

Enterprise assured





Wouter Reggers & Pedro Matthyssens

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Preface

As entrepreneurs, we share with you the drive to go all out for our clients every day. The belief that every person and every company has the right to the best possible insurance solution has therefore been central to Vanbreda's mission for many years. To make good on that promise in a fast-changing world, we need to constantly redesign our operations and organisation. We position our company as a driver of social mobility. Through our concerted focus on diversity, equality and inclusion, we ensure the continuity of our services today and in the future.

For an ambitious company like ours, a positive corporate culture that stimulates growth is essential. We have deliberately chosen four values that give us direction and connect us day after day. The testimonials of four fine Belgian companies in this brochure show that we live and breathe these values in all our client contacts.

- **Open minds and open arms:**

Jolien S'Jegers of S'Jegers Transport particularly appreciates the way Vanbreda approaches their fast-growing family business with an open mind. A partner that listens, shares in the thinking process and gives space to new ideas: it's exactly what they need in a sector that changes from day to day.

- **Fair play as the foundation:**

Leon Van Middegaal from Kim's Chocolates praises our expertise and our effective response to insured events. Vanbreda takes charge, acts quickly and correctly, keeps to agreements and remains honest, respectful and ethical even in difficult circumstances.

- **Looking ahead, rolling up our sleeves and getting stuck in:**

Philip Paelinck of Multi Masters Group has seen for himself how Vanbreda is always ready to be involved in the thinking – and the action. This was shown once again in an emergency situation: a cyber attack. Vanbreda helped out and then worked with the company to look ahead and be ready for future challenges.

- **The client as our compass:**

Vic Swerts from Soudal hits the nail on the head: Vanbreda has extensive in-house expertise that the average Flemish SME lacks. Listening attentively, acting quickly and drawing on expertise to come up with unique solutions that help clients move forward today and prepare for tomorrow: that's Completely Vanbreda.

Vanbreda Risk & Benefits started in 1937 as a family business and has become the largest independent insurance broker in Belgium and the fifth largest in Benelux. We combine our years of experience and expertise – in a wide variety of risks and sectors – with our personal approach and the latest technology. We believe that this is the key to a lasting and successful partnership with all our stakeholders, starting with our clients, employees and insurers. Our long-standing commitment has been rewarded with the Best Managed Company Platinum Label, a lifetime achievement award that encourages us to continue our innovative entrepreneurial approach.

Wouter Reggers
Chairman

Pedro Matthyssens
Managing Director

S'Jegers Transport

sees Vanbreda as partner that helps find solutions and provides practical support.



“

I'd definitely recommend Vanbreda to business owners looking for a partner in risk management not just a supplier.

Jolien S'Jegers
Manager of S'Jegers Transport

”

What started out in 1995 as a small-scale family business has today grown into one of Belgium's leading container transporters. S'Jegers Transport, based in Laakdal, specialises in freight transport in Belgium and the rest of Europe. Its mission is clear: to be a reliable transport partner that customers can count on, with a strong emphasis on sustainability at the same time.

S'Jegers Transport has worked with Vanbreda Risk & Benefits for the management of its risk insurance for many years. For a growing family business like S'Jegers, a partner that helps find solutions is extremely valuable. "Risk management is really important to us," says Jolien S'Jegers, Manager of S'Jegers Transport. "It's not a separate matter any more: it's integral to our day-to-day activities."

The partnership with Vanbreda closely reflects this. "Vanbreda thinks long-term, and that's very important to S'Jegers. As a firm, we look ahead to the changing demands of our sector, to sustainability and to the need for flexibility. Vanbreda plays a real part in this," says Jolien S'Jegers. This shared vision means that the two parties understand one another and that strategic decisions are made smoothly.

Vanbreda is quick to confirm this close rapport. Insurance expert Jean-Christophe Demeure explains: "S'Jegers is a family business, and proud of it. For us too, that family character is an essential characteristic, so Vanbreda speaks the client's language. That's why our partnership feels so natural."

