

Performance Report 2018

Fidelidade Group

INDEX

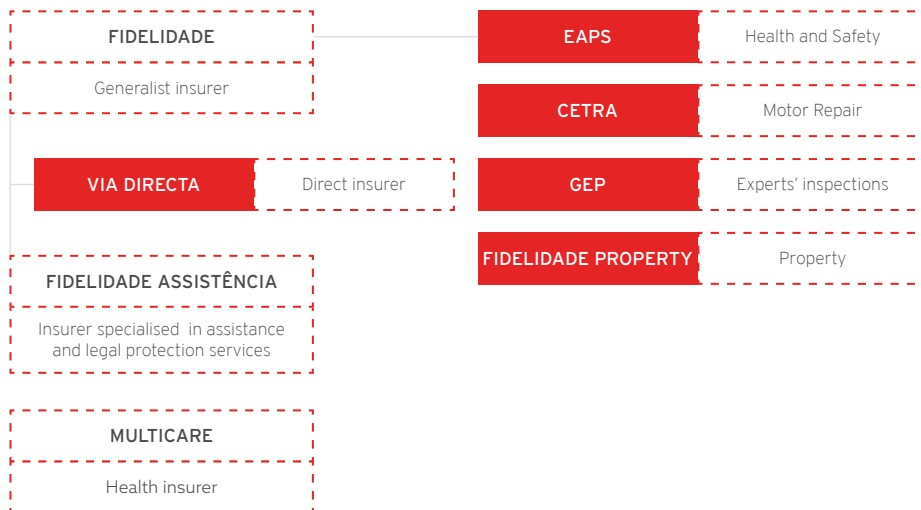
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THIS REPORT

THIS REPORT

This is the 6th Sustainability Report of Fidelidade, which reports the Group's activity in 2018 and presents the performance and practices of economic, social and environmental nature of companies operating in Portugal. We chose to refer to those companies by their commercial brands and not by their legal name, as follows:

- **Fidelidade** (Fidelidade - Companhia de Seguros, S.A.)
- **Multicare** (Multicare - Seguros de Saúde, S.A.)
- **OK! teleseguros** (Via Directa - Companhia de Seguros, S.A.)
- **Fidelidade Assistance** (Fidelidade Assistência - Companhia de Seguros, S.A.)
- **Safemode** (EAPS - Empresa de Análise, Prevenção e Segurança, S.A.)
- **GEP** (GEP - Gestão de Peritagens, S.A.)
- **Fidelidade Car Service** (Cetra - Centro Técnico de Reparação Automóvel, S. A.)
- **Fidelidade Property** (Fidelidade Property Europe, S.A.)



OUR INTERESTED PARTIES

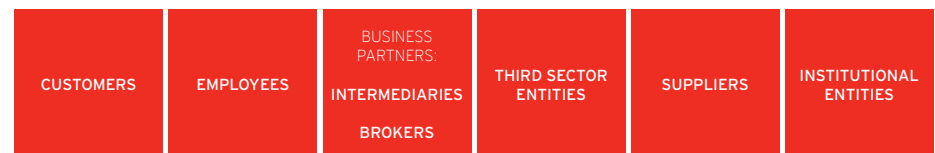
The content of this document reflects the way the WeCare commitment, guiding the Fidelidade Group, fits into our value chain, whether in the management of our companies, whether in the creation of products and services that incorporate the concerns of society. Apart from the initiatives and performance indicators, the definition of the commitments and the eight priorities of the Group related to sustainability was possible only thanks to the articulated involvement of several employees of the Group from different departments and companies.

89 Employees involved

54 Focal Points

This process of co-construction, sharing and involvement still guides the Fidelidade Group's activities. Being the involvement and the management of the relationship with stakeholders a key strategy of the Group's performance, it is currently understood in a broader sense, seeking to generate positive impacts, not only on customers and the internal organisation, but also on the community surrounding the Group, that is nowadays an integral part of its involvement policy.

WHO OUR STAKEHOLDERS ARE



STRUCTURE

The analysis of the materiality of this report follows the reflection made in 2016, the priority topics having been reviewed in the light of the current context of development of the group and of analysis of society's challenges. These topics were aligned with the Sustainable Development Goals considered as a priority by the Fidelidade Group and in the performance chapters for 2018 we highlight the projects and initiatives we consider to be most relevant with important impacts not only in terms of said goals, but also in terms of innovation and future development in terms of the involvement of interest parties.

The reading of this document must be complemented by the 2018 Sustainability Report, where we share the evolution of performance indicators of each company considered within the scope of this presentation of accounts. As usual, the data presented in this document reflect above all else the performance in 2018.

This report follows the preparation guidelines for Sustainability Reports developed by the Global Reporting Initiative (GRI), Standard version, in accordance with the Essential option, the sectorial supplement having been also considered, which was defined by this organization for the Financial Sector.

EXTERNAL VERIFICATION

In order to analyse the compliance and reliability of the information provided, this document has been submitted for verification by an independent external entity.

DOUBTS AND CLARIFICATIONS

Any additional information requests, clarification requests or suggestions about this document may be sent to:

fidelidade@fidelidadecomunidade.pt

FIDELIDADE IN 2018

Key Indicators 2018 ¹

¹Consolidated figures related to the companies included in the scope of this report: Fidelidade, Multicare, Via Directa, Fidelidade Assistance, EAPS, GEP, Fidelidade Car Service, Fidelidade Property.

A TRUSTWORTHY GROUP

In 2018 once again we gained the trust and acknowledgement of our customers, by demonstrating the work we have been developing, the quality of our service and the innovative character of our products.

OK! Gestual product

won the APEE's Acknowledgement for SR and Sustainability Practices Award

OK! teleseguros

won the 10th edition of the European Business Awards 2016/2017 at a national level, in the innovation category

OK! teleseguros

won the 2018 edition of the Five-Star Award in the Direct Insurance category

OK! teleseguros

reached the best index in the 2018 Marktest Reputation Index

OK! teleseguros

won the ACEPI Navegantes XXI Awards in the category Best Digital Strategy

Fidelidade

distinguished as the 2018 Trusted Brand

Fidelidade

distinguished as 2018 Consumer's Choice

Multicare

distinguished as 2018 Consumer's Choice Healthcare Systems

Multicare

distinguished as 2018 Trusted Brand by consumers

CERTIFICATION RENEWAL

RENEWAL OF THE ISO 9001 QUALITY CERTIFICATIONS OF THE FOLLOWING COMPANIES OF THE FIDELIDADE GROUP

OK! teleseguros

with zero non-conformities

Fidelidade Assistance

with zero non-conformities

GEP

with zero non-conformities

Safemode

renewal according to ISO9001:2015 and extension of the scope to include occupational health

Multicare

with zero non-conformities and identification of 9 strong points

OTHER RENEWALS

Renewal of the environmental certification by **Fidelidade Car Service**, as a result of the suitable treatment of waste produced

Renewal of the Family Responsible Company (FRC) certification granted by the Másfamilia foundation to **Fidelidade Assistance**

Certification of **GEP** by the Directorate-General for Employment and Labour Relations (DGERT) as a training entity

Renewal of the certification of **Fidelidade Car Service** as a 5-Star Workshop by the CZ

Maintenance of the Accreditation of the Testing Laboratory according to the requirements of NP EN ISO/IEC 17025:2005, by **Safemode**

Certification of **EAPS** by the Directorate-General for Employment and Labour Relations (DGERT) as a training entity

GENERAL CONTENTS

Organisational Profile
of the Fidelidade Group

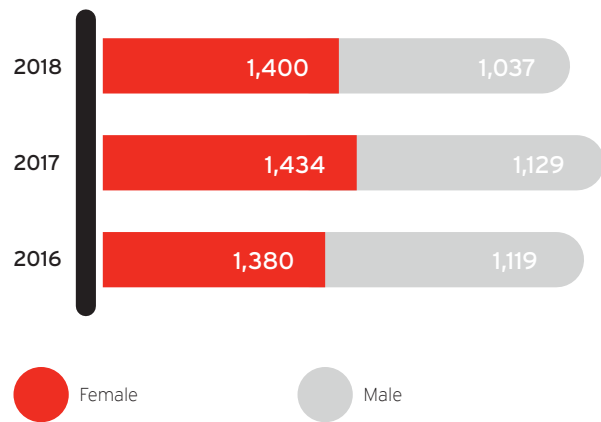
102-7: Dimension of the organisation including total personnel

102-8: Information about employees and other workers

FIDELIDADE

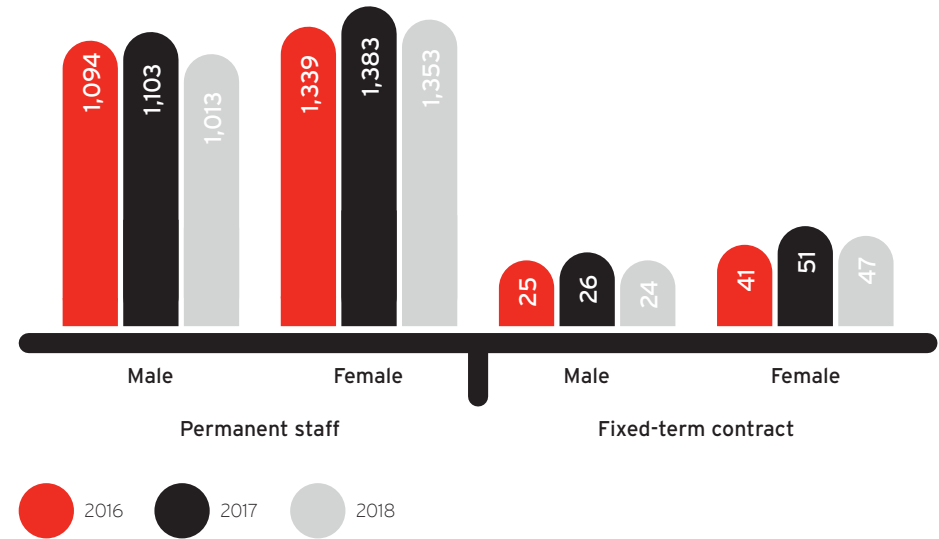
As at 2018, Fidelidade has nearly 2,473 employees.

Total employees by gender



Units: Values expressed in number of employees by gender. 82 employees (39 male and 43 female with contracts with Fidelidade, but assigned to other companies of the Group).

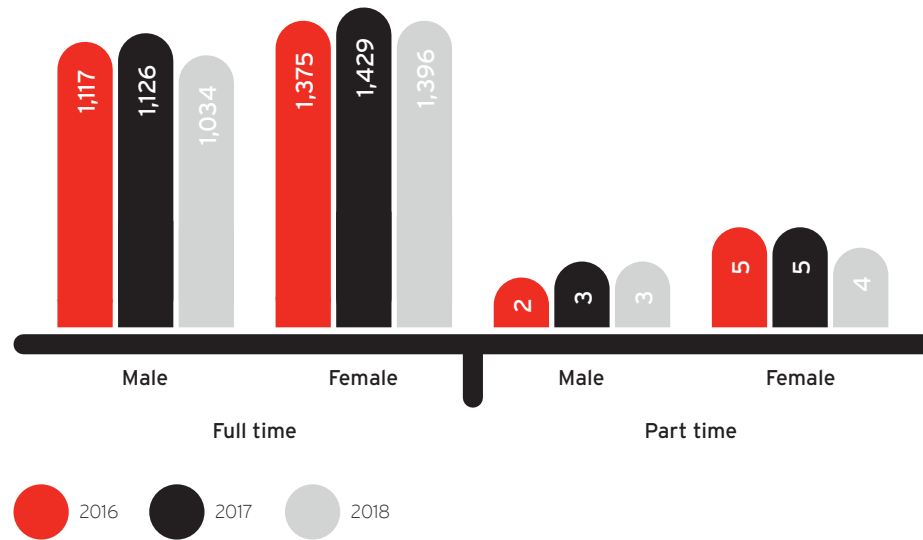
Total employees by type of contract and gender



Units: Values expressed in number of employees by type of employment. Covers only Permanent staff employees.

As at 2018, 99.7% of Fidelidade's employees work full time, the same as in 2017.

Total employees, by type of employment

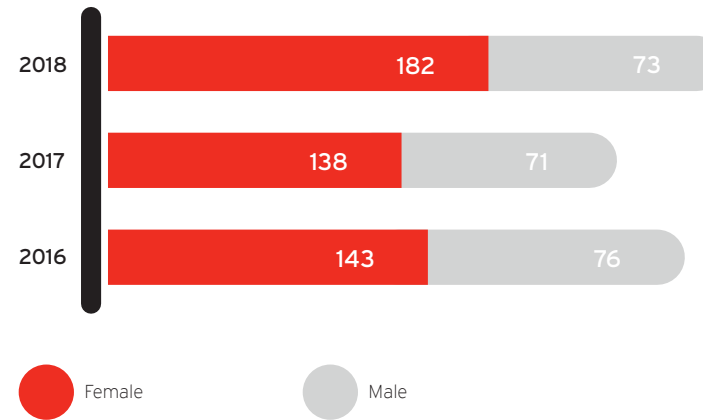


Units: Values expressed in number of employees by type of contract.

MULTICARE

As at 2018, Multicare has 255 employees, a 22% increase compared to 2017.

