

Enterprise assured





Wouter Reggers & Pedro Matthyssens

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Dear client, Dear **business owner,**

The belief that every employee and company has the right to the best possible financial protection in the form of the right insurance has been at the heart of our mission for many years. The basis of our success is the way in which we translate our many years of experience and expertise - in a wide range of risks and sectors - into a personalised approach combined with the latest technology. Finding the right insurance solution at the right premium, and the swift settlement of claims in your best interest, have not become any easier in recent years. This therefore gives us the opportunity to make a difference with our added value, even more so than in the past.

In this brochure, we mainly let our clients do the talking, because we believe that their testimonials speak for themselves.

Vic Swerts from Soudal hits the nail on the head when he states that risk management and monitoring the technical and legal aspects of insurance today require the kind of expertise that the average Flemish SME simply does not have. We make a difference for brothers Guy and Luc Van de Poel from the Spar supermarket in Lichtaart by combining all of the crucial types of insurance together into a single comprehensive and transparent plan. We provide the temporary employment

agency Vivaldis with tailor-made insurance for industrial accidents. Our no-nonsense approach and expertise were the deciding factors for them. And Kris Legroe from Telenet calls our collaboration “a close and genuine partnership”.

Our company has once again been recognised as one of Belgium’s Best Managed Companies. We stand for a sustainable and honest partnership with all our stakeholders, starting with our clients, employees and insurers.

And we also do our bit for society. The fact that we are the largest Belgian insurance broker and the fourth largest among the Benelux countries means that we can provide you with risk and insurance expertise and knowledge combined with a personal relationship and a tailor-made solution. We support all this with cutting edge digital tools.

Wouter Reggers & Pedro Matthyssens

Chairman

Managing Director

Soudal relies on the expertise of Vanbreda

Soudal has made a name for itself in the Kempen region. As a manufacturer of silicone, glue and a range of other products for the construction, industrial and do-it-yourself sectors, the firm has become a market leader in its field. Today, Soudal employs 2,570 members of staff in over 40 countries. Its centre of excellence continues to be located in Turnhout.

Soudal was founded in 1966 as a sole proprietorship by Vic Swerts. In its first year, the firm achieved the same turnover that Soudal now makes in 15 minutes. In 2021, the company expects a turnover of one billion euros.

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, adequate risk management and the technical and legal follow-up of insurances requires the kind of extensive expertise that the average Flemish company simply does not have. With Vanbreda, we have established a solid and close partnership.”



Would you like to know more?


Watch the video testimonial via the QR code.

Focus on business

“Hardly a week ever goes by without some form of consultation. It can relate to fire damage and loss of profits, product liability, employee insurance or the fleet policy. Vanbreda provides us with high quality services, in particular with regard to the risk analyses for all the group companies as well as for the detailed analysis of the insurance portfolio after acquisitions.”

As a global player with 65 branches and 20 production sites, managing all the insurance contracts is by no means a simple undertaking.

“The international risks are covered in group contracts”, explains account manager Stephanie Deneef. “Thanks to our international network, Vanbreda ensures 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.”



Today, risk management and the technical and legal follow-up of insurance require the kind of extensive expertise that the average Flemish company simply doesn't have. We have established a solid and close partnership with Vanbreda.



*Vic Swerts and our
colleague Stephanie Deneef*

Spar Lichtaart swears by Vanbreda's family-oriented Approach

Questions and problems are resolved quickly, and the annual follow-up ensures that the entire insurance file remains fresh in our mind.



*The Van de Poel family with
our account manager Guy Claes*

When you drive into Lichtaart, it is impossible not to notice the Spar. The supermarket is the life's work of Guy and Luc Van de Poel, two brothers who inherited the grocery bug from their mother. "When she was just 14, our mother was already helping out in her mother's grocery shop", laughs Guy. "After 55 years, she still enjoys helping out and filling the shelves."

Guy Van de Poel found that same family-oriented approach to doing business at Vanbreda Risk & Benefits. "Our account manager is familiar with every detail of our file", explains the manager. "Questions and problems are resolved quickly and efficiently, and the annual follow-up ensures that the entire insurance file has been freshly committed to memory."

