

grupo
ageas[®]
portugal



WELCOME TO GROUP AGEAS PORTUGAL

2022





AGENDA

01

GROUP
AGEAS
PORTUGAL

03

PARTNERSHIPS

05

AGEAS
GROUP

02

UNIVERSE OF
COMMERCIAL
BRANDS OF
GROUP AGEAS
PORTUGAL

04

RECOGNITION

01

AGEAS
GROUP





OUR PROFILE

Ageas, an international insurance Group with focus on **Europe and Asia**

Belgium, United Kingdom, France, Portugal, Turkey, China, Malaysia, India, Thailand, Vietnam, Laos, Cambodia, Singapore and Philippines

Included in the **BEL20** index

Europe's **Top 20** insurance companies

Annual inflows of **39.8 billion Eur**

Over **40.000** Employees (world wide)

45.000.000 Customers

Shareholder's equity close to **11.9 billion Eur**

ageas®

WE ARE...



A leading insurance company in Europe and Asia: we invest in existing markets and seek out new opportunities



Insurance specialists, with a personalised offer and business solutions in Healthcare, Life and Non-Life branches, for private customers and companies



An insurer which evolves through constant investment in capabilities and skills, based on a **strong entrepreneurial culture**

IN 2021 AGEAS GROUP CONTINUES TO ACHIEVE GREAT RESULTS

Gross
Inflows



EUR
39.8 billion

Net
Profit



EUR
845 million

Liquid
Assent



EUR
1.1 billion

Combined
Ratio*



95.4%

Solvency
II**



197%

* Only consolidated companies.

02

AGEAS GROUP IN
PORTUGAL





VISION

In 2030, Group Ageas Portugal will be a welcome presence in every Portuguese household **nurturing heartfelt, multi generational bonds** built on trust, **care** and a **deep understanding of life**.



MISSION

Deliver an **emotional and meaningful experience** into people's lives

THE EVOLUTION OF THE PRESENCE

OF THE AGEAS GROUP IN PORTUGAL

2005

- The Ageas Group enters Portugal through Médis and Ocidental and a **partnership with Millennium bcp**

2014

- Ageas becomes **100% shareholder** from **Ocidental and Médis**

2016

- **Acquisition of AXA Portugal** (now Ageas Seguros) and **Seguro Directo**
- Portugal becomes **Ageas' second home market in Ageas Group**
- Fundação Ageas integrates the Group Ageas Portugal

2018

- **Go Far** joint venture is created in partnership with Associação Nacional de Farmácias
- Partnership with **Kleya** towards an integrated solution for foreign residents in Portugal

2019

- Launch owned dental clinics network - **Clínica Médis** branded
- Creation of **Ageas Repara**, company dedicated to search for the origin of water leaks using innovative techniques and tools
- Partnership with **José de Mello Residences** and Services to develop the business of residences for seniors

2020

- Launch of **Mundo Ageas**, an online market for diversified services
- Group Ageas Portugal holds 100% stake in Kleya

2022

- Merge of the Non-Life companies (Ageas Seguros and Ocidental)



PORTUGAL

AGEAS' SECOND HOME MARKET



1st

▼
Place
in Pensions



2nd

▼
Place
in Health



2nd

▼
Place
in Life



2nd

▼
In Overall Ranking



3rd

▼
Place
in Non-Life

GROUP AGEAS PORTUGAL 2021 IN FIGURES



SOLVENCY

II

276%
(standard formula)



88.1%

**Combined
ratio Group**



16.4%

Market share
(global)

18.1% (Life)
14% (Non-Life)

Market share



€2,2 billion

Life: 1401 M€
Non Life: 821,6 M€

Gross inflows



€129,8 million

Net result



**1,7 million
Clients***

688k Ageas Seguros

50k Médis

966k Ocidental

145k Seguro Directo

Our Impact24 strategy

We aim at combining performance with humanity, focusing on the needs of all the Stakeholders

OUR DNA

- 01 We are committed
- 02 We consistently deliver
- 03 We care for each other
- 04 We care for the world around us
- 05 We are truly local
- 06 We are here to stay

OUR VISION

In 2030, Group Ageas Portugal will be a welcome presence in every Portuguese household — nurturing heartfelt, multi-generational bonds built on trust, care and a deep understanding of life

OUR MISSION

Deliver an emotional and meaningful experience into people's lives

OUR VALUES

- ▶ *Care*
- ▶ *Dare*
- ▶ *Deliver*
- ▶ *Share*

Our 2024 ambitions

- 1 memorable interaction per customer
- 40% reduction in time-to-market
- 10% profitable growth in revenues (Non-Life, CAGR 21-24) & growth in total assets under management
- 85% in sustainable employee engagement
- 10 new customer solutions that address ESG
- Every employee has at least 1 experience per year with customers