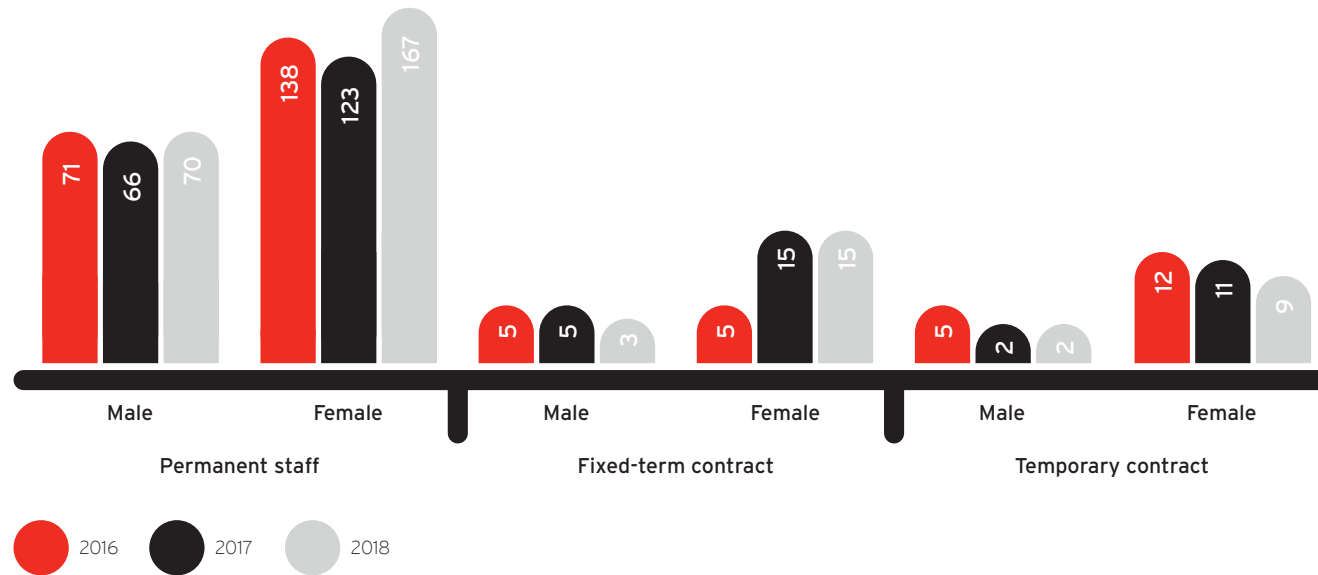
Total employees by gender



Units: Values expressed in number of employees by gender.

As at 2018, 93% of Multicare's employees are part of the permanent staff of the company.

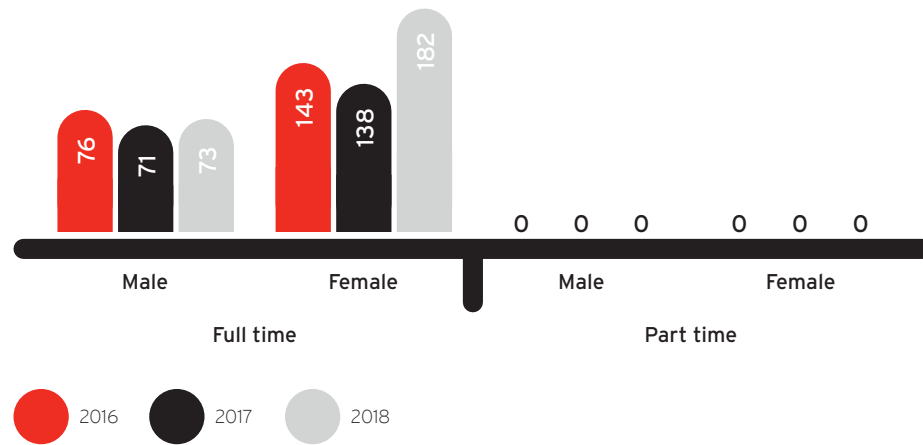
Total employees by type of contract and gender



Units: Values expressed in number of employees by type of employment.

As at 2018, 100% of the employees work full time, the same as in 2017.

Total employees, by type of employment

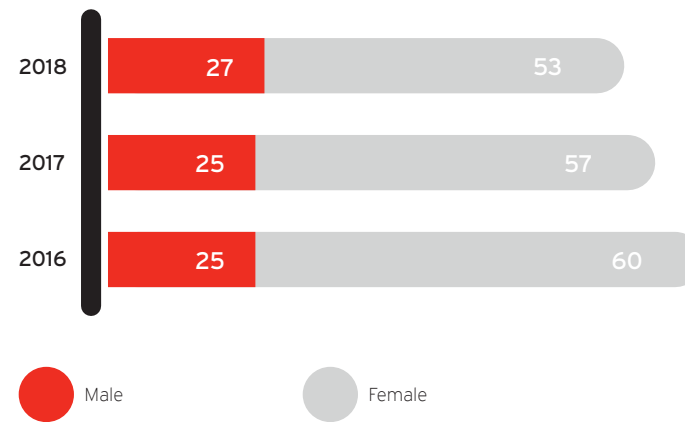


Units: Values expressed in number of employees by type of contract.

OK! TELESEGUROS

The total number of employees of OK! teleseguros decreased 2% compared to 2017. As at 31 December 2018, OK! teleseguros had 80 employees.

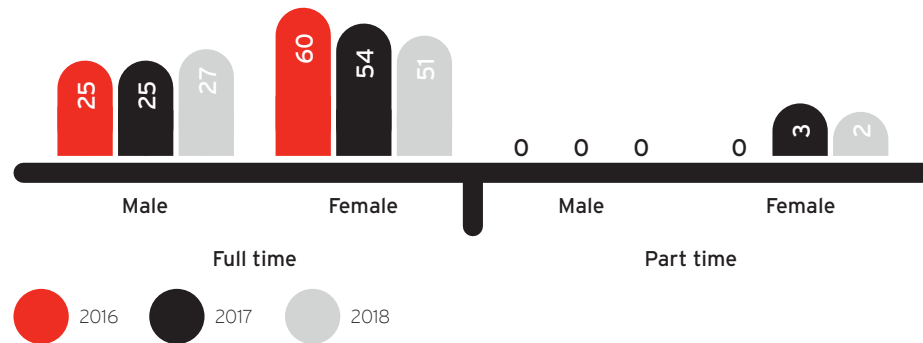
Total employees by gender



Units: Values expressed in number of employees by gender.

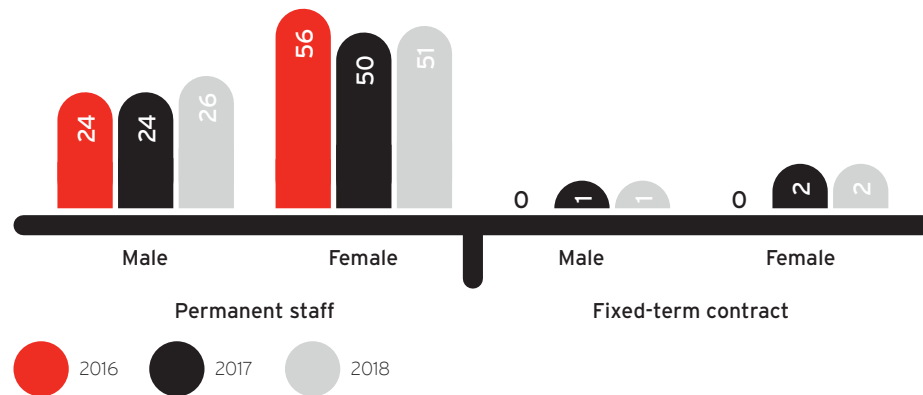
As at 2018, 98% of the employees performed their duties working full time, which represents a 1% increase in respect of 2017.

Total employees by type of employment



Units: Values expressed in number of employees by type of employment and by gender.

Total employees, by type of contract and gender

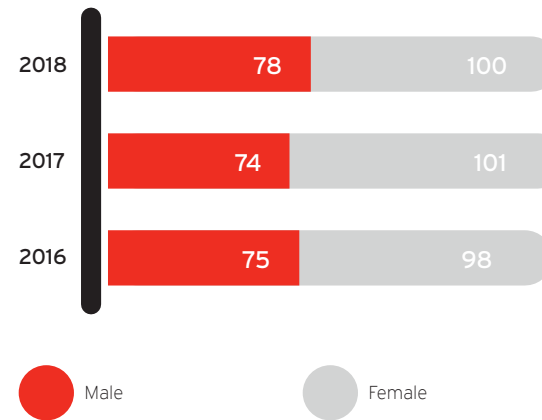


Units: Values expressed in number of employees by type of contract and by gender.

FIDELIDADE ASSISTANCE

As at 2018, Fidelidade Assistance had 178 employees, a 2% increase compared to 2017.

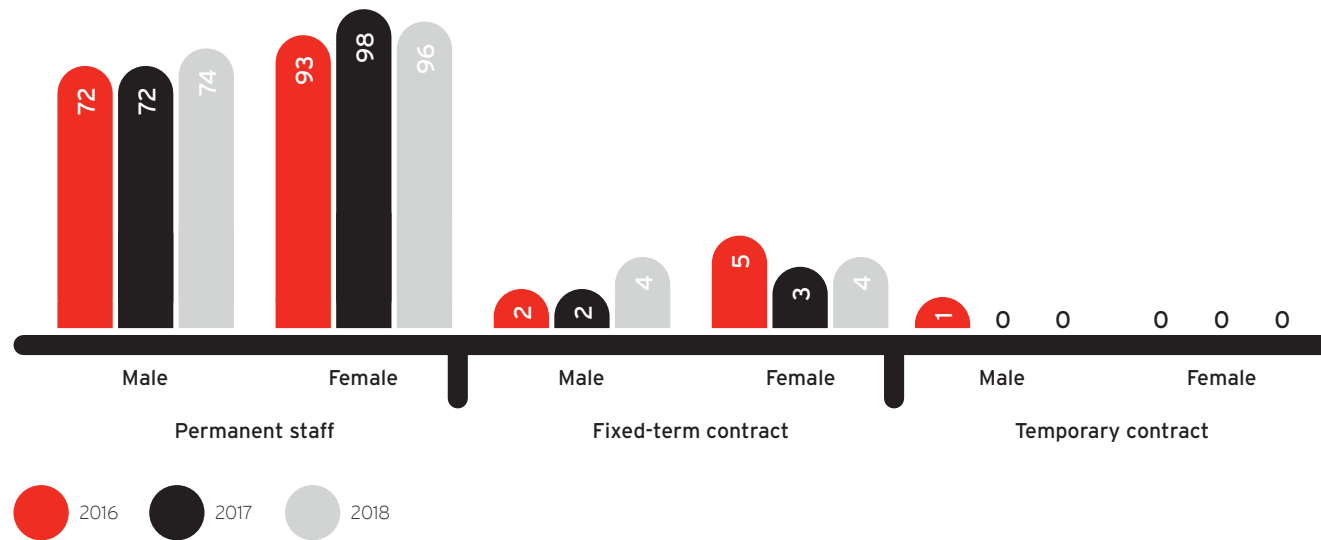
Total employees by gender



Units: Values expressed in number of employees by gender. 1 male employee assigned to Fidelidade.

As at 2018, 96% of the employees are part of the permanent staff of Fidelidade Assistance.

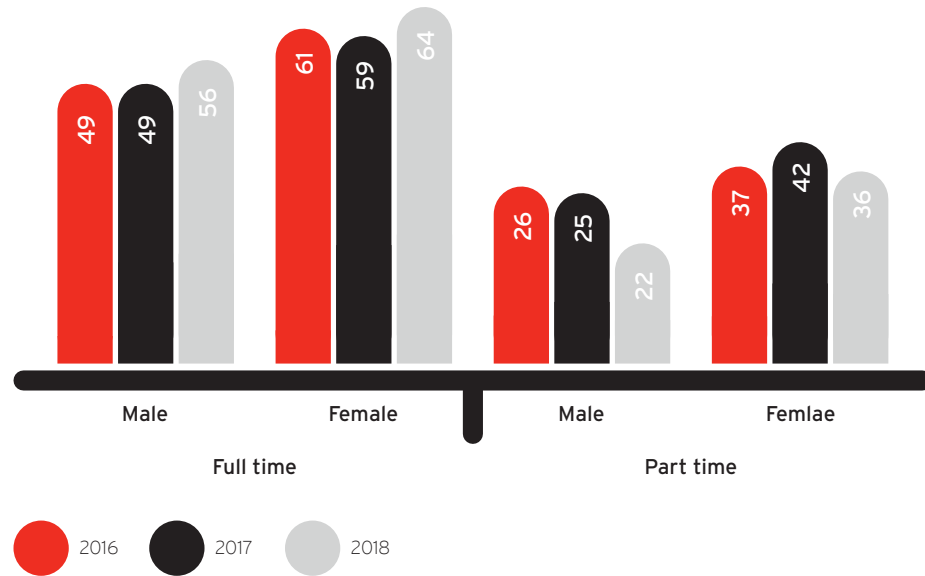
Total employees by type of contract and gender



Units: Values expressed in number of employees by type of contract.

As at 2018, 67% of the employees of Fidelidade Assistance work full time.

Total employees, by type of employment

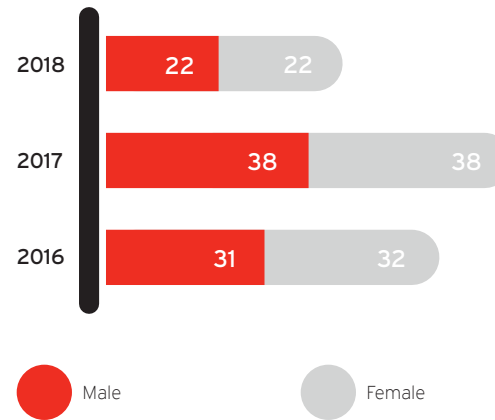


Units: Values expressed in number of employees by type of employment.

