

grupo
ageas[®]
portugal

WELCOME TO GROUP AGEAS PORTUGAL

2024





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,
Portugal, Turkey, China,
Malaysia, India, Thailand,
Vietname, Laos, Cambodia,
Singapore and Philippines

Included in the
BEL20 index

Europe's **Top
20** insurance
companies

Net Operating Result
1,2 million Eur

Over **50.000**
Employees (world
wide)

47.000.000
Customers

ageas®

* Data 2023.

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 2023 AGEAS GROUP CONTINUES TO ACHIEVE GREAT RESULTS

Gross
Inflows



EUR
17.1 billion

Net Operating
Result



EUR
1,166 million

Liquid
Assets



EUR
959 million

Combined
Ratio*



93.3%

Solvency
II**



217%

* 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 Médís and Ocidental and a **partnership with Millennium bcp**

2014

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

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 Médís** 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

2022-23

- Merge of the Non-Life companies (Ageas Seguros and Ocidental) / Launch of Pétis Ecosystem and the House Ecosystem, with Livo



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 2023 IN FIGURES



SOLVENCY

II

268%
(standard formula)



95.1%

Combined ratio



15.2%

Market share
(global)

16.2% (Life)
14.5% (Non-Life)

Market share



€1,9 billion

Life: 0,8 billion €
Non Life: 1 billion€

Gross inflows



€128 million

Net result



1,8 million
Clients*

761k Ageas Seguros

57k Médis**

993k Ocidental

155k 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 *

910 M€
Direct economic value generated

875 M€
Direct economic value distributed

702 M€
Responsible Investment

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

90,4%
National or international suppliers with portuguese representation

4.096 tCO₂e
(scope 1, 2 e 3)
- 24%
GHG emissions compared to 2019

589 men
752 women

99%
Employees with a no 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

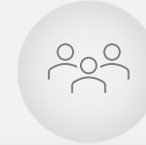
Aging



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



Fundação Ageas is a Corporate Foundation, part of Group Ageas Portugal, has IPSS and Public Utility status and aims to pursue social solidarity purposes in the community, bringing together people and partners.

Founded in 1998, the Fundação Ageas carried out a strategic review in 2021 to initiate a new approach to philanthropy which fosters the growth of social innovation projects in the areas of "Health", "Ageing" and "Social Exclusion".

MISSION – Act for transformation, empower for overcoming challenges, dare for impact.

VISION – An innovative foundation that designs the world it wants to live in - with healthy, resilient and inclusive communities.

STRATEGY – With the objective of increasing the social impact in the community, we work in an ecosystem of long-term partnerships, through four axes:



VOLUNTARIADO
CORPORATIVO



CAPACITAÇÃO



INVESTIMENTO
SOCIAL



INVESTIMENTO
DE IMPACTO

► FOCUS ON SOCIAL PROBLEMS



Health



Ageing
Population



Social
Exclusion



Corporate Volunteering and Citizenship



13.342,5

Volunteer hours

115

Volunteer actions

2.946

Participation in volunteer actions

Social Investment

650k€

for social projects

5

Solidarity Bonus Projects (192,8 k€)

3

Emergency support projects (156,8k€)

Other projects (300,1€)



2023 performance indicators by intervention axis

Training



Escola de
Impacto

2

Courses

124

Trainees

Social
Organizations

4

Courses

69

Trainees

Impact Investment

3

Approved investments

6

Projects in follow-up

395 k€

Invested



> 1.591k€

Social Support to the
Community



03

UNIVERSE OF
COMMERCIAL
BRANDS
OF GROUP
AGEAS PORTUGAL

THE UNIVERSE OF GROUP AGEAS PORTUGAL





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;
- Client area with documents and insurance details;
- App Seguro Directo;
- Facebook e ChatBot (24h personal assistance).



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;
- Brand activation in auto and motorcycles events.



Sustainable and Ecological

- Digital Documentation;
- Specific protection for electric vehicles;
- Sustainable Partnerships, supporting sustainable mobility and road safety.



