

Our impact

AG's ambition to become a sustainable company is reflected in how we operate across four key roles.

- **As an insurer**, we develop products and services that support our customers in the transition to a more sustainable and inclusive world.
- **As an investor**, we channel capital into projects that deliver real environmental and social impact.
- **As an employer**, we build a Great Place to Grow for All, embedding diversity, equity and inclusion into our everyday practices.
- **As a socially responsible company**, we act with integrity, care for people and the planet, and anchor our CO₂ ambitions in the EU Green Deal objective of climate neutrality by 2050.



Putting sustainability into practice also means keeping ESG – **Environmental, Social and Governance** – at the core of our decision-making. Every team, every project and every objective contributes to this shared ambition. The initiatives highlighted in the pages ahead show how ESG criteria are woven into the way we work – and the impact we aim to create.

Discover our stories

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Our impact

Everlasting love, planned financial security

Life is precious – and, sadly, finite. When someone we love passes away suddenly, the emotional shock is immediate and profound. But for many families, the financial reality that follows can be equally overwhelming. School fees, mortgage payments, everyday expenses... they continue, even when life feels as if it has come to a halt.

An AG survey highlights how unprepared many people are for this moment: nearly **7 in 10 people in Belgium** have made no financial arrangements for their own passing, and over 60% have no life insurance. The gap between the support families need and the protection they have in place against remains significant.

At AG, we understand how unpredictable life can be. That's why we offer life insurance solutions such as **Future Life Protection**, which provides loved ones with a predefined amount to help them manage the financial consequences of a loss. It gives families essential breathing space at a time when everything else feels overwhelming.



Awareness campaign to break the silence

Death is a subject many prefer not to face. It's postponed, sidestepped or quietly pushed aside. With our "Love is everlasting" consumer awareness campaign, we highlighted the importance of life insurance in a touching and relatable way, encouraging open dialogue around a topic too often left unspoken.

Our aim was simple: to spark the conversation before circumstances force it. By raising awareness, we help people grasp the real financial impact of an unexpected loss – and the peace of mind that comes with being protected. Because while love may be everlasting, financial security is not. Planning ahead ensures that the people we care about can maintain stability and continue living the life their loved one would have wanted for them.

Electric mobility, renewable energy: AG's role in the transition

The shift to more sustainable mobility is a major societal challenge – and electric mobility is a powerful part of the solution. Yet several practical hurdles remain: access to reliable charging points, the higher upfront cost of electric vehicles and managing the battery range.

AG helps customers navigate this transition with a complete, user-friendly **ecosystem for electric mobility**. Using the Mobiflow app and charging card, drivers can locate charging stations across Belgium and Europe in seconds, with clear, real-time information on availability, charging times and costs. Our subsidiary SoSimply also makes installing a home charging station straightforward and hassle-free.



When trouble strikes on the road, AG's roadside assistance subsidiary Touring provides rapid support. Its mobile teams carry boosters that can recharge an empty battery on the spot, often avoiding the need for a tow truck and getting drivers back on the road with minimal stress.

To **encourage more sustainable choices**, AG offers an EcoBonus: commercial promotions that reduce insurance premiums for e-vehicle drivers. Customers who choose the add-on Top Roadside Assistance also receive a free Mobiflow charging card with EUR 25 in charging credit.

AG is also reshaping its insurance offering to match the realities of electric mobility. Top Omnium insurance includes specific coverage for risks related to electrification, such as stolen charging cables, battery fires or battery damage following an accident. We are also strengthening coverage for home batteries and placing more emphasis on prevention. This includes guidance on the safe use of charging systems and batteries, regulatory checks and thermographic inspections.

Finally, AG contributes directly to the broader energy transition through targeted **investments in sustainable infrastructure**. We support the development of Wallonia's largest battery park – led by Luminus and the Belgian infrastructure fund I4B – and, through AG Real Estate, we help finance charging stations at De Lijn depots. These investments support lower CO₂ emissions and accelerate the shift to cleaner energy.

Beyond protection: a 360° approach to long-term absenteeism

At AG, insurance means more than stepping in when life goes off-track. It means helping people stay healthy, recover safely and return with confidence. That's why our Income Protection offering has evolved from a financial safety net into a comprehensive 360° support system, accompanying people **before, during and after an illness**.

In 2017, we launched Return to Work, a programme designed to help employees on long-term sick leave get back to work safely and successfully.

The impact is undeniable:

- 12,000+ personalised assistance programmes proposed across nearly 900 companies and groups
- 70% of participants are back on the job within six months
- 90% remained relapse-free in the six months that followed



To help employers act earlier and more effectively, our absenteeism reporting system gives them a clear, data-driven picture of their organisation so they can fine-tune their policies and take targeted action.

Prevention also plays a central role. With My WellRI, a scientifically validated well-being survey developed by our subsidiary Waldon, employers can identify psychosocial risks and access practical tools to **prevent stress and burnout**.