SAFEMODE

As at 2018, Safemode had 44 employees.³

Total employees by gender

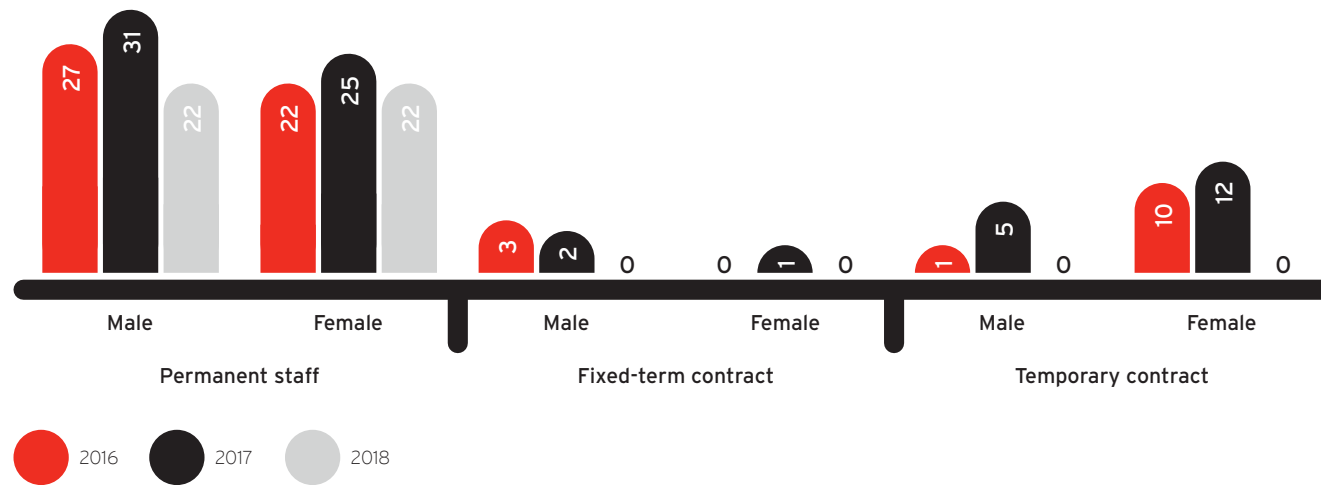


Units: Values expressed in number of employees by gender.

³ In 2018, the reporting of the number of employees was harmonised with the Report and Accounts of the Fidelidade Group. Thus, the reporting considered only the employees with contracts with Safemode. Apart from these, Safemode also works with the DAR - Risk Assessment Department of Fidelidade.

As at 2018, 100% of the employees are part of the permanent staff of the company.

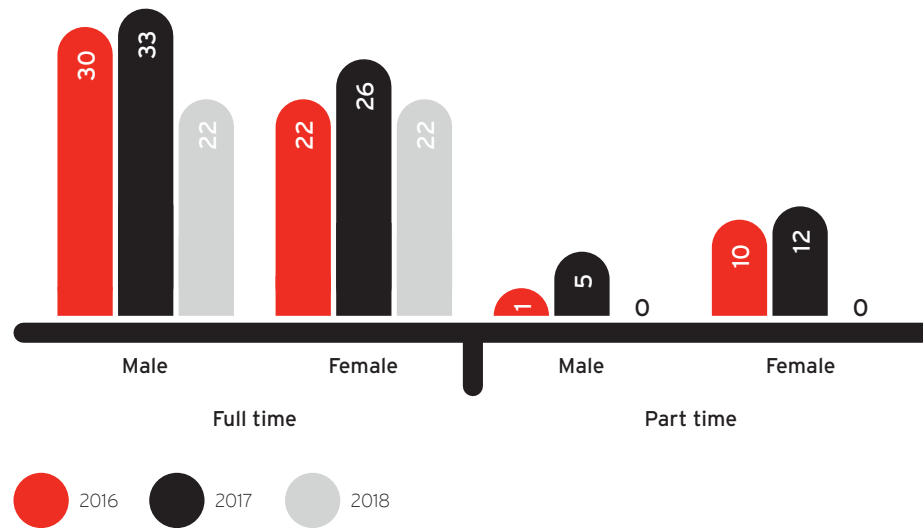
Total employees by type of contract and gender



Units: Values expressed in number of employees by type of contract.

As at 2018, 100% of Safemode's employees work full time.

Total employees, by type of employment

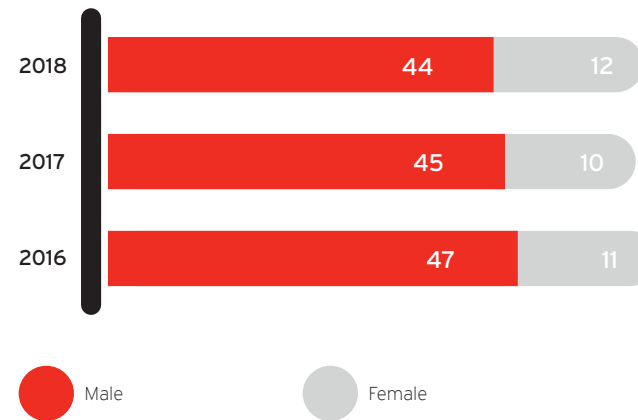


Units: Values expressed in number of employees by type of employment.

GEP

As at 2018, GEP had 56 employees, one more employee than in 2017.

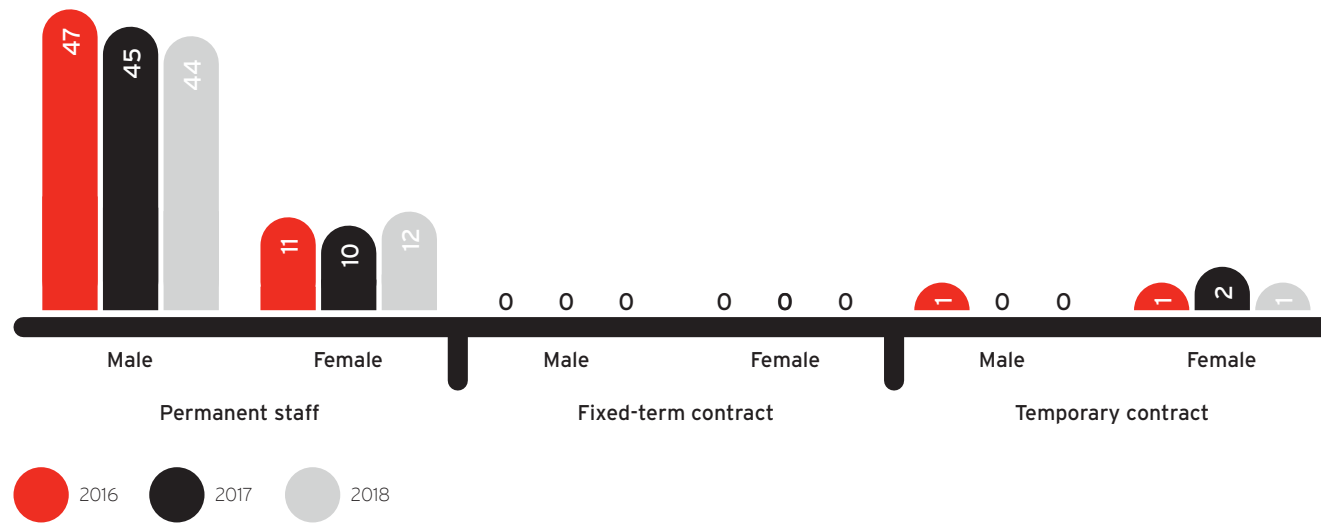
Total employees by gender



Units: Values expressed in number of employees by gender. 2 male employees assigned to Fidelidade.

As at 2018, GEP hired 1 temporary worker, 1 worker less than in 2017, and the rest of the employees are part of the permanent staff.

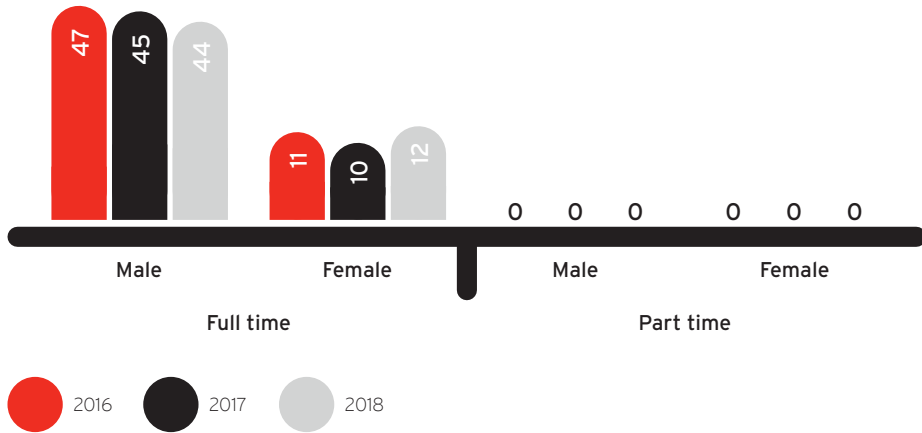
Total employees by type of contract and gender



Units: Values expressed in number of employees by type of contract.

100% of the employees perform their duties working full-time, the same as in 2017.

Total employees, by type of employment

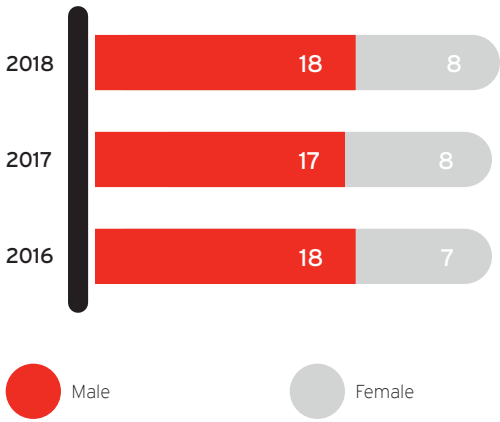


Units: Values expressed in number of employees by type of employment.

FIDELIDADE CAR SERVICE

As at 2018, Fidelidade Car Service had 26 employees, one more than in 2017.

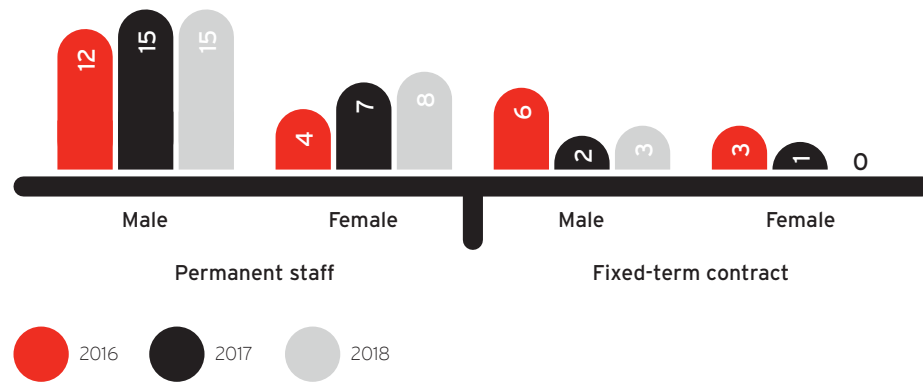
Total employees by gender



Units: Values expressed in number of employees by gender.

23 out of the 26 employees are part of the permanent staff of the company.

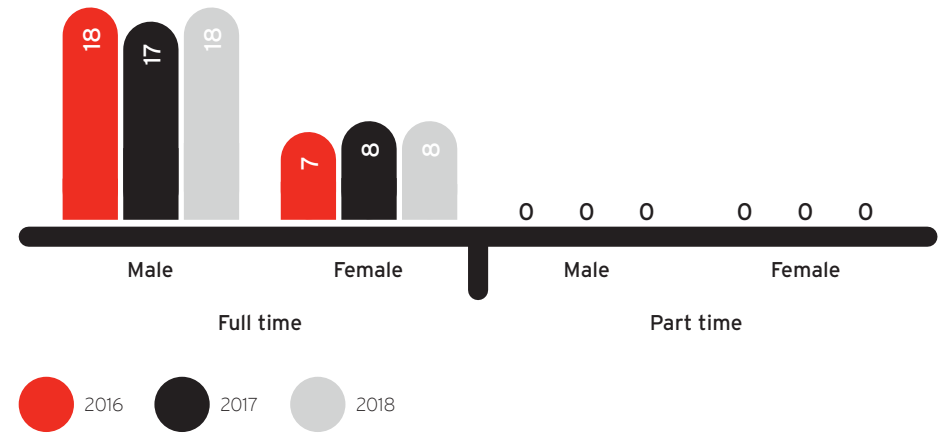
Total employees by type of contract and gender



Units: Values expressed in number of employees by type of contract.

Since 2014, 100% of the employees have been performing their duties working full time.

Total employees, by type of employment

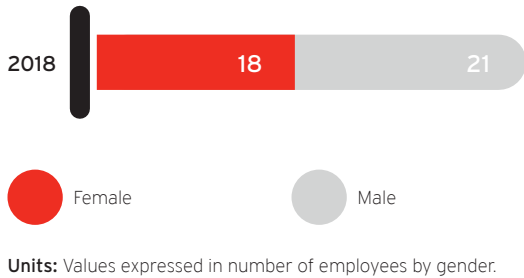


Units: Values expressed in number of employees by type of employment.