OCIDENTAL

grupo ageas



Ocidental

- Ocidental aims to meet the protection needs of any type of Client, offering a wide range of products from financial to personal and family protection. With the guarantee of being a brand of the Grupo Ageas Portugal, one of the largest insurance groups in the Portuguese market.



Liderança em *Bancassurance*

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



Simplificação e Digitalização

Offer and simple language:

- Comprehensive and segmented offering, allowing alignment with various target segments influenced by the banking proposal;
- Adapted to Customers' life cycle;
- 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 close to 6,3 billion euros of assets, which translates into a 33,0% market share (2023 data).

MÉDIS



Personal health service in Portugal

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

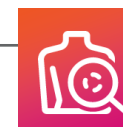
The Portuguese Personal Health Service include:



App Médís,
Online GP and
psychologist



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

DO GRUPO AGEAS PORTUGAL



A service specialized in detecting water leaks.



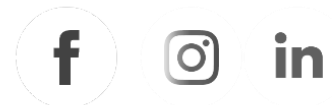
A network of dental clinics where each patient is unique.



The first integrated ecosystem with all the essential services for the comfort of your home.



Ecosystem dedicated to dogs and cats, with exclusive benefits and discounts, selected services and transversal functionalities





AGEAS REPARA



3.2

**Diagnostic services and technical assistance
with technological solutions in the housing and
business market**

**Available in the regions of Greater Lisbon and
Greater Porto**

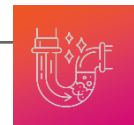
**Available 24h/7 days a week in case of emergency
for unblocking and cleaning**



Non-destructive water
damage research



Services of
Repair



Clogs

Cleaning and maintenance of
chimneys, gutters and downspouts



Housing inspection



clínica**médis**

Dental clinics for everyone, even for those who are not Médis subscribers

Network of 14 Dental clinics

CLÍNICA MÉDIS



Value proposition

- Medical team with experience in several areas of dentistry
- Online appointment booking
- Extended opening hours and open on saturday
- Personalized treatment plan
- Credit solutions adapted to patients' needs



Insurence and agreements

- Médis and Médis CTT
- ADSE
- Future Healthcare
- SAMS Quadros
- Zurich Sorridente
- More than 35 partnerships with other entities and companies



Home Solutions & Services

Windows wide open to a comfortable, sustainable and happy home!

Efficient Windows – Solar Energy – Electric Chargers– Flooring

5 reasons to choose Livo



**Personalized and specialized
counseling**



Ageas trust and credibility



**Sustainable and efficient
solutions**



**Multiple ways of payment, credit
or subscription**



**Digital and seamless user
experience**

pétis
quem tem, tem tudo.

1st ecosystem in Portugal for dogs and cats

All services available for dogs and cats, from **food, services to protection.**

In the customer area, it is possible to **manage orders, insurance and pet profiles.**

“Who has it, has it all” is the signature of the brand beyond insurance, with a 360° view of the needs of pets and people.



Nutrition and well-being

- Unique formula with fresh ingredients for all stages of life;
- Two ranges: Natural and Grain Free;
- Pack Pétis: a personalized nutrition plan.



Health and Protection

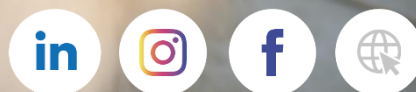
- Unlimited access to a Triage Line with veterinary support;
- Access to a search engine with all providers;
- Health and Liability Insurance;
- Policy and reimbursement management.



Community and store

- Online store with deliveries in 24-48h;
- Personalized offers on all orders;
- More than 1000 dedicated services.

PÉTIS



A group of approximately ten women are posed in a modern office environment with wood-paneled walls. They are all smiling and looking towards the camera. In the foreground, a woman with blonde hair in a red top rests her chin on her hands, wearing a watch and rings. To her right, a woman with dark hair in a blue patterned top smiles. Behind them, several other women are visible, some wearing blue shirts. The overall atmosphere is positive and collaborative.

