



What you need to know

Baloise in Luxembourg

Introduction



Making life easier for our customers

**“At Baloise, our priority is to make life easier for our customers.
I simply wish you to feel serene at our sides!
To do so, we focus all our efforts on offering you the best possible customer experience.”**





It requires a multi-pronged approach

“These are the building blocks that enable us to forge trust with our customers and plan for the future together!”

- Tailor-made products,
- Clear documentation,
- A smooth customer experience with the same level of quality and information regardless of the distribution channel used,
- Innovative services that cater for your needs,
- A best-in-class, responsive and proactive customer service offering the right advice even during difficult times. We are committed to continuous improvement so that we can achieve operational excellence. It is also why we want you to be closely involved in our transformation. Your thoughts and feedback are vital to us.

Our goal is to streamline our processes to save you time. Together we will analyze your situation to identify the best possible solution and provide you with a response within our target response time. We are transparent in our dealings with you so that you have all the reassurance and support you need for your future plans.

Romain BRAAS | Director - Chief Executive Officer
Baloise Assurances in Luxembourg

Who we are

Baloise covers the insurance (life assurance, pensions, general insurance, etc.) and loss prevention needs of its customers (public liability, accident, etc.), whether individuals or organisations. Baloise also takes care of its customers' financial investment needs in both the Luxembourg and international markets. Baloise offers insurance, pension and investment services in many EU countries.



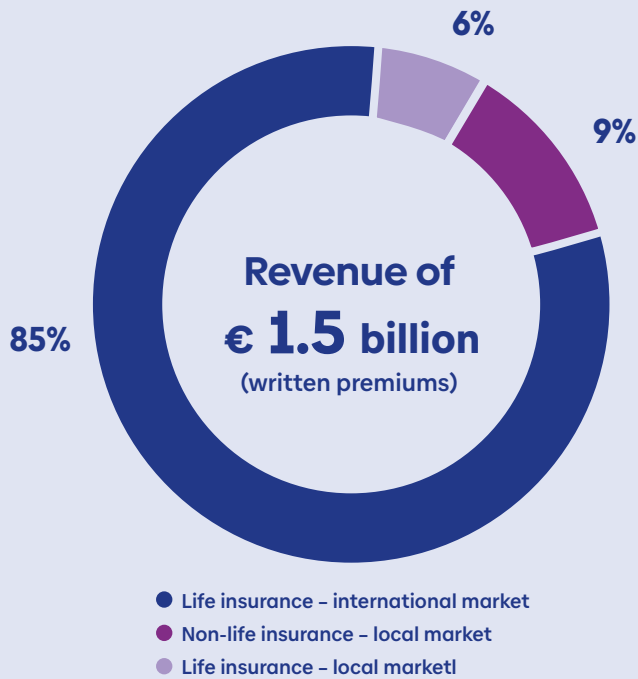
Part of
the Swiss Baloise Group

In Luxembourg since

1890



Two business lines:
insurance and asset management



Assets under management

€ 12.5 billion

(Liechtenstein incl.
- unit linked)

S&P rating

A+



more than
400
employees

nearly **70**
Baloise advisors



Source : Baloise Assurances Luxembourg (end-December 2021)

Presentation



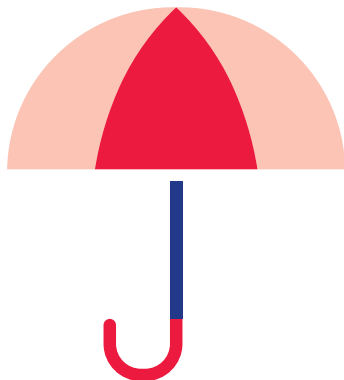
Our raison d'être

**“To make insurance simple, intuitive and
compassionate to support our customers at
key moments in their lives.”**



What we offer

The choice of what, when and how



The choice of what, when and how

Because advising is at the heart of its mission, Baloise attaches great importance to training its network of tied agents and internal insurance agencies.

It offers them efficient tools (simulators, dashboards, etc.) so they can analyse customers' needs, provide information in real time and deliver added value during the consulting process.

Existing and prospective customers of Baloise can contact the company via any channel, whether online, by telephone or face-to-face, and can switch between those channels at any time.

The aim is to offer customers simple, direct access to their profiles and policies via as many channels as possible, as well as through its network of agents, partners and brokers.

Baloise...



... continually reviews and adapts its products and services to meet the needs of its customers.



... actively involves its customers in its transformation process to test its approach, resolve potential frustrations and develop flexible solutions tailored to their lifestyle.



... strives to offer them **simple yet tailor-made solutions** (e.g. with the appropriate funds, individual tools, one-to-one customer relationship management, etc.).



