

Why Partner with AG?

- **Market Leader** - With a total market share of 23.1% for AG Life and Non-life (Assuralia, December 31, 2021), AG is the leader in the Belgian insurance market. In a constantly changing insurance world, AG Insurance relies on secure values to enable its customers to face the future with full confidence.
- **Trust in expertise** - AG builds lasting relationships based on trust with corporate clients and sectors by offering custom-designed innovative products, including company plans, sector wide plans, cafeteria plans, collective health care, ambulatory care and disability solutions, through accurate account management, high quality service, administrative efficiency and compliance with deadlines.
- **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 Health Care products**
 - In case of disability, AG offers a specialized 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.
- **Secure, user- friendly online platforms** - AG Insurance offers state of the art online communication platforms, towards employers as well as employees:
 - Via the My Global Benefits, AG Health Site & AG apps, 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' is an integrated HR platform that gives employers easy and secure access to their plans.

- **CSR, a key component of AG's corporate strategy** – Since 2018, AG has explicitly aligned its business strategy with the United Nations Sustainable Development Goals. In addition to sustainable investing, AG is mindful of the social and environmental impact of their activities on society. In order to fully assume their responsibility, CSR has been integrated into AG's business strategy. Society is viewed as a fifth stakeholder in the environment in which we evolve: it is now on the same level as our customers, shareholders, employees and partners.

AG: Facts & Figures

- IGP Network Partner since: **1967**
- Insurer Financial Strength Ratings:
 - Fitch (per 6/14/2022): **AA-/Stable**
 - Moody's (per 10/28/2022): **A1/Stable**
 - Standard & Poor's (per 5/23/2023): **A+/Stable**

Recent Awards & Recognitions

- 2023
 - Certification "Top Employer for 2023" by the Top Employers Institute
- Life Insurance Decavi's Trophees 2022
 - Broker's trophy
 - Trophy for Social commitment
 - Trophy for AG Prevention



More Information

Mr. Michel Moreau

AG
Jacqmainlaan 53
B-1000 Brussels
Belgium

T (32) (2) 664 97 29
E internationalnetworks.employeebenefits@aginsurance.be
W www.agemployeebenefits.be





The information in this document is subject to change without notice. Please contact your IGP Account Manager or IGPinfo@jhancock.com for more details.

The International Group Program (IGP) is a registered brand name under John Hancock. IGP operates in the State of New York under JH Signature Insurance Agency, Inc., a NY licensed broker.

IGP has provided the website address of our Network Partners for your convenience. John Hancock is not responsible for the content or accuracy of our Network Partners' web-site(s).

IGP Network Partners operating outside of the United States are not necessarily licensed in or authorized to conduct insurance business in any state in the United States including the State of New York. The policies and/or contracts issued by a Network Partner to contract holders outside of the United States have not been approved by the NY superintendent of Financial Services, are not protected by the NY State guaranty fund and are not subject to the laws of NY or the laws and/or protections of any other state where the Network Partner is not licensed to do business.