FIDELIDADE PROPERTY ⁴

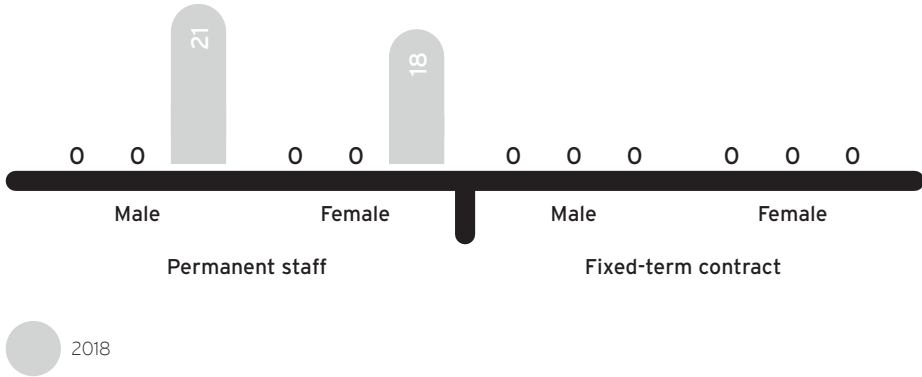
As at 2018, Fidelidade Property had 39 employees.

Total employees by gender



100% of the employees are part of the permanent staff of the company.

Total employees by type of contract and gender



100% of Fidelidade Property's employees perform their duties working full-time.

⁴ In 2018, Fidelidade Property began the reporting process of indicators for the Sustainability Report, in particular social and general content indicators.

102-41: Collective employment agreements (excluding temporary workers)

FIDELIDADE

Fidelidade had, in 2018, 2,634 employees with open-ended contracts with a collective employment agreement, making for 99,9% of the employees.

MULTICARE

In 2018, 100% of Multicare's employees had a collective employment agreement.

OK! TELESEGUROS

In 2018, 100% of the employees with open-ended contracts had a collective employment agreement for the insurance business activity.

FIDELIDADE ASSISTANCE

In 2018, 99% of the employees had a collective employment agreement (except for employees with a fixed-term contract).

SAFEMODE

In 2018, no employee had a collective employment agreement for the insurance business activity. 9% had a general contract under the Labour Law.

GEP

In 2018, 3 GEP employees had a collective employment agreement.

FIDELIDADE CAR SERVICE

In 2018, 1 employee had a collective employment agreement.

FIDELIDADE PROPERTY

In 2018, 41% of the employees with open-ended contracts had a collective employment agreement. 31% of the employees had a janitor's employment agreement.

102-44 Customer satisfaction survey results

FIDELIDADE

ASSESSMENT SURVEYS	2016	2017	2018
Assessment survey of customer satisfaction with the settlement of Motor claims with Material Damages by Fidelidade	NA	8.1	8.4
Assessment survey of customer satisfaction with the settlement of Motor claims with Personal Injuries by Fidelidade	NA	7.5	7
Assessment survey of customer satisfaction with the settlement of Home Multi-Risk claims by Fidelidade	8.7	8.4	8.5
Assessment survey of customer satisfaction with Multicare, by Fidelidade	8.3	8.3	7.8

MULTICARE

7.82 out of 10.

OK! TELESEGUROS

OK! teleseguros brand: 57,157 surveys were sent, with a response rate of 8%.

SC brand (health policies): 12,216 surveys were sent, with a response rate of 7%.

In 2018, the indicator of the company's recommendation rate - Net Promoter Score - reached +42 for the OK! teleseguros brand, and +49 for the SC brand (health policies).

FIDELIDADE ASSISTANCE

	2016	2017	2018
RTS (1; 10)	9.13	9.17	9.22
OSI (1; 10)	8.72	8.80	8.85
NPS (-100%; +100%)	63	66	68

Where:

RTS - Real Time Survey

OSI - Overall Satisfaction Index

NPS - Net Promoter Score

SAFEMODE

In 2018, the average customer satisfaction index was 4.16 out of 5, the same as in 2017.

GEP

In 2018, a survey and an analysis of the average of answers per considered question were performed, 5 questions having been considered. There was an increase of employees' satisfaction with the usefulness and relevance of GEP and with the swiftness in the provision of services.

ASSESSMENT SURVEYS QUESTIONS	2017	2018
How useful/relevant is GEP?	8.57	8.84
How innovative is GEP?	6.25	6.74
How swift is GEP in providing services within your area?	6.57	7.38
What is your degree of satisfaction with the service provided by GEP in Claim Investigation?	6.72	6.91
What is your degree of satisfaction with the service provided by Motor Claim Inspection?	7.13	7.82
What is your degree of satisfaction with the service provided by Property Claim Inspection?	7.06	6.82

FIDELIDADE CAR SERVICE

In 2018, the customer satisfaction index of Fidelidade Car Service was 80%.

ECONOMIC PERFORMANCE

201-1: Direct economic value generated and distributed**FIDELIDADE**

13% increase year on year (2017) of economic value generated.

	2016	2017	2018
DIRECT ECONOMIC VALUE GENERATED (€)	3,590,732,527	3,639,570,656	4,129,236,774
Income: premiums (€)	3,590,732,527	3,639,570,656	4,129,236,774
DIRECT ECONOMIC VALUE DISTRIBUTED (€)	346,926,460	364,904,169	383,021,705
Suppliers (€)	98,715,543	115,649,540	117,377,244
Intermediaries (€)	76,772,549	85,362,466	94,200,311
Employees (€)	156,545,613	148,930,230	158,176,208
State (€)	11,957,054	12,104,839	11,471,139
Financial institutions (€)	2,365,973	1,858,542	1,027,952
Shareholders (€)	0	0	0
Community (€)	569,727	998,551	768,850
ECONOMIC VALUE RETAINED (€)	3,243,806,067	3,274,666,487	3,746,215,069

MULTICARE

In 2018 there was a 9% increase in the economic value generated compared to 2017.

	2016	2017	2018
DIRECT ECONOMIC VALUE GENERATED (€)	239,215,939	270,696,544	295,877,971
DIRECT ECONOMIC VALUE DISTRIBUTED (€)	43,062,811	47,904,437	52,073,392
Suppliers (€)	5,449,953	6,384,086	7,594,509
Intermediaries (€)	25,344,021	28,818,242	31,501,029
Employees (€)	9,738,877	10,012,624	10,632,967
State (€)	2,516,891	2,658,735	2,339,737
Financial institutions (€)	0	0	0
Shareholders (€)	0	0	0
Community (€)	13,070	30,750	5,150
ECONOMIC VALUE RETAINED (€)	196,153,128	222,792,107	243,804,579

OK! TELESEGUROS

In 2018 there was a nearly 8% increase in the direct economic value generated compared to 2017.

	2016	2017	2018
DIRECT ECONOMIC VALUE GENERATED (€)	45,535,210	47,846,529	51,817,140
Income: premiums (€)	45,535,210	47,846,529	51,817,140
DIRECT ECONOMIC VALUE DISTRIBUTED (€)	9,555,011	9,719,306	9,870,283
Suppliers (€)	5,307,371	5,540,500	5,366,263
Intermediaries (€)	892,528	815,686	936,845
Employees (€)	2,934,739	2,930,523	3,102,071
State (€)	420,158	432,133	464,678
Financial institutions (€)	0	0	0
Shareholders (€)	0	0	0
Community (€)	214	465	426
ECONOMIC VALUE RETAINED (€)	35,980,199	38,127,223	41,946,857

FIDELIDADE ASSISTANCE

In 2018, there was a 6% increase in the direct economic value generated compared to 2017.

	2016	2017	2018
DIRECT ECONOMIC VALUE GENERATED (€)	45,418,916	47,263,041⁵	50,207,374
DIRECT ECONOMIC VALUE DISTRIBUTED (€)	6,648,776	6,424,180	6,978,691
Suppliers (€)	1,771,869	1,750,264	1,955,738
Intermediaries (€)	736	742	733
Employees (€)	4,870,477	4,667,953	5,018,267
State (€)	4,393	3,721	3,953
Financial institutions (€)	0	0	0
Shareholders (€)	0	0	0
Community (€)	1,301	1,500	0
ECONOMIC VALUE RETAINED (€)	38,770,140	21,556,880	43,228,683

⁵ In 2018, the amounts of 2017 were changed, considering "acquired premiums" instead of "gross premiums written".

SAFEMODE

In 2018, there was a 8% decrease in the direct economic value generated compared to 2017. We highlight also the 21% increase in costs with employees.

	2016	2017	2018
DIRECT ECONOMIC VALUE GENERATED (€)	1,767,249	2,919,897	2,677,84
Income: premiums (€)	1,767,249	2,919,897	2,677,84
DIRECT ECONOMIC VALUE DISTRIBUTED (€)	1,666,783	2,870,687	2,779,628
Suppliers (€)	732,018	1,610,464	1,293,610
Employees (€)	862,425	1,148,576	1,392,870
State (€)	56,681	40,289	21,695
Financial institutions (€)	1,785	2,358	1,403
Shareholders (€)	13,624	69,000	69,000
Community (€)	250	0	1,050
ECONOMIC VALUE RETAINED (€)	100,466	49,210	-101,785

GEP

In 2018, there was an 8% increase in the direct economic value generated compared to 2017.

	2016	2017	2018
DIRECT ECONOMIC VALUE GENERATED (€)	21,070,039	22,460,417	24,322,479
DIRECT ECONOMIC VALUE DISTRIBUTED (€)	21,531,801	21,960,877	24,022,697
Suppliers (€)	17,720,003	18,732,568	20,935,112
Intermediaries (€)		0	0
Employees (€)	0	3,017,095	2,882,891
State (€)	2,727,197	105,214	118,694
Financial institutions (€)	104,053	0	0
Shareholders (€)	980,298	106,000	86,000
Community (€)	0	0	0
ECONOMIC VALUE RETAINED (€)	-461,762	499,540	299,782

FIDELIDADE CAR SERVICE

In 2018, there was an 8% increase in the direct economic value generated compared to 2017.

	2016	2017	2018
DIRECT ECONOMIC VALUE GENERATED (€)	5,801,076	6,745,372	7,281,833
DIRECT ECONOMIC VALUE DISTRIBUTED (€)	3,821,523*	4,145,411	4,510,919
Suppliers (€)	2,986,063	3,385,341	3,740,779
Employees (€)	776,816	675,915	666,349
State (€)	15,640*	83,905	103,092
Financial institutions (€)	0	0	699
Shareholders (€)	42,754	0	0
Community (€)	250	250	0
ECONOMIC VALUE RETAINED (€)	1,979,553*	2,599,961	2,770,914

201-2: Financial implications and other risks and opportunities for the organisation's activities, due to climate changes

FIDELIDADE | MULTICARE | FIDELIDADE ASSISTANCE | SAFEMODE | FIDELIDADE CAR SERVICE

Fidelidade, Multicare, Fidelidade Assistance, Safemode and Fidelidade Car Service do not perform assessments of financial implications and other risks and opportunities for their activities due to climate changes.

OK! TELESEGUROS

Continuing the positive results of campaigns of previous years, in 2018 the promotion of the Natural Phenomena cover remained active. The impact of the sale of this cover during 2018 was once again positive, increasing nearly 12% in respect of 2017, the Essential product having been the one that contributed the most to its growth, representing 69% thereof.

GEP

As a result of catastrophic events arising from climate changes, GEP expects its service provision to increase, as claims also increase.

* Amounts reviewed in the verification process within the scope of the 2017 sustainability report and corrected accordingly.

202-1: Ratio between the lowest salary and the local minimum salary by gender

FIDELIDADE | MULTICARE | OK! TELESEGUROS

Not applicable, as the lowest salary is higher than the minimum national remuneration, according to the collective employment table by which the employees are governed.

FIDELIDADE ASSISTANCE

Not applicable.

SAFEMODE

1.69

FIDELIDADE CAR SERVICE

Not applicable.

GEP

Women - 1.6

Men - 2.16

202-2: Proportion of top management positions occupied by persons coming from the local community

FIDELIDADE | MULTICARE | OK! TELESEGUROS

Not applicable, as most top managers are Portuguese. The concept of "local" is construed as the country, Portugal, and the top managers are considered to be the members of the Executive Committee of Fidelidade and the heads of the departments who report to them.

FIDELIDADE ASSISTANCE | FIDELIDADE CAR SERVICE

100%

SAFEMODE

66.7%, the same as in 2017.

203-1: Investments in infrastructures and services provided

FIDELIDADE

	2016	2017	2018
Insurance offers (€)	134,931	366,181	*
Ex-gratia payments (€)	41,941	165,457	109,225
TOTAL (€)	176,873	531,638	N/A

MULTICARE

	2016	2017	2018
Insurance offers	4,509	3,554	3,771,85
Monetary contributions for social organisations (donations)	13,070	30,750	5,150

OK! TELESEGUROS

	2016	2017	2018
Insurance offers (€)	214	465	426
Ex-gratia payments (€)	0	0	0
TOTAL (€)	214	465	426

FIDELIDADE ASSISTANCE

	2016	2017	2018
Monetary contributions for social organisations	1,301	1,500	0
TOTAL (€)	1,301	1,500	0

GEP

	2016	2017	2018
Monetary contributions for social organisations	250	0	0
TOTAL (€)	250	0	0

SAFEMODE | FIDELIDADE CAR SERVICE

No investments of this nature have been performed since 2014.

* It was not possible to ascertain the total number of insurances offered, due to the lack of reliability of existing data. However, corrective measures were taken in order to improve the process of collection and consolidation of this indicator.