A key element of day-to-day management is VanbredaConnect, a digital platform where employers

can easily submit and track all their insurance and claims in one central location. Jolien S'Jegers explains that VanbredaConnect was a significant reason for choosing to work with Vanbreda: "One of the biggest advantages is that you have a quick and clear overview. Moreover, you know straightaway who to contact in every case. That transparency ensures efficiency and peace of mind in a sector where speed and clarity are essential."

In addition, Vanbreda has a strong emphasis on prevention, which systematically reduces risks. Jean-Christophe: "We analyse the claims and identify which drivers are responsible and what types of problem occur most frequently. We put drivers who could use extra guidance at the centre of a process in which we look for solutions together. In this way, we improve results and reduce the frequency of claims."



Like to know more?

Watch the video testimonial via the QR code.

Multi Masters Group

values quick and smooth interaction.

“

Vanbreda's experts are always there, think proactively and take action when necessary. That's worth its weight in gold.

Philip Paelinck
Managing Director Multi Masters Group

”



Multi Masters Group, founded in 1988, is a leading player in facility management services in Belgium. It offers a wide range of specialised services: from cleaning and technical maintenance to security, transport and catering. Its team of experts takes all facility-related concerns off its customers' hands every day, with a focus on quality, efficiency and respect for people and the environment.

“Our clients rely on us for a comprehensive package of services,” says Philip Paelinck, Managing Director of Multi Masters Group. “To make good on that promise, we need partners who are every bit as professional and responsive as we are. We’ve found just that in Vanbreda. Our partnership is based on shared values such as respect and reliability.”

A shared growth process

An Debaene from Vanbreda confirms this: “For over 20 years, Multi Masters Group has relied on our experts as consultants they can also run ideas past. But what also makes our collaboration unique is that we’re not just partners but each other’s clients. The result is an even deeper connection and mutual understanding.”

Transparency and responsiveness

For Multi Masters Group, insurance isn’t a side issue, but an essential part of their business operations. Vanbreda gives them a clear overview of their risks and the right solutions to cover

them, resulting in peace of mind and confidence. “What we also value is the quick and smooth interaction. Vanbreda’s experts are always there, think proactively and take action fast when necessary. That’s worth its weight in gold in a sector where speed and reliability make all the difference.”

Resilience in times of crisis

Multi Masters Group experienced this during a cyber incident in which Vanbreda gave them successful guidance. Tom Van Britsom, cyber expert at Vanbreda: “Together with us, the Multi Masters Group team pulled out all the stops to be operational again as quickly as possible. It also became clear during a cyber workshop I organised for them that they are very solution-oriented and resilient.”



Like to know more?

Watch the video testimonial via the QR code.

Soudal relies on Vanbreda's expertise



“ Nowadays, risk management and monitoring the technical and legal aspects of insurance require the kind of extensive expertise that the average Flemish company simply doesn't have.

Vic Swerts
Founder, Soudal

”

Soudal is the largest independent European producer of mastics, adhesives and PU foam for both professionals and private users. With more than 4,800 employees, a turnover of around €1.5 billion and 33 production sites on 6 continents, this 100% Belgian family business, founded by Vic Swerts, has grown into a global player and expert in speciality construction chemicals. Consistent investment in Research & Development, a long-standing vision of innovation plus the ability to adapt to local market needs have formed the basis for outstanding performance.

Soudal was founded as a sole proprietorship in 1966. In its first year, the firm achieved the same turnover that Soudal makes in a few minutes these days. It has now developed into a global player.

Proper insurance is essential in managing this capital. “The days when selling insurance was done on the side by teaching professionals are long gone,” says Vic Swerts with a smile.

“Nowadays, risk management and monitoring the technical and legal aspects of insurance require the kind of extensive expertise that the average Flemish company simply doesn’t have. With Vanbreda, we have established a solid and close partnership.”

Focus on business

“Hardly a week goes by without some form of consultation, whether about fire damage and loss of profits, product liability, employee insurance or the fleet policy. Vanbreda provides us with an outstanding service, in particular in its risk assessments of all group companies, but also in its detailed analysis of the insurance portfolio after acquisitions.”

