation' trophy
  - 'Prevention' trophy
  - 'Social Engagement' trophy



## More information

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