In 2008, like many other business managers of Spar shops, Guy had the opportunity to sign up for an insurance plan that had been worked out by Vanbreda Risk & Benefits and Retail Partners Colruyt Group, the partner for all independent entrepreneurs of the Colruyt Group. "We signed up immediately, as it was an all-inclusive plan that matched the needs of our shop. In addition, it represented a significant saving compared to other players on the market."

"The fact that Colruyt can evaluate and adjust the insurance plan based on the input received from all the independent entrepreneurs gives us an extra level of certainty and transparency. I always try to evaluate every modification critically and objectively, and in all such cases, our central contact person provides a great deal of added value if we have any questions."

Unusable meat products


Account manager Guy Claes quickly came to our aid when the shop suffered cooling damage as a result of thawed products. "Due to a misunderstanding, the wrong cooling compartment was switched off, as a result of which EUR 2,000 worth of meat products had to be thrown out", he explains.

"This led to fewer sales and extra hours of work for employees who had to remove the expired food products in the morning and restock the compartment in the afternoon. Based on detailed specifications and clear photographs, we were able to complete the claim very quickly. In such cases, it's important for the customer that we can act fast and effectively."



Would you like to know more?

Watch the video testimonial via the QR code.

A photograph of three people sitting on a bright yellow sofa. On the left is a man with glasses and a dark blazer. In the center is a woman with long dark hair wearing a yellow top. On the right is a woman with short dark hair wearing a white top. Behind them is a large logo for 'Lijaldis' with a stylized orange and yellow circular graphic above the text.

*Michel Lootens, our colleague
Els Van den Broeck and Greet Mols*

We were instantly struck
by Vanbreda's no-nonsense
approach.

Vivaldis Interim recognises itself in our no-nonsense approach

“Vivaldis Interim was growing so well that we outgrew our previous insurer and were looking for a bigger company for our occupational accident insurance needs”, states CFO Michel Lootens. “We were instantly struck by Vanbreda’s no-nonsense approach: their methodological approach won us over. They don’t make lofty promises, but they are very thorough in their work.”

Vivaldis Interim is a company without much of a hierarchy. “We give our offices simple instructions, and we expect the same from Vanbreda. We understand each other without having to explain too much. In Vanbreda, we’ve also found a new broker that offers us even better conditions.”

Targeted preventive actions

Although occupational accident insurance is governed by the law, there are many other points to take into account. “Vivaldis Interim relies on us to produce reports and provide advice on prevention”, says account manager Els Van den Broeck. “We analyse occupational accidents,

considering the circumstances and identifying which types of accidents occur most frequently. We estimate the impact in terms of working days lost and costs incurred. By launching and following up with preventive actions, we try to prevent as many risks as possible. All of these are actions which should lead to better profits for the customer.”

Prevention consultant Greet Mols is pleased with this support. “Vivaldis Interim is still an SME with a very horizontal structure. So I do a lot more than just prevention”, she laughs. “It’s nice to be able to lean on an organisation that looks at things from our perspective. Els brings a touch of friendliness and we understand each other very well.”



Would you like to know more?

Watch the video testimonial via the QR code.

Vanbreda's services evolve along with Telenet's needs



Because the legislation on pensions and various other insurance policies has changed enormously in recent years, we rely on Vanbreda's expertise to always work out the most suitable insurance solutions for our various employees and to think ahead proactively.

*Our colleague Kristel Cavens
and Kris Legroe*



Klaar voor morgen

Telenet is a telecommunications company based in Mechelen. With more than 3,000 employees and a turnover of EUR 2.5 billion, Telenet has grown into a prominent player in the sector since its foundation in 1996. The company offers various services in the field of telephony, internet and TV, and strives to offer its customers the best digital experience.

Kris Legroe is at the helm of Employee Services at Telenet. "Telenet has been working together with Vanbreda since 1998 to support and process our employees' pension plan. Over the years, our collaboration has grown into a really close-knit partnership, with Vanbreda providing all sorts of services regarding pension plans, insurance, hospital insurance and other derivative products."

