

ING GROEP NV  
Form 6-K  
January 19, 2007

**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, DC 20549**

**FORM 6-K**

**Report of Foreign Private Issuer**

Pursuant to Rule 13a-16 or 15d-16  
of the Securities Exchange Act of 1934

For January 19, 2007

Commission File Number 1-14642

**ING Groep N.V.**  
Amstelveenseweg 500  
1081-KL Amsterdam  
The Netherlands

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.

Form 20-F  Form 40-F

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T rule 101(b)(1):

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T rule 101(b)(7):

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes  No

If Yes is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b).

**THIS REPORT ON FORM 6-K SHALL BE DEEMED TO BE INCORPORATED BY REFERENCE IN THE REGISTRATION STATEMENT ON FORM F-3 (FILE NO. 333-84226) OF ING GROEP N.V. AND TO BE A PART THEREOF FROM THE DATE ON WHICH THIS REPORT IS FURNISHED, TO THE EXTENT NOT SUPERSEDED BY DOCUMENTS OR REPORTS SUBSEQUENTLY FILED OR FURNISHED.**

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This Report contains a copy of the following:

- (1) The Press Release issued on January 19, 2007.

Amsterdam 19 January 2007

## **ING announces new structure insurance business Belgium**

ING announces today its intention to restructure its Belgian insurance business as part of its strategy to focus on bancassurance distribution in Belgium.

After a strategic review of the insurance business in Belgium, ING has decided to concentrate its life and non-life insurance activities in two new entities which will exclusively distribute through the retail banking channels of ING in Belgium. The new entities will employ about 350 employees.

As a result, ING intends to divest its non-strategic insurance activities and currently seeks to identify parties interested in acquiring its broker and employee benefits insurance business in Belgium.

ING Insurance Belgium had a total premium income of EUR 1.797 million in 2005 of which EUR 607 million was generated through its broker and employee benefits insurance business. The brokers and employee benefits business currently employs about 840 employees.

**Press enquiries:**

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*ING is a global financial institution of Dutch origin offering banking, insurance and asset management to over 60 million private, corporate and institutional clients in over 50 countries. With a diverse workforce of about 115,000 people, ING comprises a broad spectrum of prominent companies that increasingly serve their clients under the ING brand.*

*Certain of the statements contained in this press release are statements of future expectations and other forward-looking statements. These expectations are based on management's current views and assumptions and involve known and unknown risks and uncertainties. Actual results, performance or events may differ materially from those in such statements due to, among other things, (i) general economic conditions, in particular economic conditions in ING's core markets, (ii) performance of financial markets, including emerging markets, (iii) the frequency and severity of insured loss events, (iv) mortality and morbidity levels and trends, (v) persistency levels, (vi) interest rate levels, (vii) currency exchange rates, (viii) general competitive factors, (ix) changes in laws and regulations, and (x) changes in the policies of governments and/or regulatory authorities. ING assumes no obligation to update any forward-looking information contained in this document.*

### **SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

SIGNATURE

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ING Groep N.V.  
(Registrant)

By: /s/H. van Barneveld

H. van Barneveld  
General Manager Corporate Control & Finance

By: /s/C. Blokbergen

C. Blokbergen  
Corporate Legal Department  
Head Legal Department

Dated: January 19, 2007

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