



Enterprise
assured.



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In this brochure, we let our clients do the talking. You can watch their video testimonials by scanning a QR code. Simply download the app to your smartphone and scan the QR code next to the testimonial. You can also view our clients' testimonials at www.vanbreda.be/nl/testimonials/.

Dear client,
Dear business owner,

How can we help you? At Vanbreda Risk & Benefits, we believe we can make a difference every day by asking this simple question. By listening carefully to you from the start, we can offer the right solution to suit your needs. Only by identifying your risks meticulously from the outset we can make full use of our expertise in developing a customised insurance policy with added value and protection for you.

It should not come as a surprise to see that, for this brochure, we are mainly letting our clients do the talking.

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.

Vivaldis temping agency was on the hunt for a tailor-made, occupational accident insurance policy. Our no-nonsense approach and expertise were the deciding factors here. Marianne Vael from UZ Leuven described our collaboration as “a perfect synergy”.

At Vanbreda Risk & Benefits, you are guaranteed this expertise and integrated collaboration. Our people make the difference. Thanks to years of experience and strong expertise, we can develop the best insurance solutions for any organisation, large or small. In other words, we can make sure every organisation that comes to us is able to conduct its business with peace of mind.

Vanbreda Risk & Benefits is the largest insurance broker in Belgium for business insurance and third in the Benelux region. This puts us in a unique position. Thanks to our size, we have excellent contact with insurers. We also have enough financial clout to invest in innovation, knowledge and new technology. As we are a Benelux firm, however, we remain sufficiently agile to respond quickly to new questions and expectations from the market.

Asking “How can we help you?” is music to our customers' ears. No matter what you ask us, we are confident we have the best solution for you.



Pedro Matthynssens & Mark Leysen
Managing Director & Chairman

Soudal relies on Vanbreda's expertise

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 2016, the company recorded turnover of EUR 670 million.

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 follow-up of the technical and legal aspects of insurance require the kind of extensive expertise that the average Flemish company simply does not have. With Vanbreda, we have established a solid and close partnership."

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 60 branches and 16 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 Dominique De Clercq. "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."



Would you like to know more?

Watch the video testimonial here or go to www.vanbreda.be/nl/testimonials/



Vic Swerts and Dominique De Clercq



Our account manager is familiar with every detail of our file. ”

The Van de Poel family with our account manager Guy Claes

Spar Lichteart swears by Vanbreda's family-oriented approach

When you drive into Lichteart, it's 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."

"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 in February 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.

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."

"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."

In 2008, like many other business managers of Spar shops, Guy had the opportunity to sign up to 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."



Would you like to know more?

Watch the video testimonial here or go to www.vanbreda.be/nl/testimonials/

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 here
or go to www.vanbreda.be/nl/testimonials/



Vanbreda sees things from our perspective. ”

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

Vanbreda's strength lies with its employees above all else. ”

Marc Van Den Brande
and Marianne Vael

Perfect synergy

Collaboration between UZ Leuven and Vanbreda dates back to the 1970s. “What started off as a rather small collaboration has since developed into a fully-fledged service partnership”, explains Marianne Vael, Staff Director. “We started with group insurance, but Vanbreda now looks after our liability cases, occupational accidents and hospitalisation insurance too.”

With 1,995 beds, UZ Leuven is one of the largest hospitals in Belgium. Day after day, over 9,000 employees are committed to providing diverse and specialised patient care while continually working on improving and keeping this care up to date. UZ Leuven's key strength lies in combining research, training and multidisciplinary patient care, with ongoing reflection and review being critical.

This requires great coordination from the HR employees themselves and from Vanbreda. “As an insurance broker, we strive to serve UZ Leuven in the broadest possible sense of the word”, explains Marc Van Den Brande. “Our team is ready to offer administrative, technical, legal or fiscal advice and expertise as requested.”

High-quality services

“Vanbreda's team and our HR employees collaborate intensively”, acknowledges Marianne Vael. “Wherever Vanbreda or UZ Leuven is involved during the process, the quality services provided to the employees are our first concern.”

“Vanbreda's strength lies with its employees above all else. They are special people: they are aware of the client's needs and the reality of how an organisation functions.”