Vanbreda's services evolve along with Telenet's needs. "Because the legislation on pensions and various insurance policies has changed enormously in recent years, we rely on Vanbreda's expertise to always work out the most suitable insurance solutions for our various employees and to think ahead proactively."

Committed to employee well-being

"I am convinced that well-being will become even more important for our employees in the future," says Kris Legroe. "In order to meet this need, we are very conscientious about the various employee benefits we offer as an employer. Vanbreda helps us to translate these benefits into concrete terms for our staff, so that they really experience their added value."

For Vanbreda, the good relationship with Telenet and the regular consultations also ensure a constructive and pleasant cooperation.

Kristel Cavens, Executive Actuarial Consultant at Vanbreda: "Together with the client, we always look for tailor-made solutions for the specific challenges they face. We also pay the necessary attention to good communication with their employees regarding the various benefits they can enjoy through their employer."

In the future, prevention and successful reintegration when returning to the workplace will become even more important in the context of employee well-being. Here too, Vanbreda will play an important role as a consultant, and will guide Telenet where necessary.

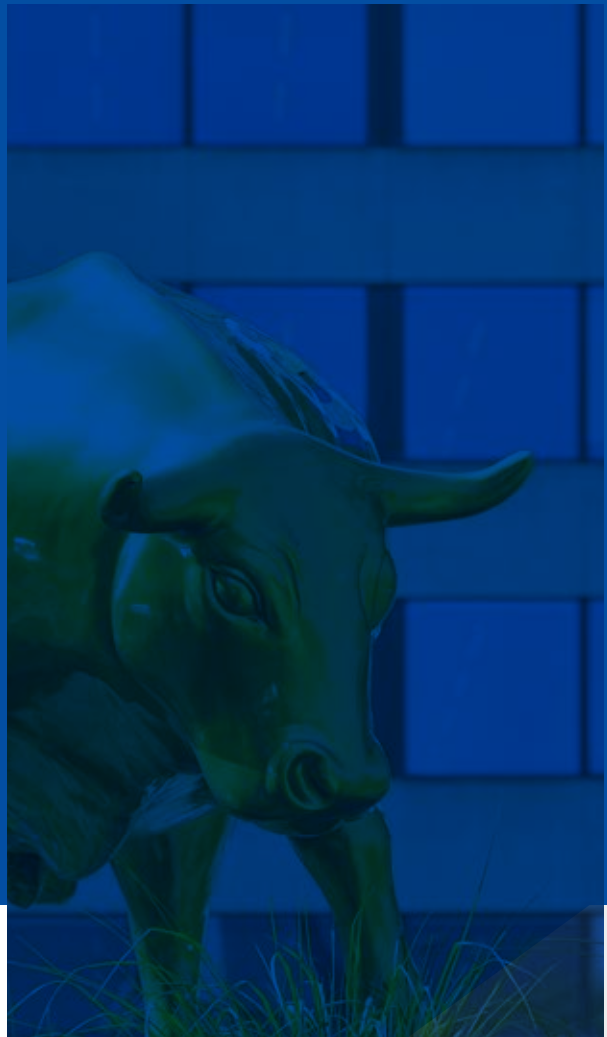


Would you like to know more?

Watch the video testimonial via the QR code.

Meet our directors

Our passion for our clients is reflected in our company culture: we are divided up internally according to the client. The directors of the various departments are happy to introduce themselves.



Marc Van kerckhoven

Director Employee Benefits



Companies can turn to Employee Benefits for solutions with regard to medical expenses, guaranteed income, life insurance and their employees' pension.

Marc Van kerckhoven: “We provide advice, bargaining power and specialised assistance when implementing, maintaining and optimising our clients’ EB packages. We monitor trends, identify risks and offer alternative solutions for financing benefits. In addition, we provide the necessary additional services such as IFRS reports, and we relieve our clients of all their group insurance communication concerns thanks to the Partner in Benefits software solutions.”

