



## Joint press release

Brussels, 20 April 2016

# KBC Mobility goes for sustainable, quality mobility solutions in Belgium

KBC Insurance, KBC Autolease and VAB join forces to increase clout and improve client service

**Daniel Falque, CEO of KBC's Belgium Business Unit,** explains: *'KBC is a client-centric company with a clear role in society. KBC is convinced that it can make a positive contribution to mobility and road safety and wants to offer its clients solutions. In this sense, mobility fits perfectly within the strategic framework established by KBC Group and KBC Belgium.'*

*Today, KBC Belgium holds many trump cards to become the reference when it comes to mobility. KBC is the only group in Belgium that brings together all aspects of mobility with regard to finance, insurance and assistance. Through companies like KBC Insurance, KBC Autolease and VAB, KBC has access to market leaders and much respected discussion partners in specific areas of mobility. Today, these three companies are facing the same trends and challenges when it comes to mobility. In addition, there are currently several innovative mobility initiatives on-going at KBC. Just a few examples include the Velodrome bike-lease project at KBC Autolease, the beneficial terms of its bicycle loan at KBC Bank, mobility advice, car-sharing and roadside bike assistance through VAB and the focus on mitigating hassle following an accident using the KBC Assist app at KBC Insurance.*

*KBC now wants to take this to the next level. The combined cooperation and joint forces of KBC Insurance, KBC Autolease and VAB within the KBC Mobility programme are intended by KBC to make it the reference for sustainable, quality mobility solutions in Belgium. This way, KBC wishes to respond to the changing needs of clients and society.'*

## Mobility as strategic cornerstone for the KBC Belgium Business Unit

Hans Verstraete, Senior General Manager of KBC Insurance, explains the strategic choice: *'Mobility is an issue affecting everybody. Everyone is looking for solutions to improve mobility or to avoid commuting. Companies suffer economic loss as a result of immobility. Public authorities are investing in sustainable mobility, intelligent infrastructure and road safety. With KBC Mobility, we want to respond better to a number of societal trends and technological developments that play an important role in developing solutions to mobility issues today. These include the following trends and developments:*

- Chain mobility & mobility budget, supported by smart IT and automation applications
- Collaborative consumption/sharing economy (pay-per-use, on demand): from ownership to use when needed
- Smart mobility: driving behaviour monitors, smart to autonomous vehicles, etc.
- Sustainability: stricter fuel economy and emissions standards, alternative fuel, etc.
- Health & safety: flexible working, accident and illness prevention, average speed camera systems , etc.
- Smart cities: chain mobility, sustainable parcel delivery, public-private partnerships, etc."

## KBC embarks on strategic KBC Mobility programme

**KBC Mobility** is a **strategic programme** alongside other, existing strategic programmes such as Klant 2020 (client-centric omni-channel initiatives), KBC Brussels, etc. KBC has established a defined strategic framework with clear growth ambitions focusing on the client, and it has also made the necessary IT resources and budgets available to reach its goal. KBC Insurance, KBC Autolease and VAB will achieve this growth together. The first results should become visible this year.

Given the ever rapidly changing environment with continually new technological opportunities, KBC's Belgium Business Unit opts for a **versatile strategy** that will be rolled out incrementally. The focus over the next two years will lie in **passenger transport**:

- KBC will be going all out in **mobility budget solutions** for employers (and their workforces) and placing differentiated emphasis on solutions that factor in the **bicycle**.
- For private individuals, attention will turn to **ease (of use)** and **reducing hassle following an accident** .
- KBC is also looking into other opportunities by engaging in **innovative experimentation and partnerships and joint working arrangements with outside parties** (along the lines of what KBC is already doing as part of its omni-channel strategy).

In a later phase, carriage of goods and infrastructure works can then be tackled.

## **KBC Mobility as a unique advantage and key to success, with a special role for VAB**

Within Hans Verstraete's current KBC Insurance Directorate, a **KBC Mobility Division** is being created, made up of representatives from VAB, KBC Insurance and KBC Autolease. With immediate effect as of today, Geert Markey will take up position as KBC Mobility's General Manager. He will also head up VAB.

After consultation, it has been decided that Wim Vos, VAB's current managing director, will leave the VAB group and pursue a new track on his career path. KBC would like to thank him sincerely for his many years of enthusiastic devotion and contribution to the success of VAB and wish him all the very best for the future.

Also with effect from today, Werner Franck will take up post as general manager of KBC Autolease, reporting to Geert Markey.

Under the leadership of Hans Verstraete, the **KBC Mobility** division will lay down mobility policy within KBC's Belgium Business Unit.

**VAB** remains an independent legal entity but is to be integrated within the governance of the KBC Belgium Business Unit. VAB retains its own independent voice in dealings with policymakers and, as a mobility organisation, will continue to take a position on mobility issues such as road traffic safety, driver education, roads infrastructure and the emerging mobility chain. The VAB quality brand will continue to be supported and will still offer and develop its commercial activities, including for other mobility players. **KBC Autolease** also remains a separate legal entity and a subsidiary of KBC Bank.

KBC Mobility is not a legal entity but, by means of closer cooperation but with respect for the unique position of the various group companies, aims to gather together existing expertise and skills and enhance their combined strength, by which KBC intends to further improve its service provision to clients of KBC Bank, CBC Banque, KBC Brussels, KBC Insurance, CBC Assurances, KBC Autolease and VAB.

### **For more information, don't hesitate to contact:**

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## Note to editors:

### VAB

**VAB group** consists of the following divisions: VAB Breakdown and Travel Assistance, its driving school group (VAB Driving School, Sanderus and Probemo), its second-hand vehicle division (*VAB-Tweedehandswagens*), VAB Fleet Services, Depannage 2000 (towing) and *VAB-Banden*, its tyre service.

Since 1990, VAB's mobility organisation and commercial activities have been conducted as an NV (a form of limited liability company). The socio-cultural aspects, the movement, are kept within the non-profit organisation, called vtbKultuur, which has also remained a minority shareholder of VAB.

KBC Insurance holds the majority of the shares in Groep VAB NV. However, VAB's operational autonomy is being upheld in view of the know-how built up and constantly improved over several decades by VAB to make it a leader in its sector, and also owing to the self-contained, independent image of VAB in the eyes of the public authorities, its 400 000 members, business customers and the general public.

### KBC Autolease

[KBC Autolease](#) offers specialist car leasing services to SMEs and the self-employed, multinationals and non-profit organisations and the medical and liberal professions. It has a car fleet of well over 45 000 vehicles, making it one of the foremost players on the Belgian car lease market.

KBC Autolease's full-service contracts are tailored entirely to client needs. They are grounded in a varied offering of attractive leasing formulas – for passenger cars and light commercial vehicles up to 3.5 tonnes.

One important mission pursued by KBC Autolease is to source ecological, and therefore tax-friendly, vehicles when putting car fleets together. Furthermore, clients get the chance every year to find out about sustainable mobility alternatives at the Fleet Eco Day. And, to make it even easier for clients, KBC Autolease has launched intelligent online tools such as KBC Autolease Online and the KBC Autolease Assistance app.

Since launching its 'Sustainable repairs' label at the end of 2014, KBC has been part of Belgium's College of Experts, which sets the conditions that companies and repair shops have to meet to be able to carry the label. At the beginning of 2015, Carglass was the first car window repair shop in Belgium to be awarded the 'Sustainable repairs' label, making it the first Belgian repair shop chain that systematically has its business process tested against sustainability standards.

Apart from Belgium, KBC Autolease also operates in the Grand Duchy of Luxembourg.

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