International ties

For us as a global player operating in 140 countries and with more than 80 branches, ensuring consistency between all insurance contracts is by no means a simple undertaking.

“The international risks are covered in group contracts,” explains Stephanie Deneef from Vanbreda. “Thanks to our international network, Vanbreda is able to ensure that the conditions for a fire insurance policy in the US are the same as in Turnhout. As a result, Soudal can rest assured that such matters are dealt with appropriately on an international level, enabling local managers to focus on their core activities.”



Like to know more?

Watch the video testimonial via the QR code.

Kim's Chocolates

has relied on Vanbreda's expertise for more than 20 years



“

The partnership with Vanbreda Risk & Benefits goes back more than twenty years now. Open communication at all levels is a decisive factor in our successful and long-lasting business relationship.

Leon van Middegaal
Kim's Chocolates

”

Kim's Chocolates, based in Tienen, is a Belgian company that specialises in producing high-quality chocolate, which it exports to more than 67 countries. The company was established in 1987 and offers a wide range of individual chocolates, tablets and bars. Through its use of fair-trade cocoa and its support for local farmers in Africa, Kim's Chocolates lays stress on sustainability and social engagement.

Leon van Middegaal is head of the purchasing department at Kim's Chocolates. He leads the team responsible for production planning and costing and also oversees inventory management. "The partnership with Vanbreda Risk & Benefits goes back more than twenty years now. Open communication at all levels is a decisive factor in our successful and long-lasting business relationship. Vanbreda's employees thoroughly understand the risks of their clients and the sector in which they operate."

Assistance if something goes wrong

Kim's Chocolates can count on Vanbreda for a wide range of services, including correct advice, an accurate assessment of its business risks, appropriate insurance solutions and assistance if something goes wrong. "In 2022 we faced a serious problem: a salmonella contamination at a supplier. As a result, our factory was shut down for 1.5 months, the whole production line had to be cleaned and production wasn't possible for two

months. The incident also affected our deliveries. Thanks to Vanbreda's quick and decisive interventions, we received excellent guidance at every stage and were also amply compensated for the damage we suffered."

The human factor takes precedence

Charlotte De Bruyn at Vanbreda: "The human side of things is invaluable in insurance. Our clients know that we're there for them every day – both if a problem arises and to help them grow. Our slogan 'Enterprise assured' reflects the fact that they don't have to worry about their insurance package. That's what we're here for. We like to go the extra mile to make a difference, and that's definitely appreciated by our clients. Which is why working in the insurance industry is so exciting."



Like to know more?

Watch the video testimonial via the QR code.

Meet our directors

At Vanbreda, we like to share in the thinking process based on our clients' actual situation. "With the client as our compass" is one of our corporate values, and our structure is an example of this. Our management teams reflect of our clients' needs and challenges.



Evelyne Lauwers

Director Employee Benefits

Evelyne Lauwers: “The people we deal with are HR specialists at Belgian companies that are active nationally and internationally – from self-employed people to large companies and public institutions. We listen to their needs and provide advice and specialised assistance in implementing, maintaining and optimising their employee benefits package. If an employer is looking for an insurance solution, we provide just that on the basis of **brokerage** at the most suitable conditions and the best price, thanks to our negotiating power as market leader in the Belgian insurance. That goes both for pension and death and for additional forms of cover such as guaranteed income and medical and ambulatory costs: we offer the full spectrum of solutions available on the market. One major advantage is that we can also take care of claims handling for health insurance as a **third-party administrator**. In addition, we proactively monitor market trends, identify risks and as a result increasingly act as an advisor on risk prevention and well-being, legislative changes and asset liability management.”

The specialist **Pension Consultancy** team manages pension schemes for companies, provides additional services such as IAS reporting and deals with complex pension issues. “The in-depth expertise of this extensive team means that employers can contact us with administrative, actuarial or legal questions about their employees’ supplementary pension scheme in an insurance or pension fund solution. If an employer wants to switch from insurance to a pension fund, this is another area where we can offer a unique solution thanks to **Vanbreda PensionFund & Beyond**, our own multi-employer pension fund.”