“Our goal is to guarantee our clients the most suitable benefits plan at the best price. Thanks to our own legal and actuarial specialists, we can offer pension funds as well as non-insured plans. Furthermore, as market leader, we are a powerful negotiating partner on the Belgian insurance market.”

“Lastly, our experts ensure that EB plans are correctly implemented: we assist employers with internal communication and legal obligations, we follow up the implementation of decisions made and we monitor quality during the term of a contract. In this way, we are an extension of our clients’ Human Resources and we can actively prevent and solve problems.”

Frank Fripon

Director Health Care, Claims & Specialties



Our management team focuses on Health Care, Claims & Specialties. We are investing heavily in digital tools in order to make administrative processing for our company clients and policyholders fast and efficient.

Frank Fripon: “Healthcare is in full swing. Digitisation and robotisation are making their entry into the treatment and service provision of our Health Care department, and we are increasingly noticing a shift from hospitalisation to outpatient procedures.”

“We have a very broad, long-standing experience and expertise at Health Care. This enables us to advise and support a wide range of companies and (public) institutions, so that their employees can fully enjoy the benefits of collective health insurance. We now manage the medical cost plans and/or the disability plans of more than 1.2 million employees. We have a strong commitment to digital tools such as the Health Care website and the Vanbreda app, to relieve both employers and employees. However, human contact continues to play an important role in our services. Thanks to this phygital approach, we have developed into a proficient specialist in this area, and that’s why more and more insurers are entrusting us with the management of their Health Care plans.”

Frank Fripon also manages the Specialties department. “This includes our specialised business lines in marine and credit insurance. The Marine team offers a premium service in the field of risk management and insurance advice for every maritime sub-activity. Through Vanbreda Credinco, we offer solutions in the field of credit insurance, guarantees and factoring. We distinguish ourselves in maritime and credit insurance by creating tailor-made solutions for our customers every day through our extensive expertise and wide availability, thanks to the far-reaching commitment of our employees.”

In Claims, we stand out as a preferred partner thanks to our quick and efficient intervention. “It’s an old but very important adage: ‘The moment of truth in insurance is when a claim arises’. Market conditions change, business contexts change, and the legal and regulatory framework is constantly evolving. We strive to always have the best claims managers in-house, in combination with a network of experts. That’s why we have a specialised team for every area of insurance that closely monitors all developments, so that our clients are assisted during every step of the claim settlement by a specialist in the field, who thinks along with them and also thinks ahead.”

“We work closely together with our commercial colleagues from Claims to convert the experiences in claims settlement into a proactive approach to customers. We are also increasingly investing in digital solutions, such as VanbredaConnect, which increase transparency for our clients and make it easier to follow up claims.”

Social Profit & Public

For decades now, Vanbreda Risk & Benefits has had a specialised team dedicated to clients from the social profit and public sectors. The added value of this department not only lies in a thorough knowledge of both insurance techniques and the specialised insurance market. It has also been able to specialise extensively in the application of the complex legislation on government contracts for insurance services, in (medical) professional liability, directors’ liability and cyber risks.

A team of experienced brokers and client managers use their expertise on a daily basis to offer proactive solutions for public and social profit organisations that are exposed to risks.



