

a.s.r.: Your Best Choice

A financially strong, socially desirable Dutch insurance company for all your insurance needs.

- a.s.r. is a large, top five, full-service, listed company with a multi-label strategy:
 - The a.s.r. branded products are distributed via the intermediary channel. In case of pension, a.s.r. offers a unique, fully online, sharply priced DC pension scheme in which employees can choose between investments and the guaranteed option (most products are poolable).
 - Under De Amersfoortse brand, a.s.r. offers complete solutions with a wide product range in case of sickness, disability and reintegration programs. De Amersfoortse products and services are sold exclusively through intermediaries (most products are poolable).
 - Through Ditzo, Europeesche Verzekeringen and Ardanta, a.s.r. offers several individual insurance products in the private sector. These products are not poolable.
- **Financially strong** – with a solvency ratio of 194% at the end of 2019, a.s.r. is one of the leading insurance companies for financial strength in The Netherlands.
- **Socially desirable insurer** - a.s.r. cares for the people and the environment through e.g. sports competitions for children and the elderly to encourage exercise, poverty prevention in Ghana through People Pension Trust (PPT), start-up support through a crowdfunding platform (www.doorgaan.nl). The Fair Insurance Guide confirms the use of ethical and sustainable criteria in their investment policy.
- **Simple and transparent products** – a.s.r. aims to make life simple for you and your employees by keeping their products simple and transparent so you can concentrate on your core business.
- **Effective communication** – a.s.r. considers it important that both employers and employees know what they are covered for. They therefore invest in various communication channels, e.g. online employee portals, webinars, presentations, a well-trained Customer Contact Centre (email, telephone, chat services and WhatsApp) and the dedicated website www.websitevanjeleven.nl (available in Dutch) in order to provide timely, accurate answers to their financial questions.
- **Dedicated local IGP team** – a.s.r.'s multinational pooling experts communicate in your own language.

a.s.r.: Facts & Figures

- IGP Network Partner since: 1991
- Solvency II Ratio (YE 2019): 194%
- Financial Ratings:
 - Standard & Poor's (per October 10, 2019): A

Awards & Recognitions

- The Fair Insurance Guide ('Eerlijke Verzekeringswijzer') awarded a.s.r. as the No. 1 sustainable insurer for the third year in a row (2017-2018-2019)
- a.s.r. has been voted the most sustainable investor by VBDO in 2018 and 2019



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	-
Claims payment commitment	
- Death: 95% within 10 working days	✓
- Disability: 95% within 10 working days	✓

Claims Processing Accuracy

Measurement of claims payment accuracy	✓
Measurement of claims payment accuracy per client	-
Frequency of measurement reports	-
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	Monthly
Policy issuance commitment: 95% within 20 working days	✓

Helplines and IT Capabilities

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





The information in this document is subject to change. Please contact your IGP Account Manager or IGPinfo@jhancock.com for more details.

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