

Facts & figures

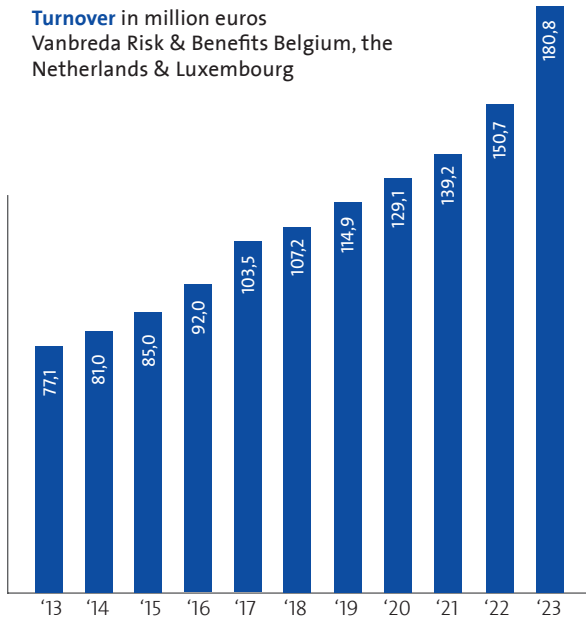
Vanbreda Risk & Benefits is the **largest insurance broker and risk consultancy firm in Belgium** and a **leading player in the Benelux**. For more than 85 years we have been providing solutions to the risk-related concerns of companies, **public and social institutions and entrepreneurs**. Our staff are specialised in insurance, risk management

and employee benefits. An **in-depth knowledge of the activities and risks** of our clients and a thoroughgoing technical know-how and service are the cornerstones of our success, which is reflected in a client rate of more than 98%.

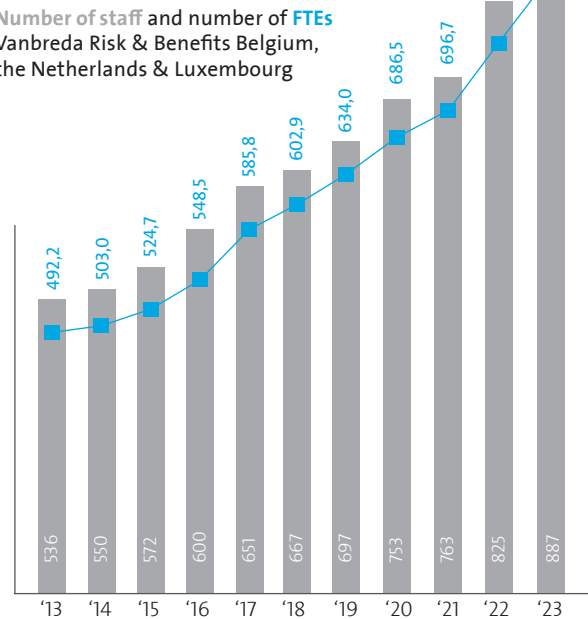
A unique Benelux player:

Vanbreda Risk & Benefits has been growing faster than the market for more than ten years

Turnover in million euros
Vanbreda Risk & Benefits Belgium, the Netherlands & Luxembourg



Number of staff and number of FTEs
Vanbreda Risk & Benefits Belgium, the Netherlands & Luxembourg



A client-driven corporate structure

We know our clients' activities and risks very well, which helps us to better understand their insurance needs. Our client focus is reflected in our corporate structure: we are organised around the client.

1 Vanbreda Risk & Benefits Belgium:

- **Risk & Broker Services and Commercial & Private Lines**
 - Self-employed, SMEs, large companies and multinationals
 - Broker and consultant in non-life insurance
 - Employee Benefits broker for the self-employed and small SMEs
- **Employee Benefits**
 - Medium-sized and large companies and multinationals
 - Broker and consultant in insurance for retirement, death, disability and medical expenses
 - Pension funds, IFRS and EB Communication
- **Health Care, Claims & Specialties**
 - Health Care
 - Large companies and organisations
 - Advice and management of tailor-made disability and medical expense plans (TPA)
 - Quality certificate for claims settlement
 - Claims
 - Specialties
 - Marine and transport insurance
 - Credit insurance
 - Digital Retail
 - Social Profit & Public
 - Hospitals and health care companies
 - Public institutions

2 Vanbreda Risk & Benefits Netherlands:

Vanbreda Risk & Benefits B.V. aims to assist its clients by limiting their risks, safeguarding their financial resources and, above all, protecting their employees, property and reputation.