According to Marc Van Den Brande, transforming this reality into the correct insurance solution is no easy task. “The complex and technical nature of employee benefits requires thorough monitoring of policies and adjustment of figures. We steer the insurers to where they are needed and ensure that UZ Leuven is not taken by surprise.”

www.uzleuven.be



Would you like to know more?

Watch the video testimonial here
or go to www.vanbreda.be/nl/testimonials/

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.

Specialities

Vanbreda also has a 'Specialties' department, which has specific expertise in maritime and credit insurance.

The Marine team is specialised in maritime insurance for SMEs and large companies. Through Vanbreda Credinco, we offer solutions for the same target group in terms of credit insurance, guarantees and factoring.



Marc Van kerckhoven

Director Employee Benefits

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

Director 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 supplementary services, such as IFRS reports and communication projects."

"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."



Pieter Panneel

Director Social Profit, Public & Claims management

For decades now, Vanbreda Risk & Benefits has had a specialised team dedicated to clients from the social profit and public sectors. Nowadays, these experts form a separate department with its own approach, both in the way client relations are managed and regarding claims management.

Director Pieter Panneel: "Our added value lies not only in our extensive technical insurance and market knowledge. Through our focus, we have been able to specialise significantly in the application of complex legislation on public procurement regarding insurance services, (medical) professional indemnity, loss of profit insurance for social profit organisations and cyber risks. A team of experienced account managers and client managers employ our expertise on a daily basis to offer proactive solutions for public and social profit organisations exposed to risks."

This division also includes our Claims Management department, which guarantees excellent claims settlements.



Kris Heyman

Director Health Care

At Health Care, we handle the medical expenses and work incapacity plans for both employers and insurers.

We take over the entire administrative process by managing memberships, premium collection, claims management and communication with the individual insured persons.

Director Kris Heyman: "We have developed into a proficient specialist in this area and that is why more and more insurers are entrusting us with the management of their health care plans. We take over the entire administrative process by managing memberships, premium collection, claims management and communication with the individual insured persons. We report back to the client or insurer and monitor market developments. Many large Belgian employers and insurers are among our clients."



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.

Director 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 through Art Secure; officials from the European Community can visit our office in Brussels; and MyVanbreda offers a

We strongly believe in a niche approach and we are represented regionally by satellite offices throughout Flanders. ”

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.”

“An increasing number of clients opened branches abroad in previous decades, and we found ourselves dealing more and more with companies operating internationally. In order to be able to serve those clients as well as in Belgium, we set up an international partnership with Lockton Global. As a result, we regularly feature on multinationals’ shortlists and the number of international clients we serve along with our partners is increasing steadily.”



Koen Dierckx

Director Finance

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

Director 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 internal role as business partner for the commercial divisions is also crucially important for the further development of Vanbreda. ”

Els Van Hoeck

Director HR

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.

Director 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.”

Our colleagues vouch for the spirit at Vanbreda

With over 500 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."

*Local solutions
with international
force. ”*



Stéphane Gazon

“Every day, I see with my clients how we can optimise their Employee Benefits package”, explains account manager Stéphane Gazon. He has been responsible for the French-speaking market for three years now. This can be challenging because, even though Vanbreda serves the entire Benelux region, our company continues to have a strong Flemish character for many Brussels and Walloon executives.

“That makes it a bit more exciting”, laughs Stéphane. “My clients are immediately at ease once they can discuss group insurance and bonus schemes for their

employees in French. Belgian branches often receive questions from their international offices too. Thanks to our partnership with Lockton Global, I can propose the best local solution to them and convince them of our international force.”

Stéphane enjoys developing tailor-made solutions for his clients. “In a business where commercial activities are becoming more and more standardised, I am proud to be able to work in a firm that sees from its clients’ perspectives and can offer them unique guarantees and benefits.”

*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 28 years now. There is a good, family atmosphere.”

As head of her department, Nicole is in charge of a team of nine 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.”

Philippe Trouillard previously worked aboard dredgers, cruise ships and car carriers, but nowadays he monitors the maritime sector from the shore. “Because I sailed myself, my technical experience comes in handy in difficult cases and I can also easily talk to ship owners about risk analysis or claims.”