Pascal Joosten

Director Risk & Broker Services and
Commercial & Private Lines

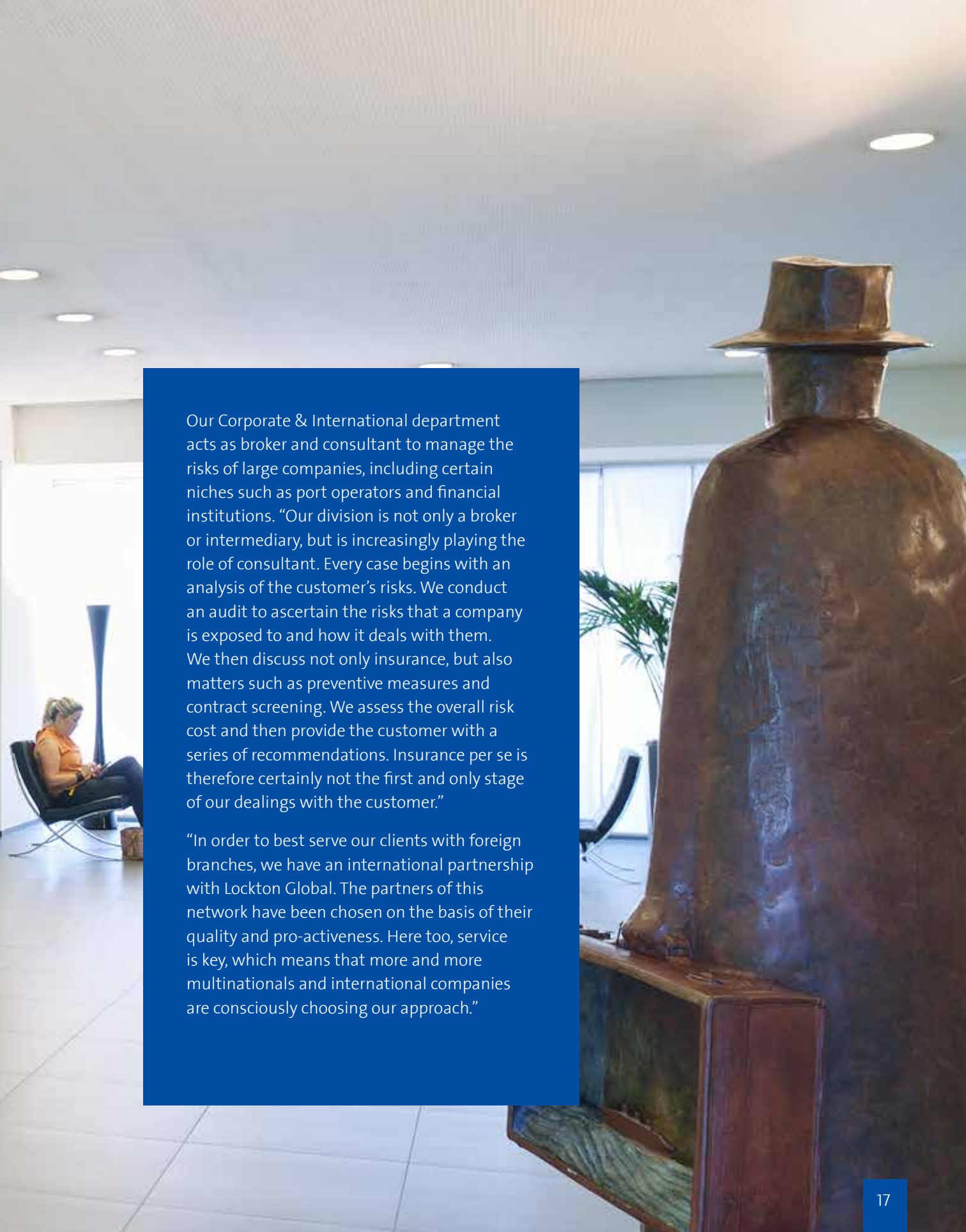
Our Risk & Broker Services and Commercial & Private Lines departments specialise in non-life insurance for the self-employed, SMEs, large companies and multinationals. We complement our brokerage services with consultancy to offer them the best insurance solutions and excellent claims management.

Pascal Joosten: “The quality and commitment of all our employees is definitely our major strength. Meanwhile, the purchasing power of the insurers and our streamlined back-office allow us to offer the best service to our clients. We combine the force 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 companies and big companies.”

“Our department is present in all Belgian sectors and has good references in construction, food, transport, ICT, real estate, wood processing and entertainment, to name a few. We have extensive expertise on the technical side of insurance and specialise in areas such as cyber insurance, director’s liability and allrisk construction policies.”

We also firmly believe in a niche approach. “We insure art collections; officials from the European Community can visit our office in Brussels; and MyVanbreda offers a completely online, end-to-end platform where our clients’ employees can take out private insurance cover at competitive rates.”