204-1: Proportion of costs with local suppliers**FIDELIDADE**

70.52% of total costs with suppliers were incurred with national suppliers.

	2018
Direct (of the company)	34.79%
DPR (DPR negotiation)	35.73%
TOTAL	70.52%

MULTICARE

99.95% of total costs with suppliers were incurred with national suppliers.

OK! TELESEGUROS

93.4% of total costs with suppliers were incurred with national suppliers, in a total of EUR 5,014,473.

FIDELIDADE ASSISTANCE

99.9% of total costs with suppliers were incurred with national suppliers.

SAFEMODE

97.9% of total costs with suppliers were incurred with national suppliers.

FIDELIDADE CAR SERVICE

Not reported.

205-1: Assessment of corruption risk operations**FIDELIDADE**

The internal audits performed in 2018 did not identify any situation of corruption.

MULTICARE | OK! TELESEGUROS | SAFEMODE | FIDELIDADE CAR SERVICE

No assessments of this nature were performed.

FIDELIDADE ASSISTANCE

In 2017, no assessments of this nature were performed.

Risk associated to the Accounting/Financial and Legal departments, in risk matrix (DGR - Risk Management Department) - "Fraudulent or negligent actions carried out by internal persons against the institution".

GEP

Risk operations were assessed through an annual financial audit and an annual quality audit.

205-2: Communication and training in policies and procedures on fighting corruption

OK! TELESEGUROS | FIDELIDADE ASSISTANCE | SAFEMODE | FIDELIDADE CAR SERVICE

No training sessions were held on the organisation's anticorruption policies and practices.

GEP

Training was provided in anti-fraud policies and practices - 208 experts were involved in a total of 80 hours.

206-1: Lawsuits for unfair competition, anti-trust and monopoly practices

OK! TELESEGUROS | FIDELIDADE ASSISTANCE | SAFEMODE | GEP | FIDELIDADE CAR SERVICE

No lawsuits were brought for unfair competition, anti-trust and monopoly practices or for the results thereof.

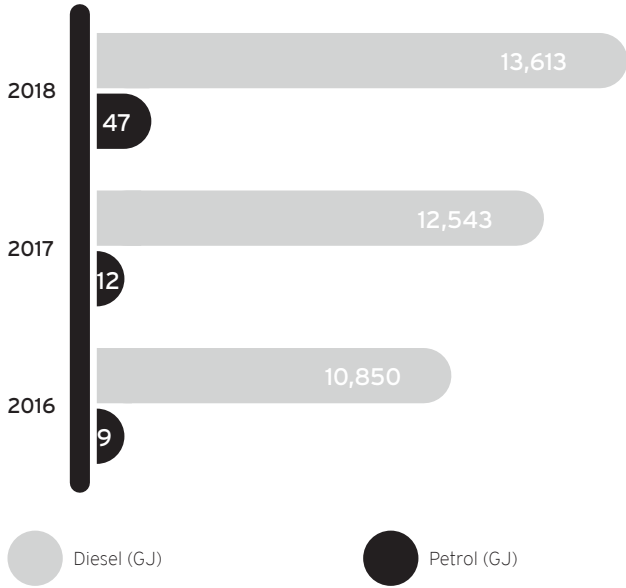
ENVIRONMENTAL PERFORMANCE

302-1: Energy consumption within the organisation

FIDELIDADE

Diesel and petrol consumption have increased considerably since 2016, due to the increase of Fidelidade's car fleet.

Direct energy consumption within the organisation

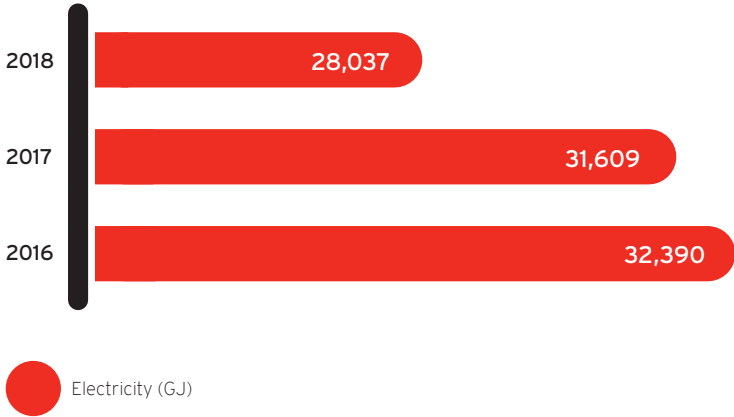


Units: Values expressed in Gigajoules.

FIDELIDADE

Electricity consumption decreased 11%.

Direct energy consumption within the organisation

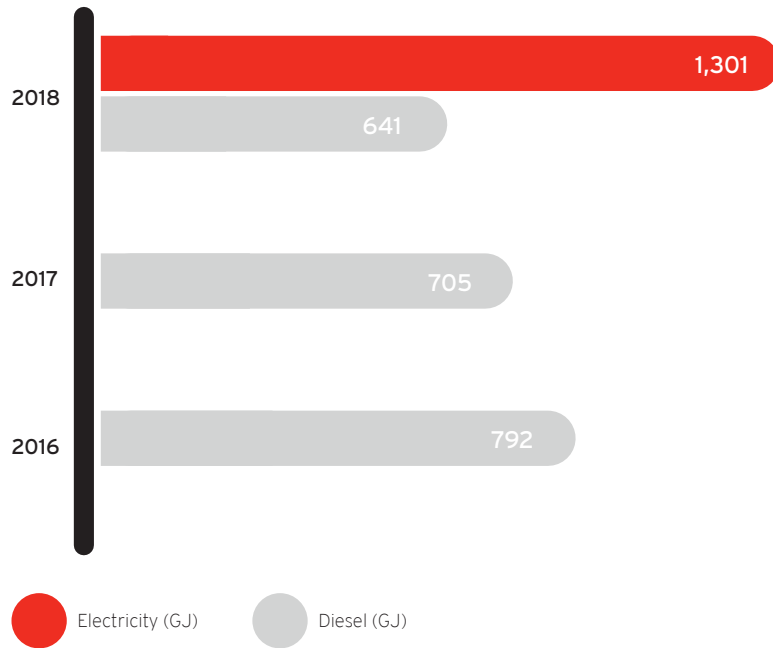


Unidade: Values expressed in Gigajoules, making for the total electrical power consumed in Customers' agencies, Intermediary Centres and Central Buildings of Fidelidade.

MULTICARE

In 2018, diesel consumption decreased 9% in respect of 2017.

Energy consumption within the organisation

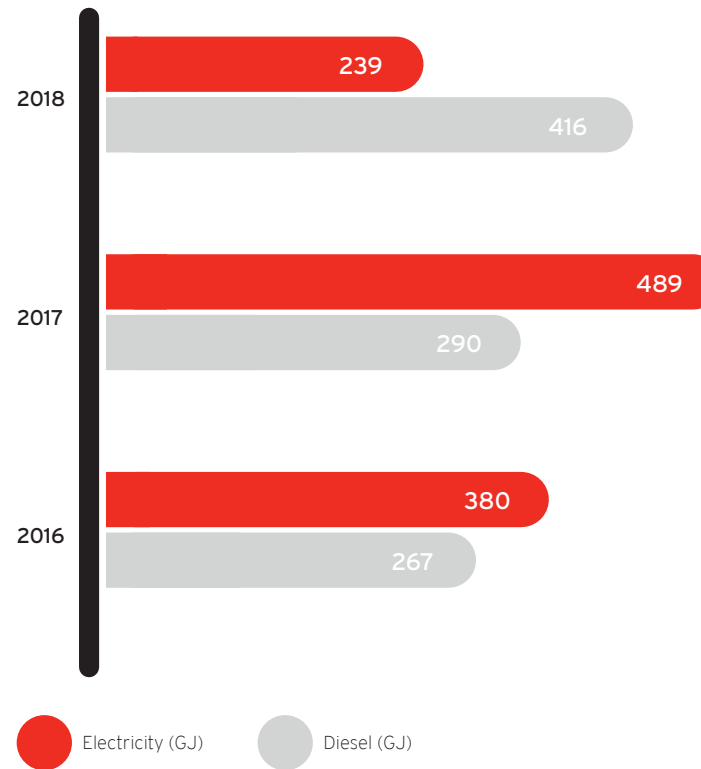


Units: Values expressed in Gigajoules.

OK! TELESEGUROS

In 2018, there was an increase of about 16% in the total energy consumption, year on year (2017).

Energy consumption within the organisation

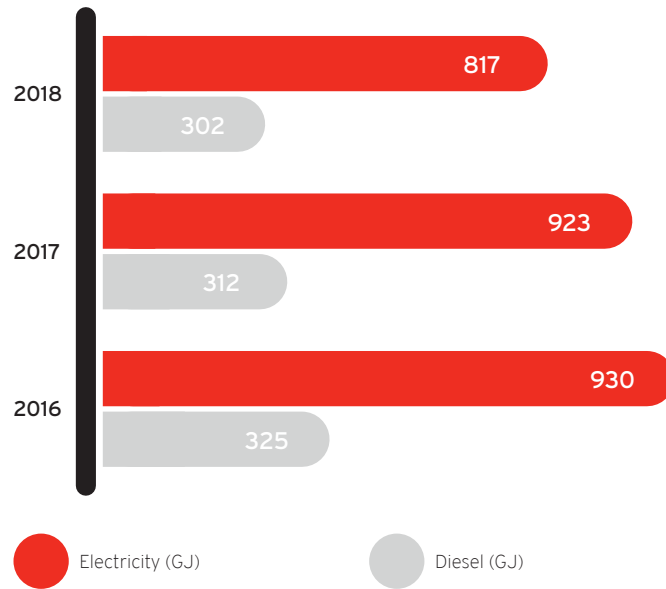


Units: Values expressed in Gigajoules.

FIDELIDADE ASSISTANCE

In 2018, the total energy consumption decreased nearly 9% in respect of 2017.

Energy consumption within the organisation

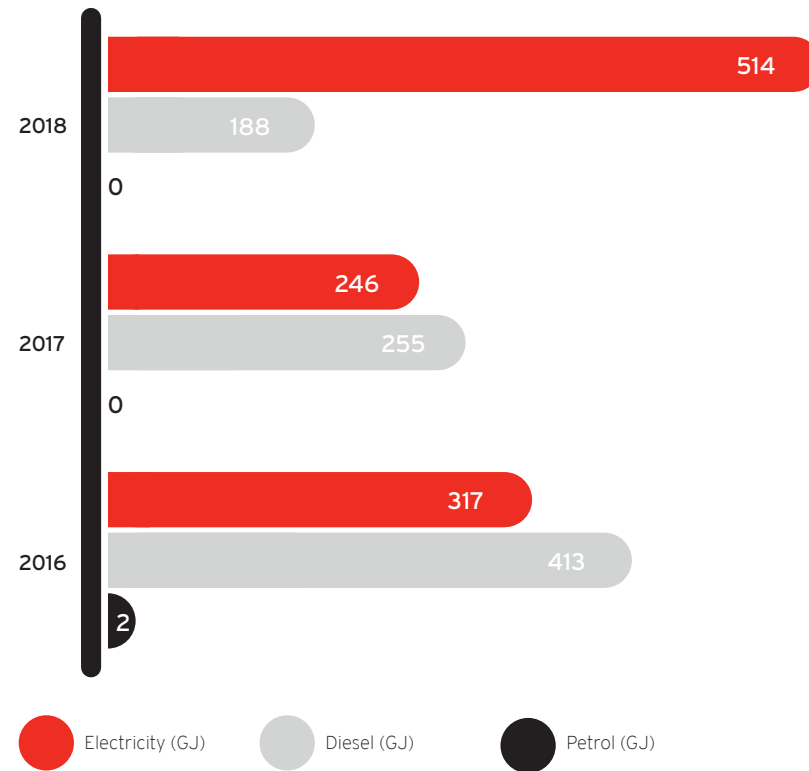


Units: Values expressed in Gigajoules.

SAFEMODE

In 2018, there was an overall increase of about 29% in the total energy consumed in respect of 2017.

Energy consumption within the organisation

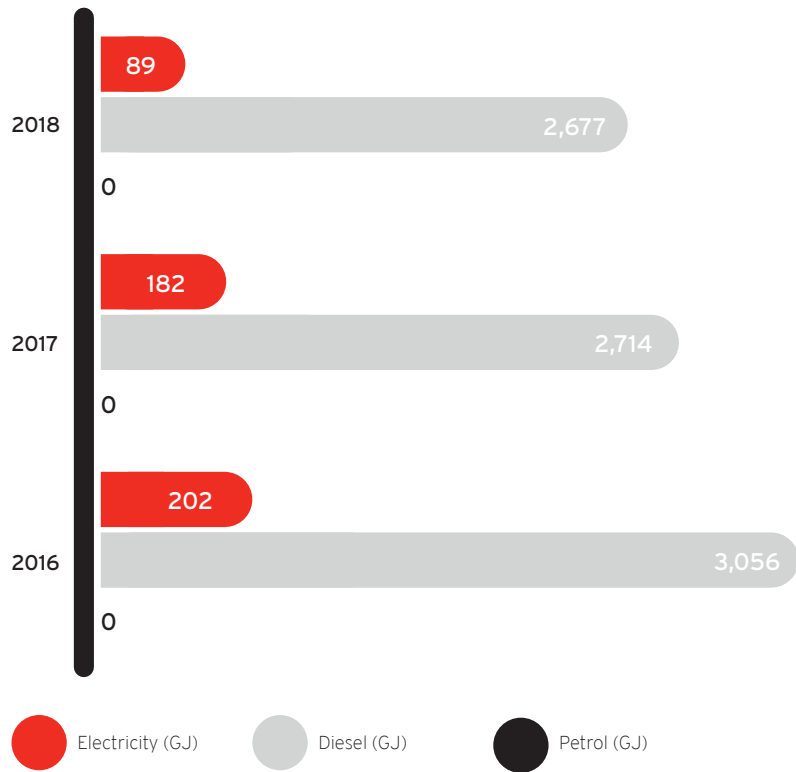


Units: Values expressed in Gigajoules.