Our Employee Benefits department develops insurance and other solutions for businesses so that their medical costs, guaranteed income and death and pension cover are arranged optimally for their employees.

“Our experts ensure that employee benefits plans are properly implemented: we assist employers with internal communication and legal obligations, we keep track of the implementation of decisions made and we monitor quality during the term of the contract. In this way, we act as an extension of our clients’ Human Resources departments and are able to actively prevent and solve problems.”

Finally, Evelyne Lauwers manages two subsidiaries within the Vanbreda group: **Vanbreda Simplex**, specialising in employee benefits and actuarial consultancy, and **Partner in Benefits**. “The in-house software platform of Partner in Benefits relieves the employer of much of the work of communication in the context of employee benefits insurance and optimises the exchange of data between employee, employer and insurer. This represents a huge efficiency gain for all parties.”

Frank Fripon

Director Health Care, Claims & Specialties



Our department focuses on health care, claims and specialties. A great client experience is central to everything we do. That's why we invest non-stop in our employees and in technology.

Frank Fripon: “Health care is moving towards a broad well-being approach that takes mental, physical and social factors into account. Based on our years of experience in **medical and income guarantee plans**, we're further expanding our services to provide across-the-board support for employers and affiliated employees. Client experience remains our primary driving force. We're investing heavily in digitalisation and technology – fast where possible, personal where necessary – and in our employees' expertise. Our starting point is simple: if you can do it yourself we make it easy, and if you need support there's always someone there with care and expertise.”

In addition to an extensive range of tailored plans and financial structures, we offer **well-being and integration programmes**. “We're proud that companies can configure their solution on a modular basis that's exactly right for them. This freedom of choice is highly appreciated, as are the extensive data reporting and insights they can expect from us. Our phygital approach makes us a highly effective specialist. More and more insurers are also entrusting us with the management of their health care plans.”

Together with our corporate clients, we also focus on their employees' financial well-being. Through an online platform, they receive the best offer for their personal insurance needs, such as bicycle, car or family insurance. The **Digital Retail** team works with various specialist insurers to make this possible..

At **Claims**, we stand out as a preferred partner thanks to our quick and accurate input. “The moment of truth in insurance always comes when a claim arises. Market conditions change, companies develop and legislation is constantly evolving. That's why we deploy specialist claims managers for every area of insurance, together with a network of experts. In this

way, we ensure that our clients receive guidance at every step of the claims settlement process from a specialist who works with them and helps them look ahead.

At Claims, we also work closely with the commercial teams to take insight from claims settlement to create a proactive customer approach. At the same time, we invest in digital solutions such as VanbredaConnect, which increase transparency and make claims processing smoother.

Within the Specialties department, Frank Fripon manages not just Digital Retail but also the specialist **maritime insurance and credit insurance** business lines. “The Marine team offers a first-rate service in risk management and insurance advice for every maritime activity.

Through **Vanbreda Credinco**, we support clients with solutions in the field of credit insurance, guarantees and factoring. In maritime and credit insurance, we make the difference with bespoke insurance, in-depth expertise and a team that’s ready to assist our clients every single day.”



Pascal Joosten

Director Risk & Broker Services and
Commercial & Private Lines

Our Risk & Broker Services and Commercial & Private Lines departments specialise in non-life insurance for the self-employed, SMEs, large companies and multinationals. We complement our brokerage services with consultancy to offer them both the best insurance solutions and excellent claims management.

Pascal Joosten: “The quality and commitment of all our employees is definitely our most important strength. But our purchasing power with insurers and our streamlined back-office also put us in a position to offer the best service to our clients. We combine the effectiveness of Vanbreda as a whole with a friendly, personal approach. We are represented regionally by **satellite offices throughout Flanders**. All these factors make us the number one Belgian insurance broker for small, medium-sized and large companies.”

“We have clients in every field in both the private and public sectors and a solid track record in **construction, food, transport, IT, real estate, entertainment, renewables and the circular economy, to name just a few areas.**”

“We have extensive expertise on the technical side of insurance

and specialise in areas such as cyber & fraud, property, business interruption, all-risk construction (ABR), all forms of corporate liability, and international mobility.”

