

AG:
Your Best Choice

- **Market Leader** - Global market share of 23.7%, business turnover of €6.639 billion and over 4.394 specialized staff. In a constantly changing insurance world, AG relies on secure values to enable its customers to face the future with full confidence.
- **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 operates as a global pension & health provider and offers competitive and innovative products including company plans, sector wide plans, cafeteria plans, collective health care, ambulatory care and disability solutions.
- **User-friendly on-line HR servicing tools:**
 - '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.
 - 'AG EB Online', a secure HR platform: an integrated website that gives members easy and secure access to their plans.
- **Global Pension Player** - AG 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, we have 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 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 as a complement to the 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 on-line services** - Employees can plan their retirement and healthcare plans in a simple and efficient manner. AG offers "state of the art" online communication platforms, towards employers as well as employees. AG EB Online is a new integrated website that gives members easy and secure access to their plans.

AG:
Facts & Figures

- IGP Network Partner since: 1967
- Group EB Market Share (12/31/2019): 31%
- Group EB Ranking (12/31/2018): No.1
- Overall Ranking (12/31/2018): No.1
- Overall Health Ranking (12/31/2018): No.2
- Overall Health Market Share (12/31/2019): 18.7%
- Solvency Ratio (12/31/2019): 195%
- Insurer Financial Strength Ratings:
 - Fitch (per November 2019): A+/ Positive
 - Standard & Poor's (per November 2019): A/Positive



More Information

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Claims Processing & Claims Timeliness

Measurement of claims payment processing & timeliness	✓
Measurement of claims payment processing & timeliness per client	✓
Frequency of measurement reports	Monthly
Claims payment commitment	
- Death: 95% within 10 working days	✓
- Disability: 95% within 21 working days	✓
- Medical: 95% within 21 working days	✓

Claims Processing Accuracy

Measurement of claims payment accuracy	✓
Measurement of claims payment accuracy per client	✓*
Frequency of measurement reports	Monthly
Accuracy commitment: 98% of claims	✓

Account Servicing: Responding to Inquiries

Measurement of responsiveness to telephone inquiries	✓
Measurement of responsiveness to written inquiries	✓
Measurement of responsiveness per client	✓*
Inquiry commitment:	
- 95% within 1 working day for telephone inquiries	✓
- 95% within 5 working days for written inquiries	✓*

Premium Statements

Measurement of timeliness of premium statements (bills)	✓
Measurement of timeliness of premium statements (bills) per client	✓
Frequency of measurement reports	Monthly
Premium statement commitment: 95% within 20 working days	✓*

Policy Issuance per Individual

Measurement of timeliness of policy issuance	✓
Measurement of timeliness of policy issuance per client	✓
Frequency of measurement reports	Daily
Policy issuance commitment: 95% within 20 working days	✓*

Helplines and IT Capabilities

Employee help line to respond to employee inquiries for medical insurance	✓
Employee help line to respond to employee inquiries for other covers	✓
Helpline availability 24/7	✓
On-line Administration (real-time)	✓



* upon request and/or payment of additional fee





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