As a business unit manager, Philippe still gets to travel around the world. “The great freedom on the international market is very motivating”, he explains. “My portfolio consists of international clients from Geneva, Houston, India, London, Moscow and the Netherlands. The range of different cultures is very challenging. However, transparency towards the client and insurer still remain the key to success.”

“Vanbreda is one of the few brokers in the Benelux region where the profession of broker can still – and must – be learnt”, believes Philippe. “It is also remarkable how such a large structure nevertheless produces quick decisions. You could compare it to an agile ship that always finds the right course.”

*A large structure,
quick decisions. ”*



Philippe Trouillard

Corporate Social Responsibility is in our DNA

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 exactly why it is so important to us to invest in society, people and the environment.



Society

Every year, we provide support as patrons to projects such as the Special Olympics, Doctors Without Borders, scientific research and the Kinderkankerfonds (i.e. children's cancer charity). Other social profit organisations can count on our contribution too.

The personal commitment of our employees is the biggest driving force behind our social involvement. Through Time4Society, our employees can commit themselves to a socially worthwhile project four to five times per year to which they personally provide assistance.



People

Personally following up and supporting employees in the workplace is of vital importance to Vanbreda. We focus on favourable working conditions and set the bar high in terms of internal services.

We do so by performing ergonomic analyses, offering free flu vaccinations, organising annual sports initiatives and investing in the training and guidance of each and every employee.



Environment

We screen all our activities and processes critically to reduce the burden on the environment as much as possible. We therefore try to offer ourselves and our employees the chance to work or travel as ecologically as possible.

All our cups are recyclable or made of biodegradable material. Our printers are set to print on both sides as standard, and we try to limit our communications to electronic only.

Our employees and colleagues who use public transport are fully reimbursed, while those who cycle to work receive a bike allowance along with an extra incentive. We recently got on board the Mobilotheek project launched by the City of Antwerp: whoever buys a new bike will receive a discount as well as an additional premium.



“Collaborating for a good cause strengthens our team spirit”

Besides investing in good causes, Vanbreda finds it important for its employees to roll up their sleeves and get involved. That is what we are doing together with Time4Society, an organisation which puts companies in contact with worthwhile social projects. “Colleagues can spend one working day per year on a cause of this kind”, explains HR Director Els Van Hoeck. “As a result, our employees feel good and, above all, it strengthens team spirit between colleagues from various departments who might otherwise never meet in the workplace.”

One of the projects we participated in was the installation of a ‘sensory garden’ in Katrinahof in Antwerp. This is a school where children with an intellectual and/or physical disability receive suitable education. Our colleague Jesse Mertens traded a day in front of his computer for a pair of work gloves.

“Together with ten of my colleagues, we transformed a grey playground into a piece of green paradise in just a few hours”, explains Jesse Mertens. “The sensory garden looks beautiful: lovely grass, sand dunes, a built-in trampoline, a gazebo with a playhouse...While we were hard at work, dozens of happy kids cheered us on. A few of them were standing on the trampoline before the work was even finished.”

Participating in projects for Time4Society has become an annual tradition for Jesse. “My focus is always on projects concerning children. The main reason I sign up each year is because I can literally lend a hand to organisations that can use all the help. The fact that my employer offers me the chance to personally contribute to a good cause or social project is a wonderful gesture. I would recommend it to anyone.”

Facts & figures

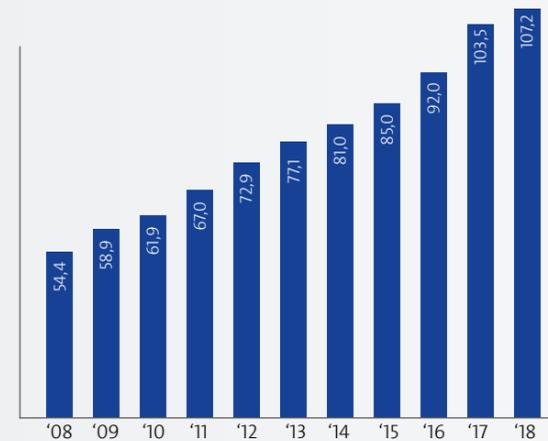
Vanbreda Risk & Benefits is the **largest Belgian insurance broker** and the **leading insurance broker in the Benelux region**. We have been providing tailor-made solutions to **companies, public organisations, social institutions and the self-employed for the past 80 years**.