And because well-being should be accessible to everyone, all insured employees can use My Mind, a digital platform offering practical tips, personalised tools and guidance to support mental health. Together with Waldon, we help organisations design and implement well-being strategies that are robust, relevant and built to last.

Our impact

Investing that moves the needle through dialogue

Investing today goes far beyond providing capital. For AG, it's a lever to drive meaningful, long-term change and help shape a more sustainable future. As a socially responsible investor, we actively engage with the companies we invest in. This dialogue is essential: it improves business practices, boosts long-term performance and generates **positive impact for society**.

Our objective is clear: to support companies that are ready to meet tomorrow's challenges head-on. That means a credible climate strategy, respect for human rights, a genuine commitment to diversity and fully transparent governance. These are not side issues – they are the foundations of long-term stability and trust. Companies that embrace them are simply more resilient.

AG's engagement philosophy is simple: **progress through dialogue**. We sit down with company leadership, ask the tough questions and push for improvements. And when a collective voice is stronger, we join forces with other investors. This method works: we see advances ranging from strengthened climate commitments and clearer ESG disclosure to more robust labour and employment policies.



Every engagement is tracked. Expectations are clear, progress is measured. And when a company falls short, we step up the pressure by deepening the dialogue, exercising our voting rights or, if necessary, reassessing the investment. For AG, engagement is not symbolic. It's about outcomes.

In 2025, AG conducted 101 bilateral engagements, with a strong focus on ESG transparency and carbon-neutrality targets with major emitters. These discussions are already delivering tangible results: new sustainability roles, first-time ESG reporting and frameworks for issuing green bonds. In parallel, AG contributes to global initiatives such as Climate Action 100+, CDP and Nature Action 100, ensuring that our influence reaches beyond individual companies.

Dialogue is one of our most powerful tools. Used consistently and with conviction, it turns investment into a **catalyst for real, lasting change**.

“AG Insurance actively encourages us in the field of sustainability and thus contributes to Gimv’s ongoing learning process in this area. Gimv and AG Insurance share the belief that sustainability can create long-term value for both the economy and society. This makes AG Insurance’s involvement as a shareholder particularly valuable.”

Vincent Van Bueren, Corporate Communications & Sustainability Manager, Gimv

Collaborating and connecting in a hybrid world.

The way we work has changed, and AG has chosen to change with it – deliberately and confidently. In recent years, we have reimagined both how and where we work, **embracing a hybrid model** that blends flexibility with meaningful connection. Today, our employees combine telework with at least two days a week in the office – days dedicated to teamwork, sharing ideas and nurturing our company culture. This rhythm offers the flexibility that people value while anchoring a strong sense of belonging.



Spaces designed for a new way of working

Across more than 50,000 m² of newly redesigned offices in Brussels, Antwerp and Charleroi, we have created environments that reflect the realities of modern work. Quiet zones for deep focus. Areas for co-creation and coordination. Meeting rooms for brainstorming sessions, one-to-one conversations or project discussions. Social spaces where informal exchanges spark new ideas. Together, these spaces form a workplace where colleagues can meet, imagine, build and move forward as one team.



A work setting that adapts to every need

Whether they need an ergonomic desk, a collaborative bench table, a standing workstation or a quiet room for focused work, colleagues can **choose the space that best suits the task** ahead. And since hybrid work also includes working from home, AG provides a telework allowance, essential IT equipment and a contribution towards home Internet costs so everyone can work comfortably and effectively from any location.

Growing together

The opening of our AG Campus in 2021 was more than an investment in bricks and mortar – it marked a key moment in our journey to become a true learning organisation. Our ambition is to be a Great Place to Grow for All: a community where colleagues learn from one another, collaborate easily and continue developing throughout their careers. The transformation of our offices builds on that ambition by offering environments that support both growth and connection. In 2025, this long-term commitment to our people was recognised once again: AG received Top Employer certification for the 14th year in a row.

Keeping insurability strong in a changing climate

Climate change is reshaping risks across the global economy, and the insurance sector is on the frontline. For AG, understanding and anticipating these shifts is essential, both as an insurer and a long-term investor. That's why climate considerations are firmly embedded in our risk and investment strategy.

To stay ahead, AG carries out **climate-resilience stress tests** that assess how robust our business model remains under a range of future climate scenarios. These analyses look at two categories of risk:

Physical risks floods, storms or prolonged droughts that can drive up the frequency and severity of claims, ultimately affecting the company's financial stability

Transition risks the impact of moving towards a low-carbon economy, from new regulations and technological changes to market shifts that can influence asset values or operating costs



Because climate change plays out over decades, we look far beyond historical data. AG uses a range of scenarios developed by the **Network for Greening the Financial System** (NGFS), from the most optimistic [rapid decarbonisation] to the most pessimistic [severe global warming]. This gives us a clear, long-term view of the challenges and opportunities ahead.