GEP

In 2018, the total energy consumption decreased nearly 4% in respect of 2017.

Energy consumption within the organisation

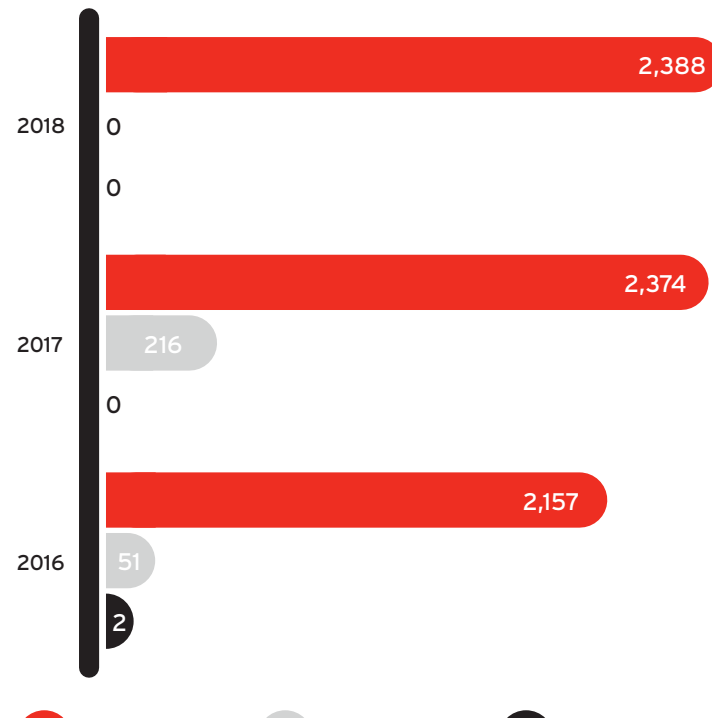


Units: Values expressed in Gigajoules.

FIDELIDADE CAR SERVICE ⁶

In 2018, there was an 8% decrease in the consumption of energy in respect of 2017. However, it was not possible to ascertain the amount of energy consumption regarding fuel (GJ) due to changes in the centralisation of internal processes.

Energy consumption within the organisation



Units: Values expressed in Gigajoules.

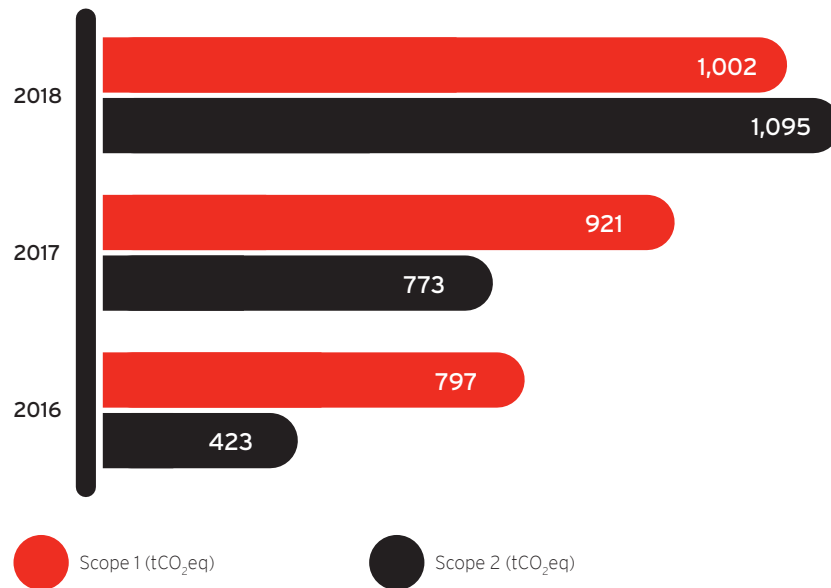
⁶ Fidelidade Car Service successfully began compiling information concerning diesel consumption in 2015.

305-1, 305-2 and 305-3: Greenhouse gas direct emissions, indirect emissions and others ⁷

FIDELIDADE

Scope 1 emissions (concerning the fuel consumption of the fleet) increased about 9% in 2018. Scope 3 emissions (concerning airplane and train trips of employees) increased about 42%, due to the increase of the number of airplane trips. ⁸

Greenhouse gas emissions

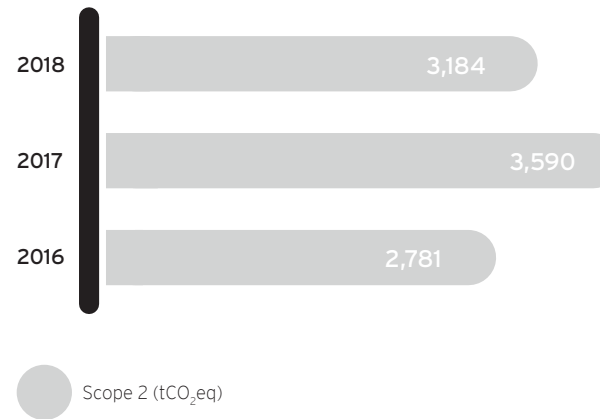


Units: Values expressed in tCO₂eq.

FIDELIDADE

Scope 2 emissions (electrical power consumption) decreased about 11%.

Greenhouse gas emissions



Units: Values expressed in tCO₂eq.

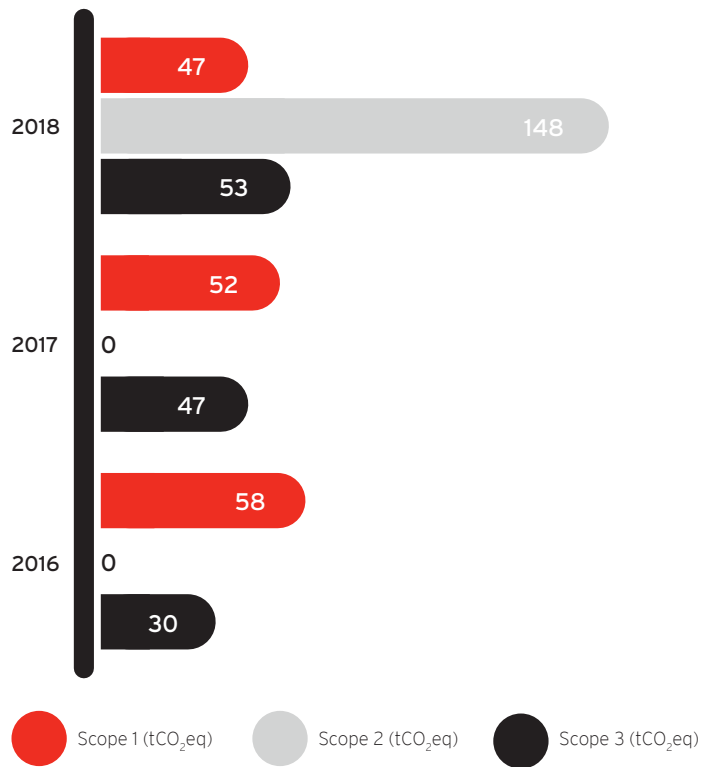
⁷ Direct emissions associated to consumption of fuel by the car fleet (Scope 1), indirect emissions associated to the consumption of electrical power (Scope 2) and other indirect emissions associated to plane and train trips of employees (Scope 3).

⁸ All trips with tickets issued in 2017 were considered, even if they took place in 2018, as well as all negative trips, to be deducted from the total.

MULTICARE

Scope 1 emissions decreased 9%, whereas Scope 3 emissions, concerning airplane and train trips, increased about 13%.

Greenhouse gas emissions

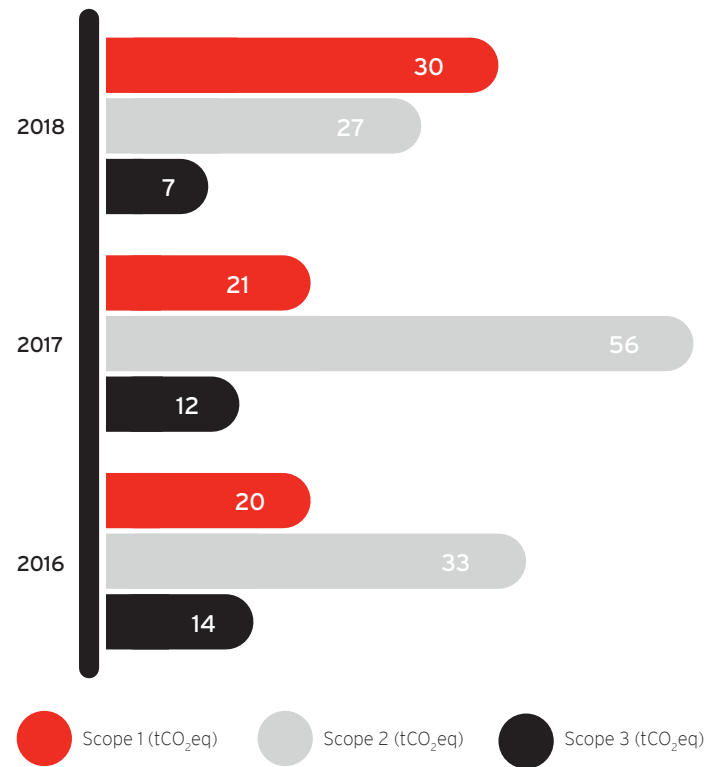


Units: Values expressed in tCO₂eq. Indirect emissions (Scope 2), stemming from electrical power consumption, are reported in the data provided to Fidelidade.

OK! TELESEGUROS

In 2018, total emissions decreased 58% in respect of 2017, in particular due to the reduction of electrical power consumption within the organisation.

Greenhouse gas emissions

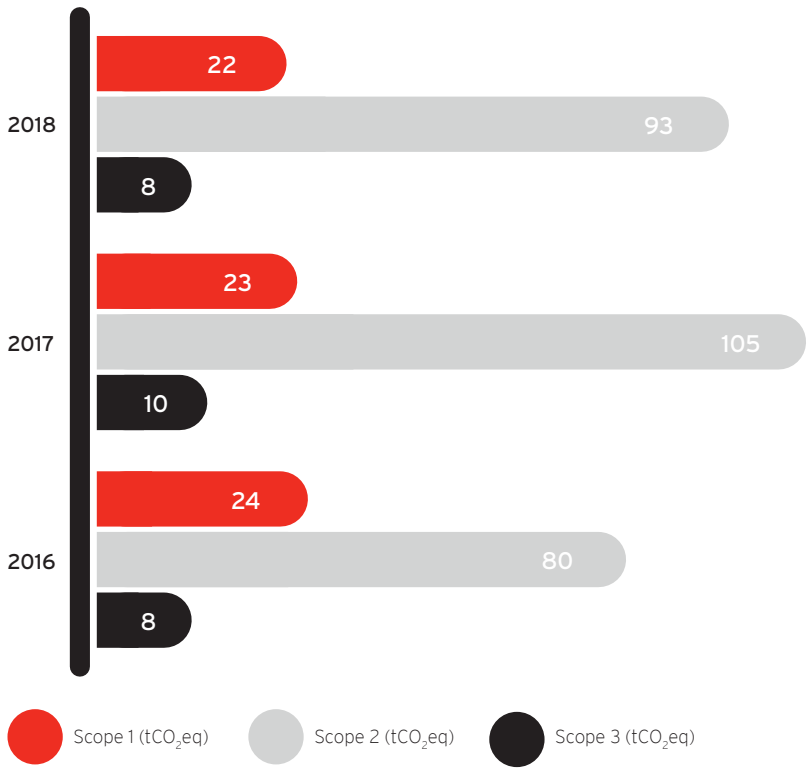


Units: Values expressed in tCO₂eq.

FIDELIDADE ASSISTANCE

Total emissions decreased 11% between 2018 and 2017, mostly due to the reduction in Scope 2 emissions.

Greenhouse gas emissions

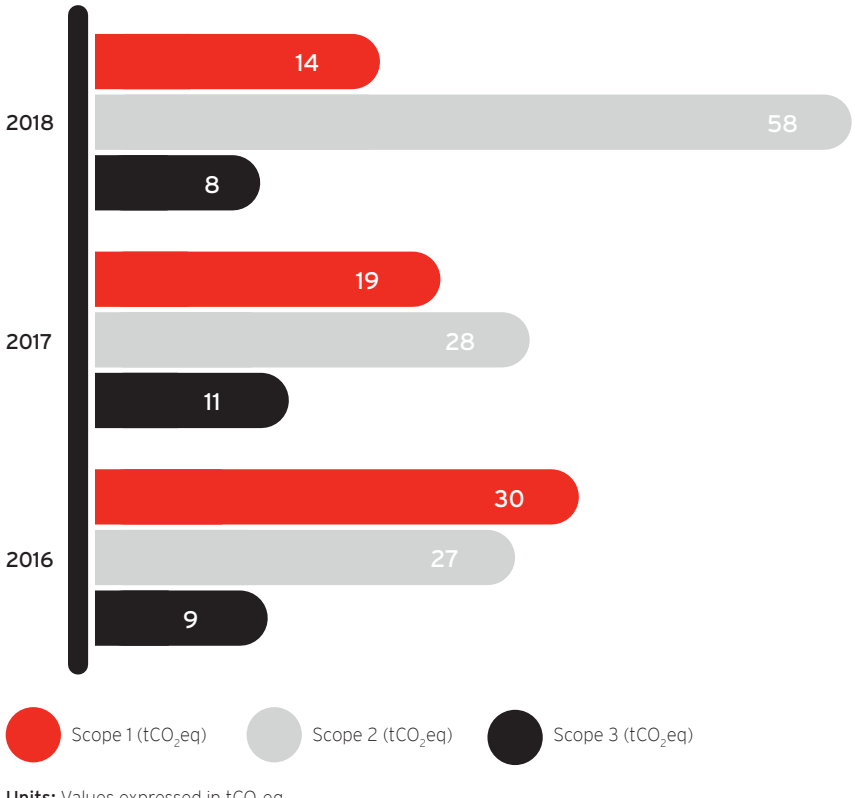


Units: Values expressed in tCO₂eq.