Our 2024 focus areas & key initiatives

- | 01 | 02 | 03 | 04 | 05 |
|---|---|--|--|---|
| <p>Deliver deeply human and relevant customer experiences that forge emotional bonds</p> <ul style="list-style-type: none">▶ Know our customers▶ Reimagine the claims journey▶ Design a distinct, useful & human customer experience | <p>Bring to market holistic solutions that drive growth, benefit and delight for more people & entities</p> <ul style="list-style-type: none">▶ Bring to market products, experiences & partnerships that meet customers where they are▶ Lead in the Healthcare ecosystem, in Portugal & beyond | <p>Build an agile, learning-driven culture that enables constant transformation and fosters belonging</p> <ul style="list-style-type: none">▶ Build a culture of agility & adaptability in service of customer needs▶ Lead in our approach to employee flourishing | <p>Unlock technology & data to unleash humanity, innovation and reach</p> <ul style="list-style-type: none">▶ Launch scalable digital platforms▶ Make our data work for us | <p>Create positive action that wins hearts and delivers new impact for our communities & planet</p> <ul style="list-style-type: none">▶ Pioneer sustainability▶ Be a leading voice for positive societal change |

A VISION FOR SUSTAINABILITY

At Group Ageas Portugal we perceive sustainability as a systemic approach that opens doors to social innovation and creates shared value between business and society.

Protecting people is part of our DNA so we're naturally one of the most impacted and impactful sectors regarding social and environmental challenges.

We are committed to contributing to a healthier society, promoting climate resilience, and fostering inclusion within our culture and across our business.

6 CORPORATE GOALS UNTIL 2024



Preparing the workforce for the future



Responsible governance and business ethics



Community investment



Products and services that answer to social and environmental challenges



Sustainable and efficient processes



Responsible investment

SUSTAINABILITY IN NUMBERS *

937 M€
Direct economic value generated

886 M€
Direct economic value distributed

18 Bi€
Portfolio of assets under management **

3 M€
In the Impact Investment Fund - Mustard Seed Maze

95%
National or international suppliers with portuguese representation

3.010 tCO₂e
(scope 1, 2 e 3)
- 44%
GHG emissions compared to 2019

579 men
711 women

96%
Employees with a fixed-term contract

3 long term ambitions

STRENGTHEN POSITIONING WITH CLEAR COMMITMENTS BY 2030



Contribute to a healthier Society

01 Preventing and development of affordable solutions

Chronic diseases

Mental health

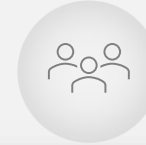
Aging



Promote climate resilience

01 Reducing emissions and investing in green energy

02 Promoting the transition to a low carbon economy: investments & supply



Foster inclusion

01 Promoting of financial inclusion

02 Betting on impact investing

03 Diversity, equity and inclusion integrated into the business



A COMMITMENT TO SOCIETY



Ageas Foundation, part of the Group Ageas Portugal, with IPSS status (Private Institution for Social Solidarity) , promotes social solidarity activities, bringing together people and partners.

Founded in 1998, it is undergoing a strategic review with a view to initiating a new approach to Philanthropy (Venture Philanthropy) which fosters the growth of social innovation projects in the areas of "Health", "Ageing" and "Social Exclusion".

At the same time, it intends to deepen its social investment policy, expand its volunteering initiatives and deepen its footprint in empowering individuals and social entities .



VISION - To be institution that helps build inclusive and resilient communities.



MISSION - To support the community by promoting corporate volunteering and developing programs with a social impact.



STRATEGY - To increasing the social impact on the community, Ageas Foundation based its work in an ecosystem of long-term partnerships centered in four principles:

Corporate
Volunteering



Capacity
Building

Social
Investment



Venture
Philanthropy

7.185

Hours in 60
volunteer
actions

404

Training and
mentoring hours at
Escola de Impacto

123

Institutions
supported

2.191

Participations
in social
solidarity
actions

14

Social
investment
projects

1 222 mil €

Social
Support to the
Community



03

UNIVERSE OF
COMMERCIAL
BRANDS
OF GROUP
AGEAS PORTUGAL



THE UNIVERSE OF GROUP AGEAS PORTUGAL



A group of five people are singing and playing instruments on a rooftop. In the background, a woman with curly hair and glasses plays a tambourine. In the foreground, a man in a blue shirt plays bongo drums, a man in a green sweater plays a triangle, and a woman in a black jacket plays an acoustic guitar. In the bottom foreground, a woman with blonde hair and glasses plays a ukulele. The background shows a modern building with large concrete pillars.

3.1

FIVE INSURANCE & PENSIONS BRANDS

INSURANCE & PENSIONS BRANDS

GROUP AGEAS PORTUGAL

3.1



Insurance and services adapted to the needs of its Clients, developing its activity with a wide distribution network of Mediators and Partners.