Our Corporate & International department acts as broker and consultant to manage the risks of large companies, including certain niches such as port operators and financial institutions. “Our division is not only a broker or intermediary, but is increasingly playing the role of consultant. Every case begins with an analysis of the customer’s risks. We conduct an audit to ascertain the risks that a company is exposed to and how it deals with them. We then discuss not only insurance, but also matters such as preventive measures and contract screening. We assess the overall risk cost and then provide the customer with a series of recommendations. Insurance per se is therefore certainly not the first and only stage of our dealings with the customer.”

“In order to best serve our clients with foreign branches, we have an international partnership with Lockton Global. The partners of this network have been chosen on the basis of their quality and pro-activeness. Here too, service is key, which means that more and more multinationals and international companies are consciously choosing our approach.”

Sarah Dillen

Director ICT



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

Sarah Dillen: “Because our corporate clients are rapidly changing their digital behaviour, we have been investing in innovative platforms and apps for quite some time now in order to be able to respond to this, such as through VanbredaConnect and the Vanbreda app. This enables smooth and fully digital communication between the client and Vanbreda.”

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

Last but not least, Vanbreda Risk & Benefits heavily invests in platforms that enable the digital sale of private insurances. “Here again, the IT department plays a crucial role. The entire team is determined to make our corporate ambitions a reality.”

Koen Dierckx

Director Finance

Koen Dierckx: “Optimising and controlling the financial processes comes first, but our internal role as business partner for the commercial divisions is also crucially important for the further development of Vanbreda.”

“The Finance division has an important added value externally. Besides correctly invoicing premiums and fees, we check on behalf of clients whether insurers have applied the correct financial and fiscal parameters. Above all, we assess the financial strength and capacity of the insurers with whom we collaborate.”



Our Finance division primarily handles Vanbreda Risk & Benefits' financial transactions and reports.



HR is one of THE building blocks of Vanbreda. Through our selection procedure, we make sure that the right candidate is in the right place.

Els Van Hoeck

Director HR

Els Van Hoeck: “We want to be a strong employer, where it's great to work. We encourage commitment, so that our employees do their very best for our clients. Extensive training, a stimulating work environment and attractive working conditions are therefore crucial.”

“Every firm has its own culture and values. At Vanbreda Risk & Benefits, there are five values: entrepreneurial, focused, client-driven, team-oriented and reliable. These values unite us and define how we approach our work and relate to others.”

“Vanbreda is also committed to serving the company in which we are active. We find it essential that everyone involved in our company is treated in a correct manner, be it our employees, our clients, shareholders or suppliers.”

Sustainable @ Vanbreda

For Vanbreda, sustainable and socially responsible business is a conscious decision. As a broker and consultant, we know exactly how we should insure you, but we also feel responsible for your future. This is precisely why it is so important to us to invest in society, people and the environment.



COMPANY

In order to give every person an equal opportunity, regardless of origin, social status, financial situation or level of education, we prioritise support for social organisations that contribute to a better future for everyone. That's why we have formed a partnership with the organisations Boost and Debateville.

There are also annual campaigns set up by our employees to collect money for charity.

And in order to also have a positive impact on a larger scale, we have been investing in various medical scientific research projects for some time now.



ENVIRONMENT

As a company, we are aware of our impact on the environment and the climate. That is why we carefully screen all our activities and processes to minimise the environmental impact, and why we have chosen to implement a green company policy every day.

For example, there is 100% green electricity in our offices, optimum waste management and a transition to a green company fleet using hybrid and electric cars only, and we are focusing extensively on alternatives to cars. Employees who use public transport are fully reimbursed, and colleagues who come to work by bicycle receive a bicycle allowance, as well as an extra stimulus.

We also encourage suppliers to use ecologically responsible products as much as possible.

As a digital pioneer, we are fully committed to the digitisation of our clients and our employees, as a result of which we have significantly reduced our print volume in the office.



PEOPLE

The physical well-being and mental health of each individual is important to us. That is why we focus on the professional training and personal growth of our employees within our company.

We ensure a good work-life balance through flexible working hours, structural homeworking, development opportunities, a flexible remuneration plan, a healthy offering in the cafeteria and sports activities, among other things.