SAFEMODE

In 2018, there was an overall increase of 39% in total emissions.

Greenhouse gas emissions

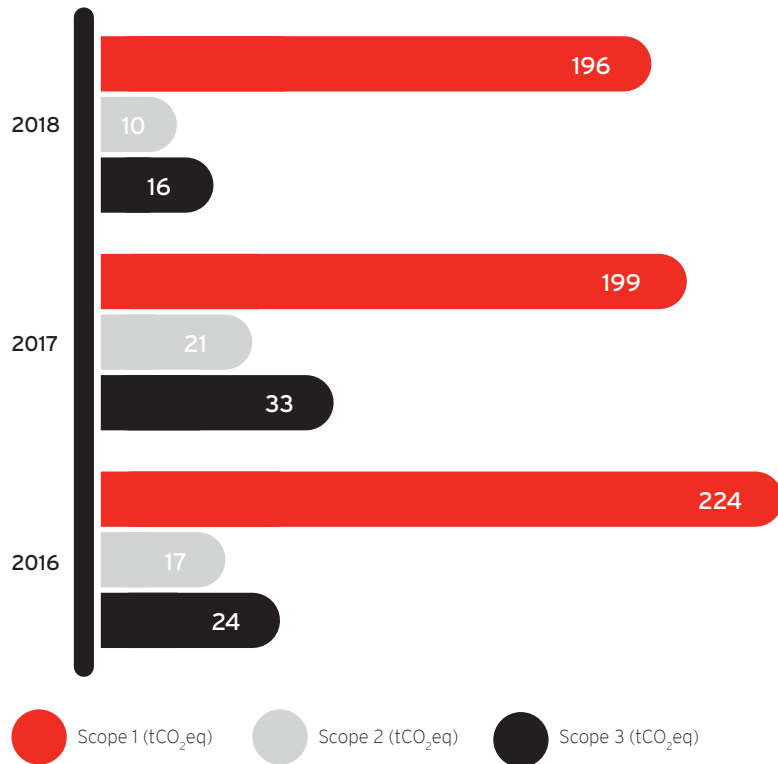


Units: Values expressed in tCO₂eq.

GEP

In 2018, there was an overall decrease of about 12% in the total greenhouse gas emissions, in particular due to the significant reduction of electrical power consumption, and due to the reduction of airplane trips.

Greenhouse gas emissions

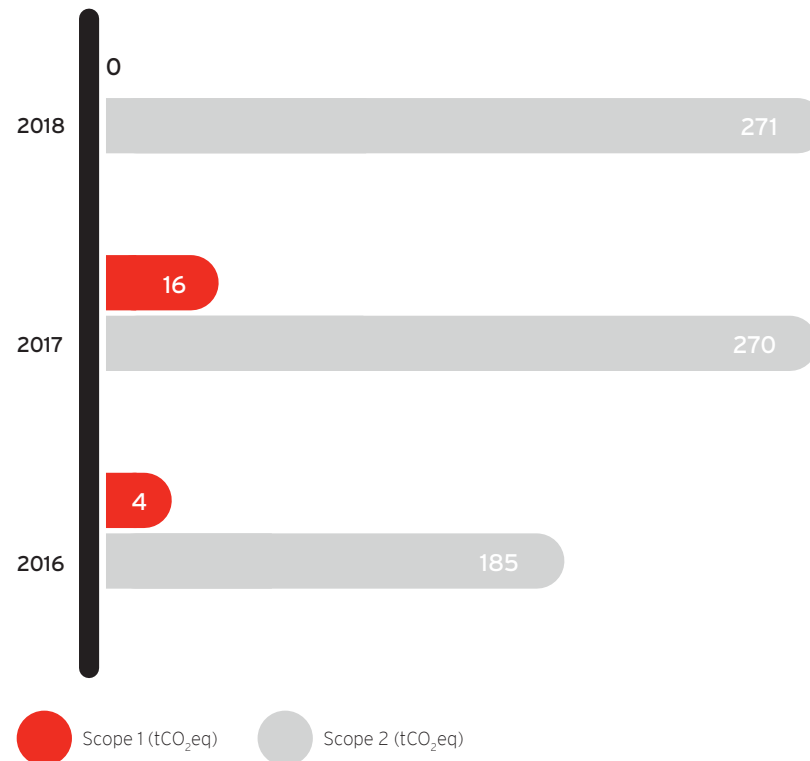


Units: Values expressed in tCO₂eq.

FIDELIDADE CAR SERVICE

In 2018, Scope 2 emissions increased about 0.57% in respect of 2017. Although there were airplane and train trips, Scope 3 emissions registered only 0.26 tCO₂eq.

Greenhouse gas emissions



Units: Values expressed in tCO₂eq.

SOCIAL PERFORMANCE

401-1: New admissions and staff turnover

FIDELIDADE

The rate of male new admissions is 2.0% (2.7% in 2017) and the rate of female new admissions is 3.9% (the same as in 2016).

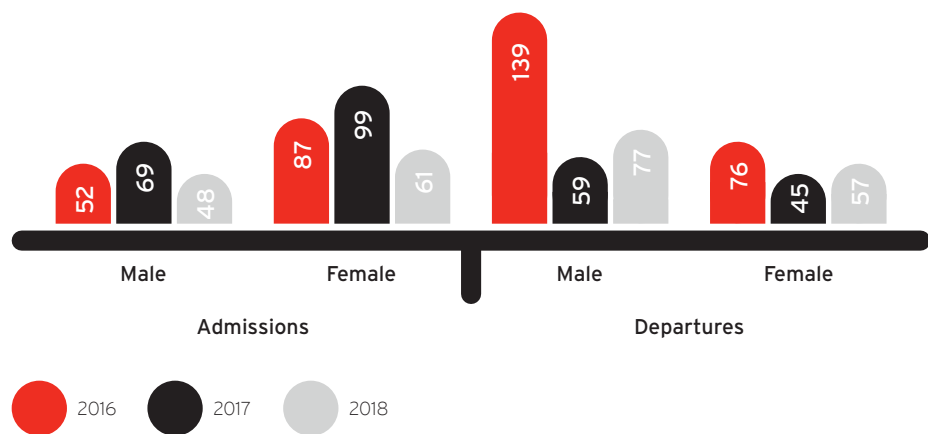
		2016	2017	2018
Number of admissions per age range	18-29	75	77	70
	30-39	50	45	31
	40-49	11	30	8
	50 or older	3	16	0
	TOTAL	139	168	109
Number of departures per age range	18-29	15	11	11
	30-39	4	8	7
	40-49	13	11	15
	50 or older	183	74	101
	TOTAL	215	104	134
Rate of new admissions per age range	18-29	3.0%	3.0%	2.9%
	30-39	2.0%	1.8%	1.3%
	40-49	0.4%	1.2%	0.3%
	Over 50	0.1%	0.6%	0.0%
	TOTAL	2.0%	2.7%	2.0%
Rate of departures per age range	18-29	0.6%	0.4%	0.5%
	30-39	0.2%	0.3%	0.3%
	40-49	0.5%	0.4%	0.6%
	50 or older	7.3%	2.9%	4.1%
	TOTAL	0.6%	0.4%	0.5%

(continuation)

		2016	2017	2018
Turnover rate per age range	18-29	3.6%	3.4%	3.3%
	30-39	2.2%	2.1%	1.6%
	40-49	1.0%	1.6%	0.9%
	50 or older	7.4%	3.5%	4.1%

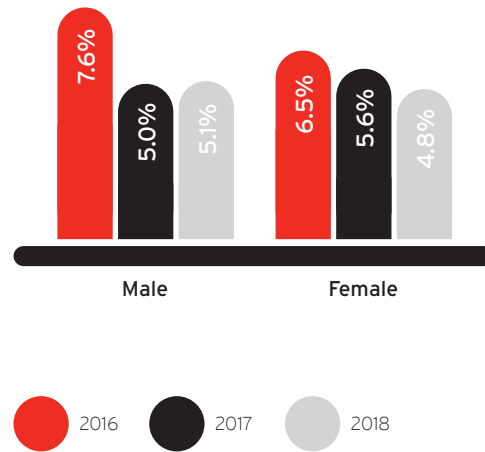
Units: Values expressed in number of admissions and number of departures of employees and rates (new admissions, departures and turnover). The formula applied for the calculation of the rate of new admissions, rate of departures and turnover rate can be found in the Annex | Criteria for the calculation of indicators.

Admissions and departures of employees by gender



Units: Values expressed in number of admissions and number of departures of employees by gender.

Turnover rate by gender



Units: Values expressed in percentage.

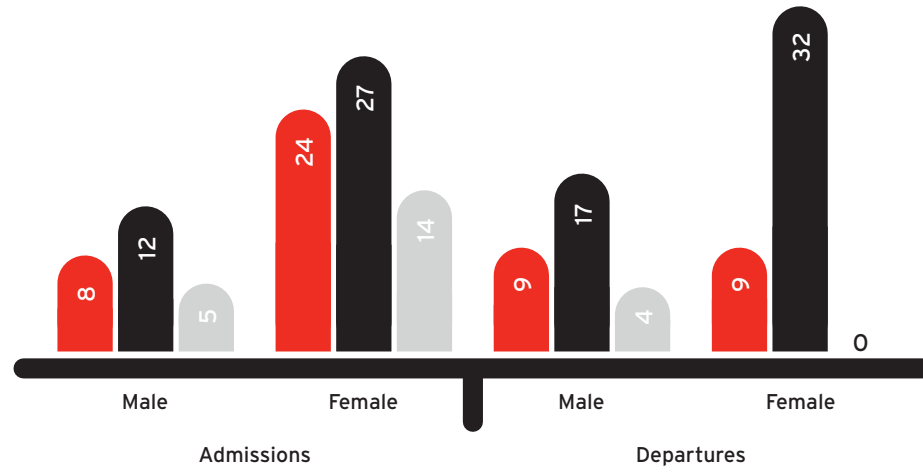
MULTICARE

The rate of male new admissions is 2% (6% in 2017) and the rate of female new admissions is 5% (13% in 2017).

		2016	2017	2018
Number of admissions per age range	18-29	9	15	10
	30-39	13	19	9
	40-49	8	5	0
	50 or older	2	0	0
	TOTAL	32	39	19
Number of departures per age range	18-29	2	5	2
	30-39	4	10	2
	40-49	6	19	0
	50 or older	6	15	0
	TOTAL	18	49	4
Rate of new admissions per age range	18-29	4.1%	7.2%	3.9%
	30-39	5.9%	9.1%	3.5%
	40-49	3.7%	2.4%	0.0%
	50 or older	0.9%	0.0%	0.0%
	TOTAL	3.7%	5.6%	3.2%
Rate of departures per age range	18-29	1%	2%	1%
	30-39	2%	5%	1%
	40-49	3%	9%	0%
	50 or older	3%	7%	0%
	TOTAL	3%	5.7%	1%
Turnover rate per age range	18-29	5%	10%	5%
	30-39	8%	14%	4%
	40-49	6%	11%	0%
	50 or older	4%	7%	0%
	TOTAL	6.2%	10.8%	5.3%

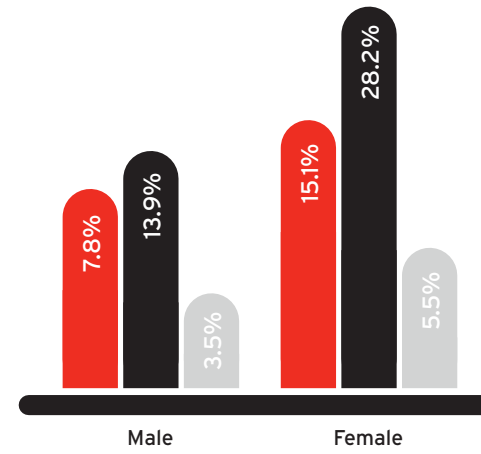
Units: Values expressed in number of admissions and number of departures of employees and rates (new admissions and turnover). The formula applied for the calculation of the rate of new admissions, rate of departures and turnover rate can be found in the Annex | Criteria for the calculation of indicators.

Admissions and departures of employees by gender



Units: Values expressed in number of admissions and number of departures of employees by gender.

Turnover rate by gender



Units: Values expressed in percentage.