3 Vanbreda Risk & Benefits Luxembourg:

Vanbreda Risk & Benefits S.A. offers advice and carries out audits for companies, business managers and the liberal professions. An accurate knowledge of the local insurance market is our great strength.

4 Global

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



From family business to largest Belgian insurance broker



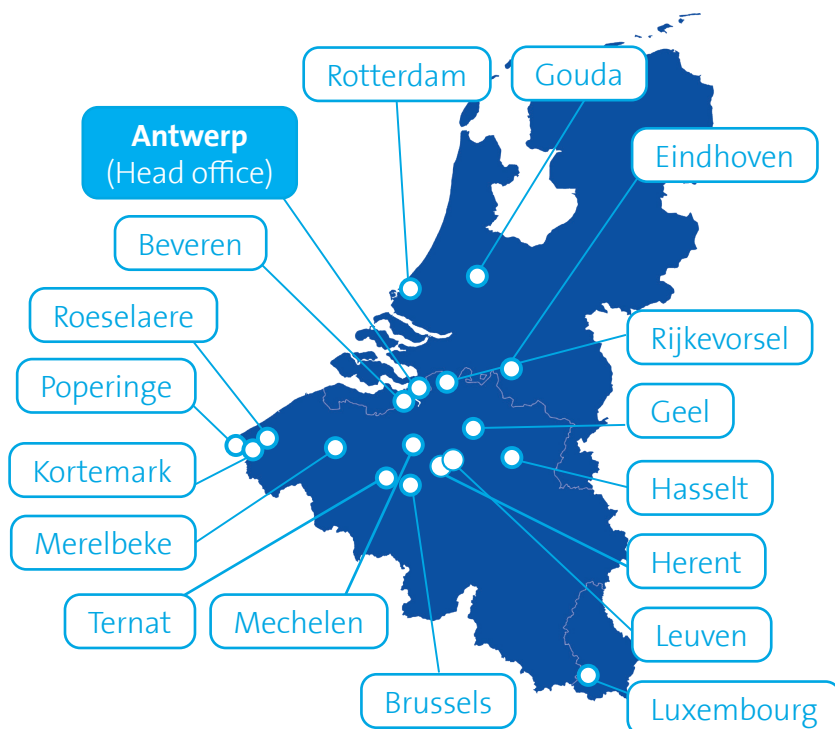
- 1937**
Establishment of the insurance firm J. Van Breda & C° in Lier
- 1968**
The company grows and moves to the current offices on Plantin and Moretuslei in Antwerp
- 1996**
Acquisition WP Van der Held BV in the Netherlands
- 2003**
The company is now called Vanbreda Risk & Benefits
- 2005**
Acquisition of Fryns Verzekeringen in Hasselt
- 2007**
Opening of the office for companies in Brussels

- 2010**
Acquisition of the office for European officials in Brussels and Assurgest in Luxembourg
- 2011**
Acquisition of Credinco in Brasschaat and Ausloos Group in Leuven
- 2012**
Establishment of international partnership Lockton Global
- 2014**
Acquisition of Schweitzer in Luxembourg, Sobimo Invest in Leuven and L. Van Paeschen & Co in Aartselaar
- 2016**
Acquisition of G&G Verzekeringen in Rijkvorsel and Huysmans Verzekeringen in Mechelen

- 2017**
Acquisition of Missinne in Kortemark and Nieuwpoort and Kettlitz Wulfse in the Netherlands
- 2018**
Acquisition of Cornelis & Partners in Merelbeke
...
Participation in marine broker Proteus in Antwerp
- 2019**
Acquisition of InFact-JMT in Leuven
- 2020**
Acquisition of Mediüs Verzekeringen in Antwerp
...
Integration Proteus, establishment Vanbreda Marine
...
Integration Vanbreda Infact

- 2021**
Acquisition of Partner in Benefits in Beveren and Meeuwesen Adviesgroep/ ArboTeam and Braintree Investments in the Netherlands
- 2022**
Acquisition of Soenen Verzekeringen in Poperinge, Ypres, and Roeselare
...
Acquisition part of Driesassur portfolio in Antwerp and Van Marcke portfolio in Ledegem
- 2023**
Acquisition of Havelaar & van Stolk/Helviass and Zicht op Beter in the Netherlands
- 2024**
Acquisition of Simplex EB Insurance in Hasselt and Herent and Dekerf & Partners in Ternat

We are here for you!



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