In addition, we attach great importance to reliable and inclusive business ethics and the equal treatment of all our current and future employees.

Our colleagues vouch for the spirit at Vanbreda

With over 550 employees, Vanbreda has some very diverse profiles. In their opinion, what are our company's greatest assets? "Vanbreda is one of the few brokers in the Benelux region where the profession of broker can still - and must - be learnt."

"Every day, I discuss with my clients how we can optimize their Employee Benefits package", says Sylvie Beeckmans, account manager for the French-speaking part of the country. "Vanbreda is an established company in Flanders, but also many companies, organisations and institutions in Brussels, the Walloon region and Luxemburg are clients of ours."


"My clients are immediately more comfortable when they can negotiate group insurance and bonus plans for their employees in French. The Belgian subsidiaries also often have to answer to questions from their international headquarters. Thanks to our partnership with Lockton Global, I can offer them the best local solution and demonstrate our international reach."

Sylvie likes to develop tailor-made solutions for her clients. "In a sector where the commercial offer is becoming more and more standardized, I am happy to work in a company that reflects with its customers and can offer them guarantees and advantages unique."



Local solutions with
international force.

**Sylvie
Beeckmans**



Plenty of room for
personal development.

Nicole Vermeerbergen

Nicole Vermeerbergen is one of the 'oldies'. She says, "Vanbreda is a pleasant, socially-aware firm with plenty of room for personal development. That probably explains why I have been working for the same company for over 30 years now. There is a good, family atmosphere."

As head of her department, Nicole is in charge of a team of fifteen client managers. "Together, we make sure that our clients' policies are managed in a quick and

qualitative manner. We aim to do this as efficiently as possible according to fixed procedures."

Even after all these years, there is still nothing routine about her job. "We are actually the first point of contact", she explains. "Besides purely managing files, we spend half of our time either on the phone or emailing our clients and insurers. This personal connection makes the work quite diverse and increases commitment."



Sarah Aouni

With a background in clinical psychology and education, the switch to working for an insurance broker was not an obvious choice for me. I retrained as a software developer, after which Vanbreda offered me an opportunity to enhance my training with web development, software development and data analysis”, Sarah Aouni proudly tells us.

“As a software engineer, I currently contribute to VanbredaConnect – the digital platform on which corporate clients can manage their insurance policies and damage claims completely online. Vanbreda heavily invests in technology in order to enhance the ease-of-use for our clients.”

Sarah has been employed by VRB for several years, and feels at home there: “I work together with a great and diverse team of IT profiles, and this leads to many learning experiences. Being able to develop further within your job is actively promoted by challenging tasks and internal training programmes with innovative technologies. What I find particularly stimulating in my job at Vanbreda is the good balance between my personal learning curve and the progress we make as an organisation.”

**Internal training programmes
with innovative technologies.**

A customer-focused company

We are well versed in the activities and risks of our clients, which provides us with a better understanding of their insurance needs. Our client focus is reflected in our business structure: we are organised to cater for 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 indemnity insurance
 - Employee Benefits broker for self-employed and small SMEs
- **Employee Benefits**
 - Medium-sized and large companies and multinationals
 - Brokers and consultants for pensions and life insurance, incapacity to work and medical expenses policies
 - Pension funds, IFRS and EB communication
- **Health Care, Claims & Specialties**
 - Health Care
 - Large companies and organisations
 - Providing advice and management of customised incapacity to work and medical cost plans (TPA)
 - Quality certificate claims management
 - Claims
 - Specialities
 - Marine and transport insurance
 - Credit insurance
- **Social Profit & Public**
 - Hospitals and care companies

2 Vanbreda Risk & Benefits Netherlands:

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

3 Vanbreda Risk & Benefits Luxembourg:

Vanbreda Risk & Benefits S.A. provides advice and carries out audits for businesses, business managers and the liberal professions. Our trump card is accurate knowledge of the insurance market.

4 Worldwide

We offer the same high-quality service worldwide through the international partnership with Lockton Global.



www.locktonglobal.com