What the tests tell us ?

The results are encouraging: AG's investment portfolio shows strong resilience to transition risks, even under the most demanding scenarios. Our **responsible investment policy is a key driver** of that strength.

Some physical risks may intensify over time, and certain risks could become difficult or even impossible to insure if global warming accelerates. But with tools such as diversification, ongoing product adaptation and reinsurance [even though reinsurance itself is exposed to climate impacts], AG reinforces its **long-term financial stability**.

By looking beyond traditional budget cycles and focusing on long-term resilience, AG makes its ambition clear: to invest smartly in a world in transition, support the shift to a sustainable economy and continue playing a meaningful role in society – today and tomorrow.

Our impact

Customer experience: digital ease, human touch

At AG, the **customer experience keeps evolving** to match rising customer expectations in a hyper-connected world. As one of the pillars of our Elevate27 strategy, our ambition is clear: to make every interaction feel effortless. Customers expect quick answers, straightforward processes and access to their services whenever they need them.

My AG: the cornerstone of a seamless experience

My AG has become the gateway to a smooth, streamlined experience – and more than 450,000 customers already use it.



The platform is built for autonomy: customers can consult their policies and documents at any time, track a claim, check payments or adjust their communication preferences. A chatbot provides immediate support whenever they need guidance. With this **self-service approach**, customers have everything they need at their fingertips.



A powerful accelerator: AI

AG is now pushing the customer experience even further with the power of artificial intelligence. AI helps interpret questions more precisely, remove friction from processes and tailor interactions to what customers really need. By combining data, automation and generative AI, we deliver relevant solutions faster. The outcome? More effective support, more autonomy for customers and more time freed up for the complex, high value-added cases where human expertise truly matters.

One example already in place: an AI-powered tool analyses customer phone calls, identifies recurring topics and turns them into **actionable insights that improve our service quality**.

This shift is happening with purpose and care. AG is building strong in-house expertise to deepen its understanding of AI, share learnings across teams and set clear guardrails to ensure responsible use. Transparency, privacy and human judgment remain non-negotiable. And with cybersecurity as a top priority, customer data stays secure – and trust stays solid.

By integrating AI responsibly and expanding services like My AG, we are shaping an experience that is simpler, faster and more intuitive, without losing the human touch that defines AG.

Supporting young people to grow, belong and thrive

@Home 18-24: opening up new perspectives for young adults, with the support of AG Solidarity

When you step into @Home 18-24, the first thing you notice is the calm. It's a place where young men – all between 18 and 24, all carrying more than their share of hardship – can finally breathe. Since 2021, AG Solidarity has been helping this **Brussels shelter** offer exactly that.

Life in the house is intentionally simple. Residents cook and eat together, share chores and slip into a rhythm that feels closer to a family home than an institution. Around them, a team of eight staff members – from social workers to a psychologist – guide each young adult through his own path. Step by step, they work on **practical goals: training, work experience and eventually independent living**.



AG Solidarity's support takes many forms. Funding helped furnish bedrooms and renovate bathrooms, turning the building into a warmer place to stay. AG also donated laptops and sportswear, and AG's in-house translation team regularly steps in to translate documents and communication materials. Thanks to this support, outings and group activities – from a day trip to Pairi Daiza to simple shared moments – become part of life too.

"Our resources are limited," says Director Corentin Letocart. "With AG's support, we have been able to make investments that immediately uplift our residents' day-to-day experience. A welcoming environment and shared activities help them rebuild trust – in themselves and in others."

For R. [22], that impact is immediate. *"When I first arrived, I was going through a really tough time. Here, I get structure and guidance. It helps me look ahead again. Now I want to start a training programme, find a job and, in time, live on my own."*



Digital for Youth and AG, together for a digital future

Digital skills have become a powerful gateway to opportunity in today's job market. Yet many young people in Belgium still grow up without access to the tools that make those opportunities possible.

To help close this gap and pave the way for a **more inclusive digital future**, AG partners with Digital for Youth, an organisation working to tackle digital exclusion among children and young people aged 6 to 25.

Every year, AG donates hundreds of refurbished laptops and other IT equipment. With this support, specialised non-profits can give young people the guidance and resources they need to develop digital confidence and find their footing in the labour market and in society.

Our impact

Onbeperkt Jobstudent and AG, a winning combination

At AG, we are committed to creating a Great Place to Grow for All – a workplace where everyone feels they belong, can be themselves and has room to develop their talents.

That ambition also drives our partnership with Onbeperkt Jobstudent, an organisation that helps students with a disability or chronic illness gain **meaningful work experience**. Together, we are taking concrete steps towards making AG an even more inclusive and accessible company.

And it truly is a win-win: students gain their first real professional experience in a large organisation, while AG welcomes the energy and fresh perspective of motivated young talent.