... constantly fine-tunes its processes and seeks to develop partnerships with financial and non-financial players (banking networks, mutual societies, companies, start-ups, non-profit organisations, etc., including ING, Banque de Luxembourg, Tango and CMCM) in ecosystems linked to **mobility, housing and financial well-being** in order to offer integrated insurance solutions.



... forges new partnerships and explores and tests new ideas in its **in-house innovation lab**.



Baloise's insurance business

More about the business lines

For personal customers

- Baloise ensures that its customers **remain mobile** by offering car insurance that can be fully tailored to their needs, whether they opt for a minimum coverage, and /or cocooning services, such as the sale and deregistration of vehicles that are beyond economical repair.
- It offers its **customers public liability insurance and home insurance** for home owners and tenants with the country's leading online insurance solution. It also provides additional cover for specific items such as nomadic properties.
- **It offers tax-efficient savings and retirement solutions** to help its customers finance their projects, whether buying a property, studying, inheritance planning or retiring.
- In accordance with EU rules on the freedom to provide services, its subsidiary Baloise Vie Luxembourg targets a discerning investor clientele with innovative, **bespoke life insurance and wealth planning solutions combining asset management, protection and inheritance.**

For business customers

Baloise strives **to be the partner of choice for small and medium-sized companies and the self-employed** by providing a privileged accompaniment...

It offers them:

- **Multi-risk insurance** covering their business premises, equipment and goods;
- **Professional liability insurance to protect them from potential losses**, depending on the type of business;
- **Retirement savings and pension solutions** to ensure peace of mind while shielding loved ones from financial difficulties in the event of employment gaps, disability or death. All these solutions are designed to cover both company directors and employees;

Baloise has also established an **exclusive partnership with the mutual insurance company CMC**, enabling its customers to enjoy all the benefits of supplementary health insurance.



Our commitments

Thinking about tomorrow today

“Our company is founded on the human values of protection and assistance. We have developed a robust corporate social responsibility policy based on the United Nations Sustainable Development Goals. Our ambition is threefold: we want to help our customers and employees succeed, contribute to economic growth, and anticipate future trends.”



Becoming the employer of choice

In the financial and insurance market

Baloise invests heavily in training and is committed to becoming the leading financial market employer.

It encourages **mobility and experience-sharing**, with a **strong culture based on innovation and “try, test and learn”**.

It also offers a **health and wellness programme for its employees** and has an **active sports club**.

It is currently working with its employees to design its future headquarters. The building will have WELL certification and will be a benchmark for workplace well-being, with extensive consultation on workspaces and new ways of working.



Offering socially responsible

Sustainable insurance solutions



Baloise has formed a strategic partnership with ETIKA, a non-profit organisation promoting alternative financing and new forms of ethical business.

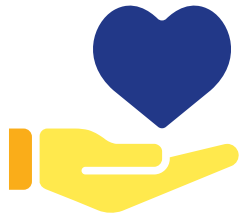
The aim is to support Baloise during its transformation so as to improve the resilience of its internal processes while developing socially responsible, sustainable insurance solutions for its customers. The focus will be on both non-life (mobility) insurance and life assurance, investing impactfully in accordance with environmental, social and governance criteria.

It is also working to **democratise life assurance and financial markets** with its digital white paper (<https://www.life-insurance360.com/en>), which deciphers Luxembourg life insurance.

It is also active in the healthcare sector through its exclusive partner CMCM, Luxembourg's leading mutual insurance company, and BioneXT Lab, which seeks, among other things, to improve the lives of credit protection insurance policyholders with a free blood test available by appointment at the customer's chosen address.

Supporting the causes

**That
matter
to it**



Baloise is highly invested in the local community in Luxembourg through its partnerships:

- **In sport:** as a sponsor of the Tour de Luxembourg, the Fédération Luxembourgeoise d'Athlétisme (Luxembourg Athletics Federation) and the international showjumping event Réiser Päerdsdeeg/CSI;
- **In culture,** by sponsoring the Rockhal, Luxembourg's largest entertainment and concert venue;
- **In healthcare and prevention,** by supporting the cancer charity Fondation contre le Cancer for more than 10 years, in addition to the non-profit organisation ALAN, which helps people suffering from a rare disease, or by partnering with Vireo to make the MyMindScan tool freely available with a view to raising awareness of mental health issues;
- **In biodiversity conservation,** by supporting the non-profit organisation Natur&ëmwelt.





Baloise Vie Luxembourg S.A.
Baloise Assurances Luxembourg S.A.

8, rue du Château d'Eau,
L-3364 Leudelange
B.P. 28, L-2010 Luxembourg
T +352 290 190-777
info@baloise.lu

[baloise-life.com](https://www.baloise-life.com)
[baloise.lu](https://www.baloise.lu)