We also firmly believe in a niche approach at Vanbreda. “We insure unique **art collections**, we’re the leading insurance partner for hospitals, sheltered workshops, retail, concession outlets and entertainment, and our office in Brussels serves officials of the European Community.”

A large, textured bronze sculpture of a man wearing a wide-brimmed hat and carrying a suitcase, positioned in a modern office lobby. The sculpture is the central focus of the image, with a blue text box overlaid on the left side. The background shows a bright, open-plan office space with a tufted black bench and large windows.

A strong international record

At the Corporate & International department we act as broker and consultant to manage the risks of large companies, including niche markets such as port operators and financial institutions.

“We’re not just a broker or intermediary for these clients: increasingly we act as a consultant. Every case begins with an analysis of the client’s risks. We conduct an audit to find out about the risks that a company is exposed to and how it deals with them. Then we discuss insurance, preventive measures, contract screening and so on. We identify the total risk cost and the client then receives a series of recommendations from us. Insurance *per se* is therefore certainly not the first and only stage of our dealings with the client.”

“In order to provide optimal service to our clients with **foreign branches**, we’ve entered into an international partnership with **Lockton Global**. The partners of this network have been chosen on the basis of their quality and proactive approach. Here too, service is key, which means that more and more multinationals and international companies are making a definite choice in favour of our approach.”

Marc Van kerckhoven

Director HR and Marketing & Communication



HR's focus is on growth: that of our employees, our teams and our organisation. The ability to attract and develop fresh and diverse talent is one of our key strengths. Marketing & Communication strengthens our reputation by clearly and consistently communicating our strategy, expertise and values.

Marc Van kerckhoven: “Our slogan ‘Completely Vanbreda. Completely yourself.’ emphasises our desire to be an organisation where everyone feels at home, where you can develop and make full use of your talents for our clients and our mission. We are an employer where people can grow. We believe that **growth** is the key to lasting success, both for our employees and for our organisation, which is why we put such an emphasis here at HR on recruitment, training, coaching, open feedback and career development.” These efforts are popular and have been rewarded with recognition as a Great Place to Work (2025) and Best Workplace (2026).

As an organisation, Vanbreda attaches great importance to **sustainability, diversity, equality and inclusion**. “Through our DE&I Advisory Committee, consisting of enthusiastic colleagues from various departments, we make these values central to all our processes, from recruitment to training and leadership. In the coming years, we will continue to build a sustainable and inclusive work environment in which everyone feels welcome, respected and valued. To us it seems self-evident that we should be committed to this so that everyone can flourish with us and so that we can also serve our clients even better.”

The importance of effective **internal communication** is also increasing at Vanbreda, partly due to hybrid working. “Our employees can work from home up to 50% of the time. This gives them the opportunity to use their working hours flexibly and to maintain a good work-life balance. Employees are kept informed with our user-friendly in-house tool for internal communication. We also regularly organise **personnel and client events** to encourage social ties.”

As well as HR, Marc Van kerckhoven is also responsible for **Marketing & Communication**: “As the largest independent insurance broker in Belgium, Vanbreda Risk & Benefits is an authority in the field of insurance and risk consultancy for companies. We’re always looking for innovative and impactful communication and marketing initiatives to strengthen our positioning as **an expert, a digital pioneer, a leading employer and a sustainable business.**”

Koen Dierckx

Director Finance

Koen Dierckx: “Providing financial reporting and further optimising the financial processes are obviously our primary tasks, but our role as business partner to the commercial departments is at least as important for the further development of Vanbreda.”

The **Finance** department also adds significant value for our clients. “Besides correctly invoicing and processing premiums and fees, we check on behalf of clients whether insurers have applied the correct financial and fiscal parameters, for example. Above all, we monitor the financial strength and capacity of the insurers we work with.”



Our Finance department aims to be a reliable partner, for Vanbreda itself and for our clients.



