

a.s.r.

Your Local Link to IGP in the Netherlands

Why partner with a.s.r.?

Market leadership

ASR Nederland N.V. (a.s.r.) is the second-largest insurer in the Netherlands, dedicated to helping customers manage risks and build capital for the future. Their comprehensive offerings include insurance, pensions, and mortgages for consumers, businesses, and employers. Additionally, a.s.r. serves as an asset manager for third parties.

Financial strength

- a.s.r. is listed on Euronext Amsterdam and included in the AEX Index and AEX ESG Index, underscoring their financial stability and market credibility.
- a.s.r. boasts a solvency ratio of 181% as per June 30, 2024. Their robust financial health is further validated by their S&P rating (IFSR A, positive outlook, per 11/12/2024).

Diverse product portfolio

a.s.r. aims to simplify life for you and your employees by delivering straightforward and transparent products, enabling you to focus on your core business.

- a.s.r.'s branded products are primarily distributed through intermediaries, ensuring personalized service and expertise. In the pension sector, a.s.r. offers a unique, fully online, competitively priced Defined Contribution (DC) pension scheme, allowing employees to choose between investment options and guaranteed returns (most products can be included in IGP).
- In addition, a.s.r. provides a wide range of solutions for sickness, disability, and reintegration programs, exclusively sold through intermediaries. Most of these products can also be included in IGP.

- Through the a.s.r., Aegon, Loyalis, and TKP brands, they also offer a variety of individual insurance products in the private sector. These specific products cannot be included in IGP.

Strategic acquisition

On July 4, 2023, a.s.r. acquired the Dutch activities of Aegon Ltd., integrating Aegon Nederland's operations with a.s.r.'s. This strategic move further enhances their market position and service capabilities.

Commitment to sustainability

a.s.r. is committed to sustainable value creation for all stakeholders, including customers, society, employees, and investors. a.s.r. is recognized for its strong ESG profile and is ranked as the Number 1 sustainable insurance company worldwide by Sustainalytics.

Effective communication

a.s.r. prioritizes ensuring that both employers and employees clearly understand their coverage. To achieve this, a.s.r. invests in various communication channels, including online employee portals, webinars, presentations, and a well-trained Customer Contact Centre that offers support via email, telephone, chat services, and WhatsApp. Additionally, the dedicated website 'Ik denk vooruit' ('I think ahead', available in Dutch at www.asr.nl/ik-denk-vooruit) provides valuable insights into members' financial situations.

Dedicated local IGP team

a.s.r.'s team of multinational experts is committed to providing personalized service and support, communicating in your preferred language.

Facts & figures

- IGP Network Partner since 1991
- Financial strength ratings:
 - Standard & Poor's (IFSR): A (positive outlook) (per 11/12/2024)
- ESG ratings:
 - ISS: C+ (Prime) (2023)
 - MSCI: AA (2024)
 - S&P DJSI (World): 82/100, 9th position (2024)

Recent awards & recognitions

- “Best income & and pension insurance provider” - IG&H, 2022 PerformanceMonitor
- Increasingly recognized as a sustainable company:
 - a.s.r. is included in the S&P Dow Jones Sustainability World and Europe Index, ranking among the top of both the European and global markets. In the World Index, a.s.r. holds the ninth position. In the Europe Index, a.s.r. maintains the fifth position.
 - The Fair Insurance Guide (‘Eerlijke Verzekeringswijzer’) awarded a.s.r. as the #1 sustainable insurer for 7 years in a row (2017 – 2024).
 - Since 2022, a.s.r. is included in the Bloomberg Gender Equality Index.
- In November 2024, a.s.r. won the Sijthoff award for its 2023 Annual Report. This accolade recognizes the a.s.r. report as the best in financial reporting and communication to investors and the public.
- In 2024, a.s.r. achieved significant recognition by winning two awards in the “Website of the Year” election. In the insurance category, a.s.r.'s website, asr.nl, was awarded first place for Most Popular Website. Additionally, a.s.r. secured second place for the Best Website award in the same category.*



More information

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