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

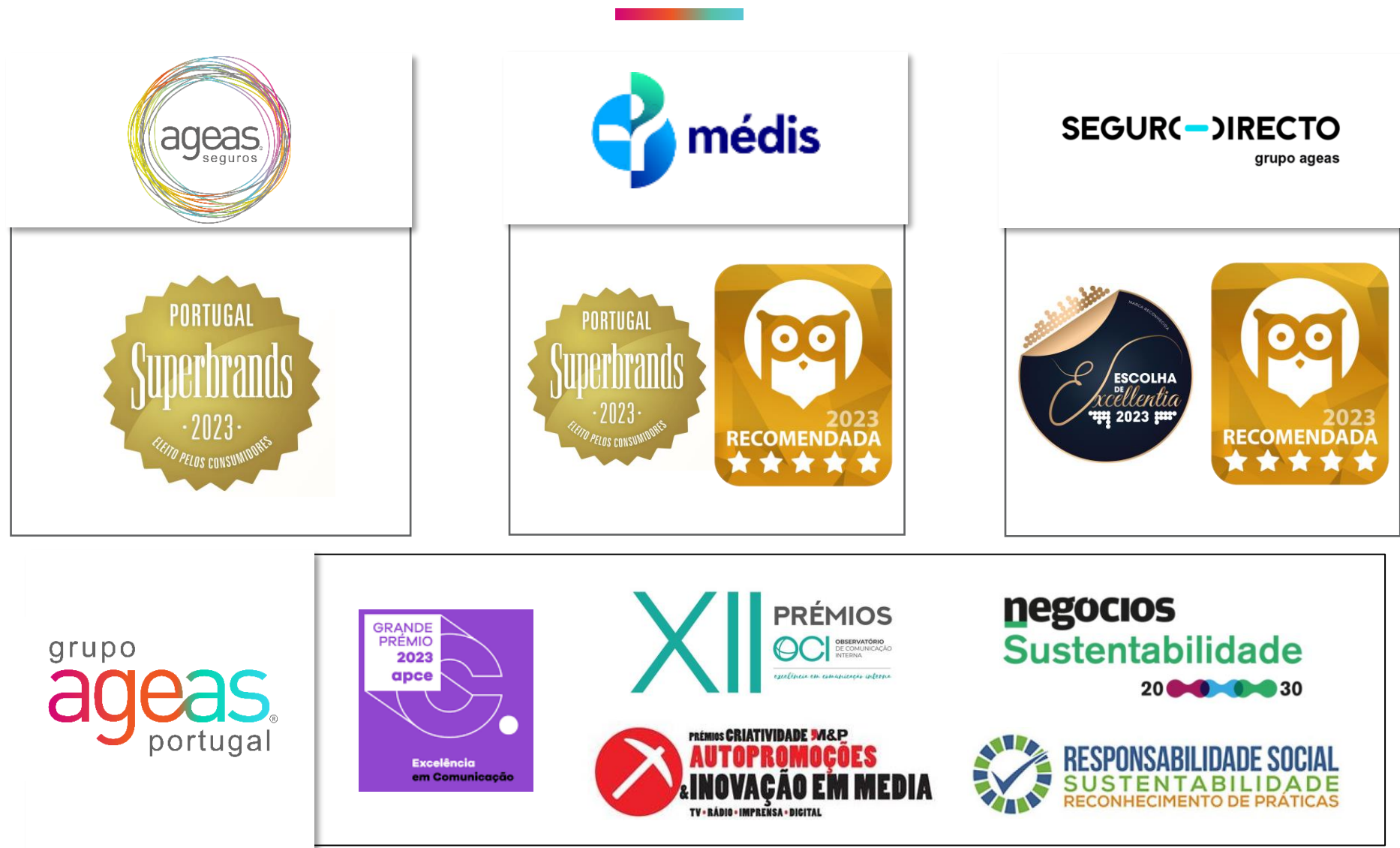


04

RECOGNITION



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





THANK YOU.

Follow us on grupoageas.pt