IT is a separate department within Vanbreda Risk & Benefits. The importance of technology and digitisation increases year by year, which means that innovation is also at the top of the agenda within our company. IT contributes to Vanbreda's success as a digital pioneer in the insurance market.

Sarah Dillen

Director ICT

Sarah Dillen: “Because our corporate clients are rapidly changing their digital behaviour, we have been investing in **innovative platforms** and apps in response for quite some time now, such as **VanbredaConnect** and the **Vanbreda app**. This makes smooth and fully digital communication possible between the client and Vanbreda.”

“We always work in close consultation with the various departments within our company, forming close partnerships with them. We also develop efficient digital solutions for them. In addition, we provide a future-proof workplace for all our employees, so that they can always work efficiently, whether they're at home or in the office.”

Last but not least, Vanbreda Risk & Benefits has invested heavily in a data and AI strategy that aims to maximise the company's strength. “Again, the IT department plays a crucial role here. The entire team is determined to make our corporate ambitions a reality.”

A client-driven structure

Our client-driven nature is reflected in our corporate structure: we are divided up internally by client.

1 Belgium

- **Risk & Broker Services, Commercial & Private Lines and Social Profit & Public**

Self-employed, SMEs, large companies and multinationals, in both the profit and the non-/social profit sector

- **Employee Benefits**

- Medium-sized and large companies and associated management companies, multinationals and public
- Broker and consultant for pensions and death, disability and medical costs policies
- Pension funds, actuarial studies and communication projects

- **Health Care, Claims & Specialties**

- Health care
 - Large companies and organisations
 - Providing advice and management of customised disability and medical cost plans (TPA)
 - Quality certificate claims management
- Claims
- Specialties
 - Maritime and transport insurance
 - Credit insurance
 - Digital retail

2 The Netherlands

Vanbreda Risk & Benefits B.V. aims to support its clients by limiting their risks, safeguarding their financial resources and protecting their staff, assets and reputation.

Anchor & Vanbreda B.V. is a specialist niche broker in marine, energy, construction and wholesale insurance.

3 Luxembourg

Vanbreda Risk & Benefits S.A. and Vanbreda Astrée S.A. provide advice and conduct audits for companies, business leaders and professional practitioners. Our greatest strength is our accurate knowledge of the local insurance market.

4 Worldwide

Through the international partnership **Lockton Global**, we offer the same high-quality services worldwide.



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GLOBAL PARTNER

www.global.lockton.com

Our regional presence

With offices all across Flanders, we are literally and figuratively close to our clients. Our regional teams know the local economy inside out and have been building lasting relationships with SMEs in their area for years, and this means we can offer advice that is both expert and truly relevant to your business.

In addition, some of our offices have become established names in specific niches such as motor sport and agriculture, where specialist knowledge is needed.

When your risks become more complex, that expertise makes all the difference.

Thanks to the collaboration within our group, we combine the best of two worlds: the proximity and involvement of a regional broker and the clout, knowledge and negotiating power of a market leader. While our offices give you personal guidance, Vanbreda Risk & Benefits supports them in terms of finance, legal, marketing and HR.

In this way, you get the best advice, the best terms and a partner who is always close by – in your region and at your side.

Always close. Always strong.



Sustainable @ Vanbreda

As an organisation, Vanbreda attaches great importance to sustainability and corporate social responsibility. Together we ensure each other's future. That's why we consciously opt for a sustainable approach to our business operations day after day.



We're good for our employees

The physical well-being and mental health of our employees determine their drive, commitment and motivation – and thus our success as a company. We therefore believe it is vital to focus on our people in different ways – For instance we ensure training and growth opportunities, a good work-life balance and company events and an annual well-being programme that focuses on healthy nutrition, smart exercise and optimal recharging. These efforts are popular and have been rewarded with recognition as a Great Place to Work (2025) and Best Workplace (2026).



We're good for the environment

As a company, we are aware of our impact on the environment and the climate. We carefully screen all our activities and processes to minimise their environmental impact and opt for green corporate policies. Examples include 100% green electricity in our offices, a corporate fleet consisting exclusively of electric cars, incentives for alternatives to driving to work, the reduction of waste production and investments in digital services. We encourage our suppliers to use ecologically responsible products where possible.



