

grupo
ageas[®]
portugal

WELCOME TO GROUP AGEAS PORTUGAL

2025





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
1,240 million Eur

43.000.000
Customers

Over **50.000**
Employees (world
wide)

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 2024 AGEAS GROUP CONTINUES TO ACHIEVE GREAT RESULTS

Gross
Inflows



EUR
18.5 billion

Net Operating
Result



EUR
1.24 billion

Liquid
Assets



EUR
1.07 billion

Combined
Ratio*



93.3%

Solvency II



218%

** Only consolidated companies.*

02

AGEAS GROUP IN
PORTUGAL





THE EVOLUTION OF THE PRESENCE OF THE AGEAS GROUP IN PORTUGAL

02

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 Ageas Group in Portugal

2018

- **Go Far** joint venture is created in partnership with National Association of Pharmacies

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

2022-23

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

2024

- Acquisition of One Clinics, a network of **physical medicine and rehabilitation clinics**, as part of the **Health strategy**

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 2024 IN FIGURES



SOLVENCY

II

244%
(standard formula)



95.9%

Combined ratio



16.3%

Market share
(global)

18.1% (Life)
14.5% (Non-Life)

Market share



€2,4 billion

Life: 1,3 billion €
Non Life: 1,1 billion€

Gross inflows



€105 million

Net operating result



**1,9 million
Clients***

769k Ageas Seguros

60k Médis**

1.000k Ocidental

160k Seguro Directo

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.

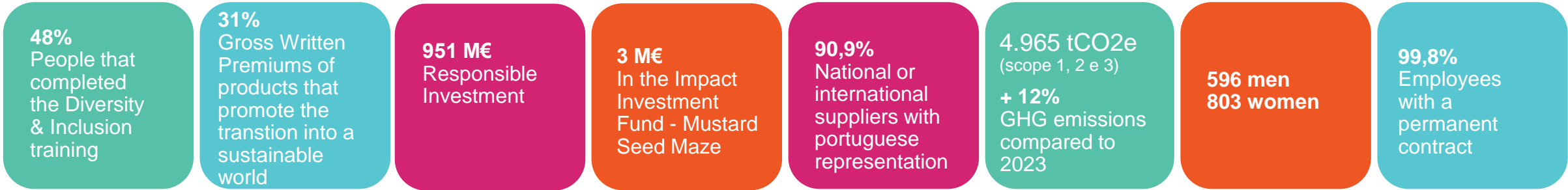
Protecting people is part of our DNA so we're naturally one of the most impacted and impactful sectors regarding social and environmental challenges.

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



SUSTAINABILITY IN NUMBERS *



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

199k€ invested



12.858 Volunteer hours

182 Volunteer actions

2.855 Participation in volunteer actions

Social Investment

603k€ invested

367k€ in Social Investments

212k€ in Awareness Campaigns

24k€ in Proximity and Emergency Support



**2024
performance
indicators by
intervention
axis**

Training

215k€ invested



2 New programs

3 New editions of the programs

Impact Investment

430k€ invested

3 Approved investments

8 Projects in follow-up



> 1.446k€

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.



Médís is a Health System for All: designed to provide guided and personalized health solutions open to everyone.



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 diversity 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



Direct Insurance Company pioneer in Portugal

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

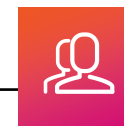
Mission: be a brand close to the customer,
an attentive and clear communication brand.

“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 assistant).



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 32,5% market share (2024 data).



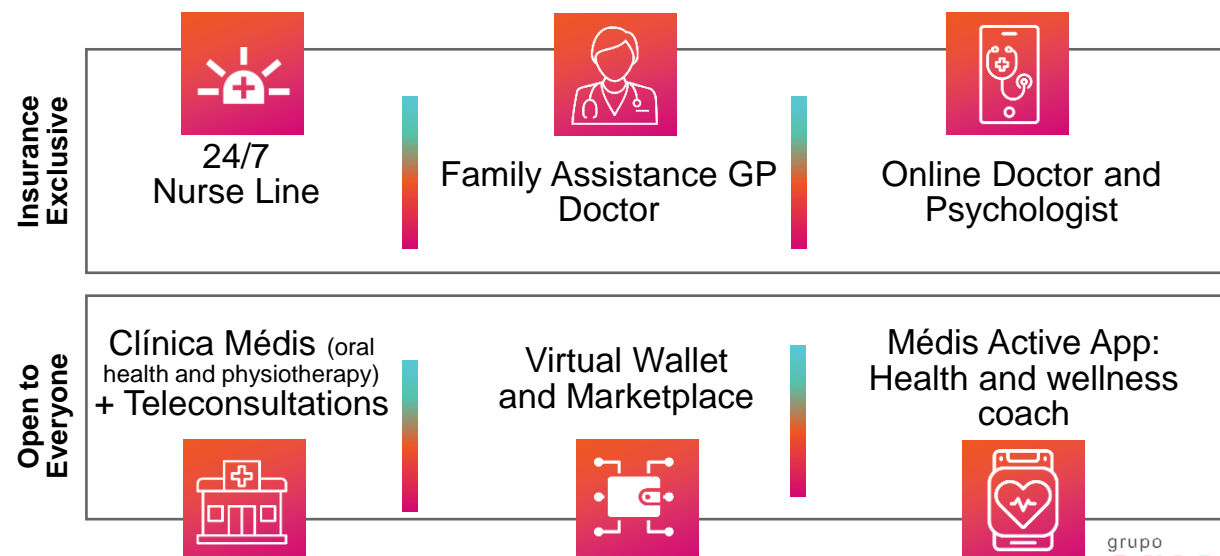
MÉDIS

Health System for All®

Health Insurance | Clínica Médias | Health Services

**Personalised, guided and auto
financed health, open to everyone**

The Health System for all® includes:



3.2

**BEYOND
INSURANCE**



BEYOND INSURANCE

DO GRUPO AGEAS PORTUGAL

3.2



A service specialized in
detecting water leaks.



A network of dental clinics
where each patient is unique.



AGEAS REPARA

ageas. **repara.**

antes que aconteça

3.2

Diagnostic services and loss assessments in the housing and business market

Available in the regions of Greater Lisbon and North Coast



Non-destructive water damage research



Expertise services for Property damages



Repair in kind (claims damages)

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

Housing inspection
(water pipes, electricity, building issues)



Cleaning and maintenance of chimneys, gutters and downspouts



Clogs
(houses and buiding drain pipes)



grupo
ageas
portugal



Access to high-quality oral health care

Network of 14 Dental Clinics

- **Experienced medical team** in all areas of dentistry
- **Online appointment** booking through the website and private area to consult clinical history and treatment plan
- Patient-tailored **financing plans**
- **Extended opening hours** and opening on Saturdays
- **Personalized treatment plan**, indicating priorities and respective budget
- **One-stop shop** – possibility of doing any treatment or examination in a single clinic
- **Innovative** equipment, instruments and technologies

★ Rebooking Rate 87%
 ★ NPS 90
 ★ Google Reviews 4,5 / 5,0

+ 95.000 Customers
 + 550.000 medical consultations
 + 180 Dentists



CLÍNICA MÉDIS



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



SEGURC-DIRECTO
grupo ageas

clínica médis



**PORTUGAL
TRADE
AWARDS**
BY
PUBLITURIS
MELHOR SEGURADORA
DE VIAGENS



grupo
ageas
portugal



negócios
Sustentabilidade
20 30





THANK YOU.

Follow us on [grupoageas.pt](https://www.grupoageas.pt)

in

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