Each person and their health are seen at Médias as one, adapting their proposals to each person and each stage of their life, through a Personal Health Service.



Seguro Directo is a specialized brand in auto insurance. The clarity and quality of service, with competitive prices are the secret of its success.



Outstanding leader in Pension Funds in Portugal, managing around six billion euros of assets.



Ocidental is one of the largest bancassurance operators in Portugal, offering a wide range of Life and Non-Life solutions.



AGEAS SEGUROS

“A world to protect yours” is the signature of Ageas Seguros’ brand, reinforcing the diversivity of its offer and commitment to its customers



Professional and certified **distribution network** with a strong presence in all country



Loyalty card:
Mundo Ageas Seguros with discounts in a wide network of partners and also an **App** and digital card



Website with area for private Clients



Digital documents and communication



Assistance: through a web app, tracking service in case of emergency and video inspection



PAR: risk analysis and prevention for Corporate Clients





SEGURO DIRECTO

SEGUR—DIRECTO

grupo ageas

3.1

Direct Insurance Company pioneer in Portugal

Be an **innovative and relevant brand**
where, how and when the Client needs it.

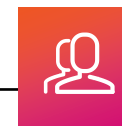
Mission: be a brand close to the customer,
an attentive and clear communication brand.

“So smart, so intelligent” is the brand signature of the direct insurer, pioneer in Portugal



Presence on multiple digital channels

- Website 100% transactional, intuitive and direct;
- App TV;
- Facebook e ChatBot (24h personal assistente).



Closer to the Customers

- Road prevention, safety and car maintenance tutorials;
- SD Discount Card;
- Client area with documents and insurance details;
- Contact center with extended opening hours;
- Specific protection for electric vehicles.



Sustainable and Ecological

- Digital Documentation;
- Sustainable Partnerships.





OCIDENTAL

grupo ageas



Leadership in *Bancassurance*

- Largest operator of *Bancassurance* in Portugal;
- Relation of proximity and total integration for more than 30 years with Millennium bcp, partner and the main distributor.



Simplification and Digitalization

Offer and simple language:

- Adapted to customers' life cycle;
- Making simple what is complex;
- Strong commitment to the simplification and digitization of processes.



ageas[®]
pensões



Leader in Pension Funds

Ageas Pensions is a leading player in the Pension Funds market in Portugal, managing more than 6,7 billion euros of assets, which translates into a 27.6% market share (2021 data).



MÉDIS



Personal health service in Portugal

A new way of seeing and manage health in Portugal: Vision 360º

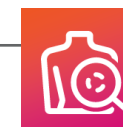
The Portuguese Personal Health Service include:



App Médís and Doctor Online



Medical Assistants and Line Triage 24/7 with tele-consultation



Symptom Checker

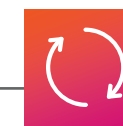
Clínica Médís and Médís Dental



Partnership with Pharmacies



Reinforced Oncologic Protection





3.2

BEYOND
INSURANCE



BEYOND INSURANCE

OF GROUP AGEAS PORTUGAL



A service specialized in detecting water leaks.



A network of dental clinics where each patient is unique.



Go Far

Innovative solution in the provision of health care to Customers of Portuguese Pharmacies and Médis.



Global service and facilitator of the process of establishing foreign residents in Portugal.



An online platform to market services, experiences and emotions!





04

PARTNERSHIPS

WE PROMOTE PROJECTS AND PARTNERSHIPS THAT ADD VALUE,
ARE DISTINCTIVE AND INNOVATORS



BUSINESS PARTNERSHIPS



CORPORATE PARTNERSHIPS CULTURE



CORPORATE PARTNERSHIPS INNOVATION, HEALTH AND SUSTAINABILITY



A group of diverse people, including men and women of various ages and ethnicities, are gathered outdoors in front of a lush green wall. They are all looking upwards with expressions of joy and excitement, many with their mouths open as if cheering or shouting. Several people are raising their hands, and some are holding hats (a white fedora, a red and black striped hat, and a yellow hat) high in the air. The scene is vibrant and celebratory. The image is split into two panels: the left panel is a faded, semi-transparent version of the same scene, and the right panel is the full, vibrant image.

04

RECOGNITION

TOGETHER WE HAVE BEEN AWARDED AND RECOGNIZED BY THE OUR CLIENTS AND THE MARKET

ageas
seguros



ageas
pensões

IPE
CONFERENCE
& AWARDS
2021



OCIDENTAL
grupo ageas



SEGUR(-)RECTO
grupo ageas



ageas
fundação



X PRÉMIOS
OC OBSERVATÓRIO
DE CONSUMIDORES
INTERNA



grupo
ageas
portugal

SIL
SALÃO
IMOBILIÁRIO
DE PORTUGAL



THANK YOU.

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