We're good for our society

We contribute to the community through our partnership programme, which focuses on talent and growth, well-being and health and safety. For instance, we consistently support organisations such as Autimatic, Boost for Talents, Make-a-Wish and Stop Darmkanker. Our employees also have regular opportunities to engage in voluntary work such as tree planting events.



Curious about what we're doing?

Check our sustainability brochure via the QR code.

Integrated partnership with Autimatic

Autimatic, a Belgian organisation founded by Geert Pauwels, helps people with an autism spectrum disorder to find a suitable job. Autimatic links the specific talents of its employees to the partner company's needs through tailored duties. This partnership was launched in 2023, and 12 Autimatic employees are now working in various teams.



Like to know more?

Watch the video testimonial via the QR code.

“

It was really great to be able to participate in this tree planting event through my employer. It was a special moment for our family: enjoying nature together with my daughter while simultaneously contributing to a good cause.

Kristof Willemse - Health Care

”



Our colleagues are completely Vanbreda and completely themselves

With over 870 employees, Vanbreda has some very diverse profiles. So what do they see as our company's greatest strengths? "Vanbreda is one of the few brokers in the Benelux region where the profession of broker still can – and must – be learnt. And where you can be completely yourself and develop your talents."

"Vanbreda looked beyond my age or experience and believed in me," says Mathias, an Account Manager at Employee Benefits. "I actually applied for a job in non-life insurance, but an HR colleague suggested I consider Employee Benefits. It turned out to be the perfect match."

What Mathias particularly likes is the way colleagues support both clients and each other. From day one, a colleague took me under his wing. It meant that I settled in here immediately." The memory of that collaboration stays with him to this day. "We have a strong administrative team with a lot of expertise that follow things through on a daily basis. This enables me to focus on the deeper analyses and consultancy work that excite me."

It's those in-depth client projects that motivate Mathias these days. "I used to handle lots of small cases. Now I can really dive into the details and provide financial directors and HR managers with new insights. An example would be a restructuring of pension plans that delivers a much better long-term outcome for employees. I find that satisfying, and so do our clients. It's a win-win situation."


“

From day one, a colleague took me under his wing.

”



Mathias Vandewinkel



“ We think about how we can get the best out of ourselves every day. ”

Bart Van der Aerschot



Bart works in the IT department as a system support manager and leads a team of six system administrators. “Together we ensure optimal availability of IT systems every day, both for our own employees and for our many business clients. We place a strong emphasis on in-house IT solutions, which makes our job fascinating and varied.”

“When I decided to take a new step in my career in 2022, I saw a vacancy at Vanbreda Risk & Benefits. I had no links whatsoever with the insurance world. I took a closer look at Vanbreda’s mission and vision and was immediately sold. I consider both the social role that the company plays and the focus on innovation to be of great value.”

“The defining characteristic of our organisation is its sustainable approach. It really is in our DNA. We think about how we can get the best out of ourselves every day, contribute to a pleasant working environment and provide optimal support to our clients.”



“Every case is handled with great care – as if you’re working for a friend or acquaintance.”

Dinna Fadlaoui

“The client comes first for us. And those aren’t empty words,” says Dinna Fadlaoui, Claims Handler Fleet & Bike. “We strive every day to defend our clients’ interests at all times. Every case is handled with great care – as if you’re working for a friend or acquaintance. The engagement of everyone who works here is fantastic.”

What Dinna really appreciates at Vanbreda is the supportive team environment. “We regularly share knowledge and add to each other’s insights. This is the first time that I’ve worked somewhere where everyone really makes a contribution.

Our team consists of enthusiastic and hard-working individuals, each making a difference in his or her own creative way. I’m convinced that this is why the entire company is so strong as a team.”

According to Dinna, every client who chooses to work with our organisation senses this too. “For instance a client recently said: ‘It’s like Vanbreda’s employees are my own colleagues’. I think that’s the best possible compliment!”



vanbreda.be



Vanbreda Risk & Benefits



