



BELGIUM

About AG

AG Insurance, founded in 1824, is the leader on the Belgian insurance market with 2,7 million clients. In other words, 1 Belgian out of 3 is a client of AG Insurance.

They are a multichannel insurance company which offers a complete range of insurance products such as all non-life insurances (fire, motor, accidents, etc) as well as savings and investment insurances, group insurances, hospitalization insurances, etc.

Local strengths USPs

Market Leader: Global market share of 23.7%, business turnover of €6.639 billion and over 4.400 specialized staff.

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 Insurance operates as a global pension & health provider offering products including company plans, sector wide plans, cafeteria plans, collective health care, ambulatory care and disability solutions.

Global pension player: Differentiator on the Belgian second pillar market by offering Branch 21 with high security and Branch 23 funds carrying more risk (equities, bonds, money market, real estate, etc.) and a proven track record in this market since 1993.

All these products are available for individuals, self-employed and companies. The goal at AG Insurance is to be a solid and reliable partner for their clients and distribution partners by offering them innovative and client-oriented products, solutions and a high quality service.

Innovative Disability & Health Care products: Income Replacement Coverage which adds a unique cover on the Belgian market: employees up to age 67 with stress related disorders can follow a personalized and pro-active re-integration track. Ambulatory care insurance as a complementary coverage.

User-friendly on-line services for employers: AG EB Online is an integrated website that gives employers easy and secure access to their plans.

Online tools and platforms for employees: My Global Benefits', an essential HR tool - a secure online platform that provides a clear overview of the Pension, Disability and Health Care cover your employees have.

The AG Health app: helps employees to easily claim back their medical expenses or report a hospital admission to activate direct payment.

Facts & figures

- Insurope member since: 1966
- Financial Rating: A by Standard's & Poors

Average Turnaround Times

- General Questions: 3 Working Days
- Local Quote: 2 Working Days
- Annual Renewal: 30 Working Days
- Rate Review: 30 Working Days
- Death Claims: 10 Working Days
- Disability Claims: 15 Working Days
- Medical Claims: 15 Working Days

Benefits

- Insurable Benefits: ADLMP
- Poolable Benefits: DLMP

Minimum lives criteria

- For a group quote: A minimum of 10 lives (review possible on a case by case basis)
- For pooling contract: A minimum of 50 lives

Local contact information

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