Our employees are specialised in insurance, risk management and employee benefits. **Thorough knowledge of our clients’ activities and risks** and detailed technical expertise and service provision are the cornerstones of our success, which is evident from a client loyalty level of over 95%.



A unique Benelux player:

Vanbreda Risk & Benefits has been growing faster than the market for the past 10 years



turnover in EUR million

Vanbreda Risk & Benefits Belgium, the Netherlands & Luxembourg



number of employees and number of FTEs

Vanbreda Risk & Benefits Belgium, the Netherlands & Luxembourg



A fully international Benelux firm

Our thorough knowledge of the **Benelux market** makes a difference.

Thanks to the European network **EOS RISQ** and the international partnership **Lockton Global**, we offer the same high-quality service worldwide.



www.eosrisq.be



www.locktonglobal.com



A customer-focused company structure

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.

Vanbreda Risk & Benefits Netherlands:

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

Vanbreda & Lang Luxembourg:

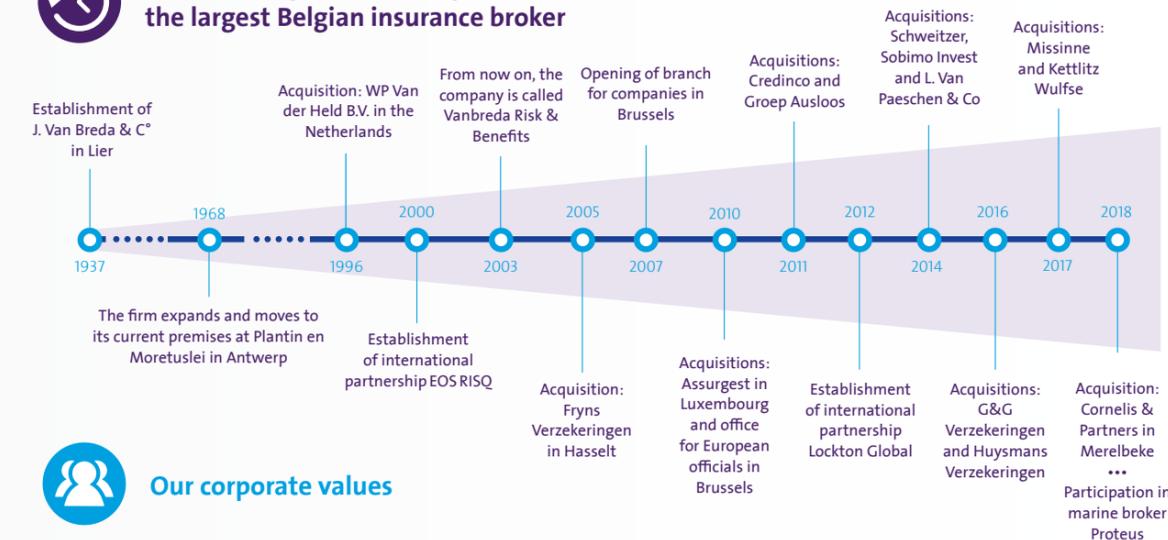
Vanbreda & Lang provides advice and carries out audits for businesses, business managers and the liberal professions. Our trump card is accurate knowledge of the insurance market.

Vanbreda Risk & Benefits Belgium:

- **Risk & Broker Services**
 - 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**
 - Large companies and organisations
 - Providing advice and management of customised incapacity to work and medical cost plans (TPA)
 - Quality certificate claims management
- **Social Profit, Public and Claims**
 - Hospitals and care companies
 - Public institutions
 - Claims management
- **Specialties**
 - Marine and transport insurance
 - Credit insurance



From a family-run company to the largest Belgian insurance broker



Our corporate values





We are there for you.

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