

“Summary of the nature of the 2023 complaints”

Fidelidade has always prioritized the analysis of complaints, particularly as an indicator of customer satisfaction.

At Fidelidade we see the complaints we receive as an opportunity - which we don't want to waste - in the continuous process of improving our products, procedures and service to our customers and other parties who contact us in the context of the responsibilities inherent in insurance contracts.

As the market leader, Fidelidade is concerned with rigorously analyzing complaints and, in particular, the underlying causes and sub-causes.

In 2023, 23% of Fidelidade's total closed complaints corresponded to the Multi-risk House insurance, with the main causes and sub-causes of dissatisfaction being disagreement with the procedures in place (namely regularization and response in claims processes) and disagreement with the decision taken by this insurer (considering here both disagreement with the decision communicated and disagreement with the compensation proposal).

It should be noted that the communications closed under the Multi-risk House insurance policy have a connection that cannot be ignored - and even though they are not all of them - with the large volume of cases opened, particularly as a result of the succession of bad weather and extreme events that have been hitting the country with increasing frequency.

With regard to the automobile insurance, which accounts for 24% of the complaints closed by Fidelidade, the greatest dissatisfaction is also related to procedural issues (analysis and regularization of the process and response time), as well as disagreement with the decision communicated (with the attribution of responsibility or the compensation proposed). With regard to regularization times, it should be noted that the average times are well below the legal limits, according to the information available in [Divulgação MKT_2023_Materiais_FM.xlsx](#).

It should also be noted that travel assistance cases accounted for 8.3 % of the complaints closed in 2023. Their main causes are dissatisfaction with the providers, delays in providing the service or delays in vehicle delivery, among others, and Fidelidade has been taking the measures it deems appropriate to improve the respective service levels.