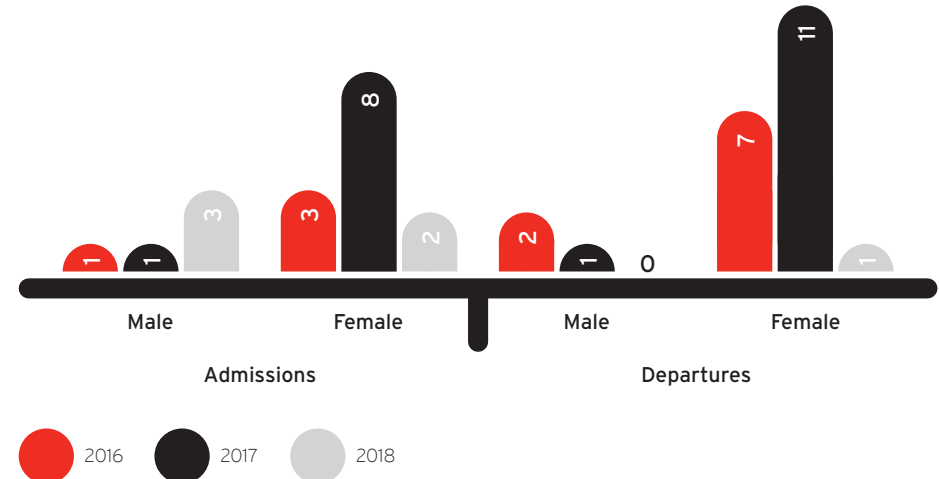
OK! TELESEGUROS

The rate of male new admissions is 3.8% (1.2% in 2017) and the rate of female new admissions is 2.5% (9.8% in 2017).

		2016	2017	2018
Number of admissions per age range	18-29	3	8	4
	30-39	1	1	0
	40-49	0	0	1
	50 or older	0	0	0
	TOTAL	4	9	5
Number of departures per age range	18-29	0	4	0
	30-39	7	6	1
	40-49	2	2	0
	50 or older	0	0	0
	TOTAL	9	12	1
Rate of new admissions per age range	18-29	3.5%	9.8%	5.0%
	30-39	1.2%	1.2%	0.0%
	40-49	0.0%	0.0%	1.3%
	50 or older	0.0%	0.0%	0.0%
	TOTAL	3.8%	1.2%	2.5%
Rate of departures per age range	18-29	0.0%	4.9%	0.0%
	30-39	8.2%	7.3%	1.3%
	40-49	2.4%	2.4%	0.0%
	50 or older	0.0%	0.0%	0.0%
	TOTAL	2.5%	9.8%	0.0%

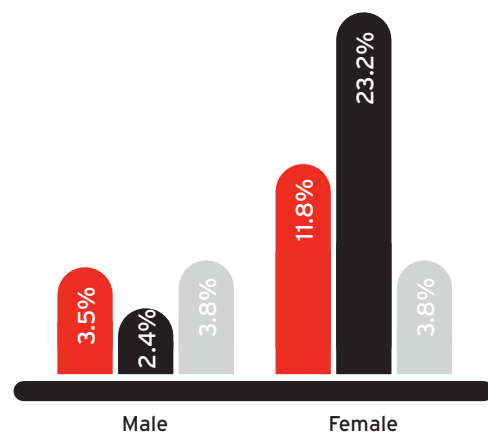
Units: Values expressed in number of admissions and number of departures of employees and rates (new admissions and turnover). The formula applied for the calculation of the rate of new admissions and turnover rate can be found in the Annex | Criteria for the calculation of indicators.

Admissions and departures of employees by gender



Units: Values expressed in number of admissions and number of departures of employees by gender.

Turnover rate by gender



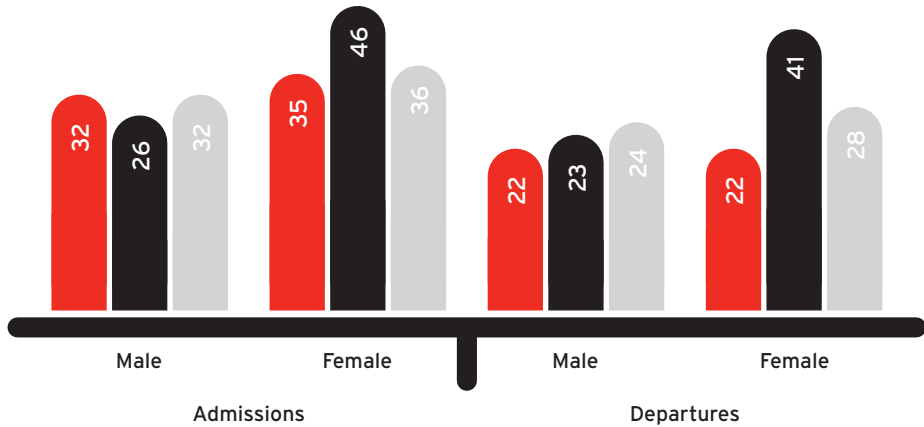
Units: Values expressed in percentage.

FIDELIDADE ASSISTANCE

		2016	2017	2018
Number of admissions per age range	18-29	28	42	38
	30-39	23	19	19
	40-49	13	8	11
	50 or older	3	3	0
	TOTAL	67	72	68
Number of departures per age range	18-29	12	31	26
	30-39	20	20	13
	40-49	9	12	11
	50 or older	3	1	2
	TOTAL	44	64	52
Rate of new admissions per age range	18-29	16.2%	24.0%	21.3%
	30-39	13.3%	10.9%	10.7%
	40-49	7.5%	4.6%	6.2%
	50 or older	1.7%	1.7%	0%
	TOTAL	11.7%	12.8%	12.6%
Rate of departures per age range	18-29	6.9%	17.7%	14.6%
	30-39	11.6%	11.4%	7.3%
	40-49	5.2%	6.9%	6.2%
	50 or older	1.7%	0.6%	1.1%
	TOTAL	7.8%	11.6%	10.0%
Turnover rate per age range	18-29	23.1%	41.7%	36.0%
	30-39	24.9%	22.3%	18.0%
	40-49	12.7%	11.4%	12.4%
	50 or older	3.5%	2.3%	1.1%
	TOTAL	16.1%	20.4%	16.8%

Units: Values expressed in number of admissions and number of departures of employees and rates (new admissions and turnover). The formula applied for the calculation of the rate of new admissions, rate of departures and turnover rate can be found in the Annex | Criteria for the calculation of indicators.

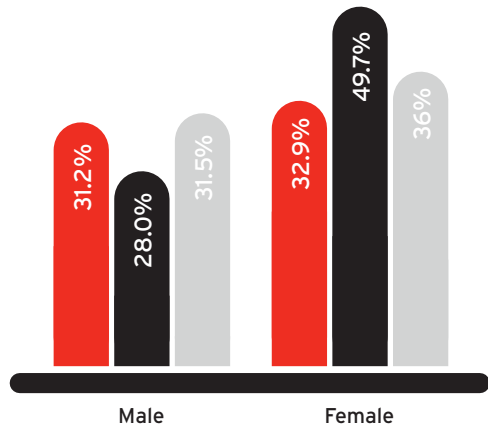
Admissions and departures, by gender



● 2016 ● 2017 ● 2018

Units: Values expressed in number of admissions and number of departures of employees by gender.

Turnover rate, by gender



● 2016 ● 2017 ● 2018

Units: Values expressed in percentage.

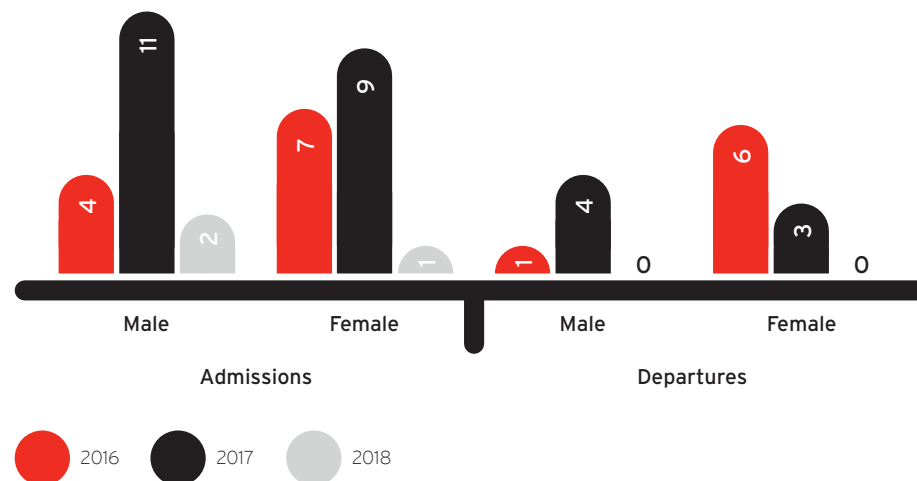
SAFEMODE

The rate of male new admissions is 5% (15 % in 2017) and the rate of female new admissions is 2% (12 % in 2017).

		2016	2017	2018
Number of admissions per age range	18-29	3	5	1
	30-39	3	4	0
	40-49	0	3	2
	50 or older	5	8	0
	TOTAL	11	20	3
Number of departures per age range	18-29	0	2	0
	30-39	3	1	0
	40-49	0	0	0
	50 or older	4	4	0
	TOTAL	7	7	0
Rate of new admissions per age range	18-29	4.8%	6.6%	2%
	30-39	4.8%	5.3%	0%
	40-49	0.0%	3.9%	5%
	50 or older	7.9%	10.5%	0%
	Rate of departures per age range	18-29	0.0%	2.6%
	30-39	4.8%	1.3%	0%
	40-49	0.0%	0.0%	0%
	50 or older	6.3%	5.3%	0%
Turnover rate per age range	18-29	4.8%	9.2%	2%
	30-39	9.5%	6.6%	0%
	40-49	0.0%	3.9%	5%
	50 or older	14.3%	15.8%	0%

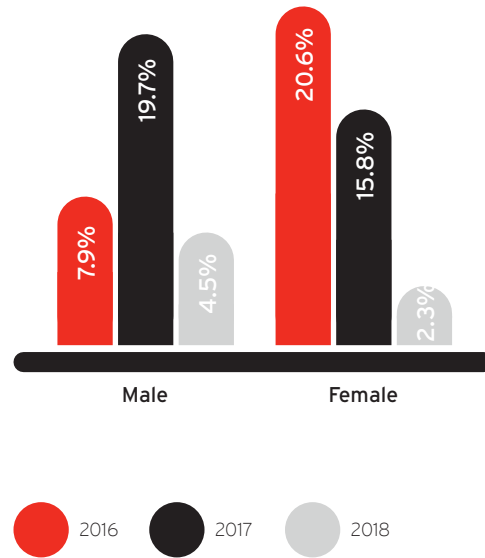
Units: Values expressed in number of admissions and number of departures of employees and rates (new admissions and turnover). The formula applied for the calculation of the rate of new admissions, rate of departures and turnover rate can be found in the Annex | Criteria for the calculation of indicators.

Admissions and departures of employees by gender



Units: Values expressed in number of admissions and number of departures of employees by gender.

Turnover rate by gender



Units: Values expressed in percentage.

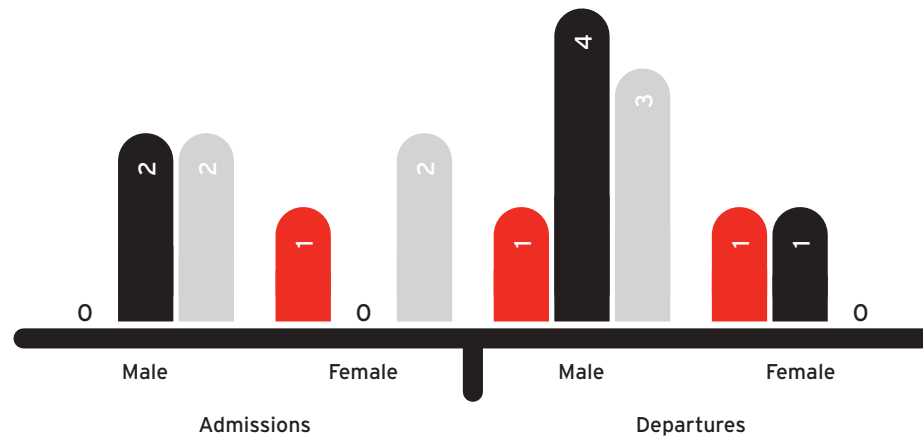
GEP

In 2018, 4 employees were hired, 2 male employees and 2 female employees..

		2016	2017	2018
Number of admissions per age range	18-29	0	0	0
	30-39	1	1	2
	40-49	1	1	1
	50 or older	0	0	1
	TOTAL	1	2	4
Number of departures per age range	18-29	0	0	0
	30-39	0	0	0
	40-49	1	1	0
	50 or older	1	4	3
	TOTAL	2	5	3
Rate of new admissions per age range	18-29	0.0%	0.0%	0.0%
	30-39	0.0%	1.8%	3.6%
	40-49	1.7%	1.8%	1.8%
	50 or older	0.0%	0.0%	1.8%
	TOTAL	1.7%	1.8%	1.8%
Rate of departures per age range	18-29	0.0%	0.0%	0.0%
	30-39	0.0%	0.0%	0.0%
	40-49	1.7%	1.8%	0.0%
	50 or older	1.7%	7.3%	5.4%
	TOTAL	1.7%	7.3%	5.4%
Turnover rate per age range	18-29	0.0%	0.0%	0.0%
	30-39	0.0%	1.8%	3.6%
	40-49	3.4%	3.6%	1.8%
	50 or older	1.7%	7.3%	7.1%
	TOTAL	1.7%	7.3%	7.1%

Units: Values expressed in number of admissions and number of departures of employees and rates (new admissions and turnover). The formula applied for the calculation of the rate of new admissions, rate of departures and turnover rate can be found in the Annex | Criteria for the calculation of indicators.

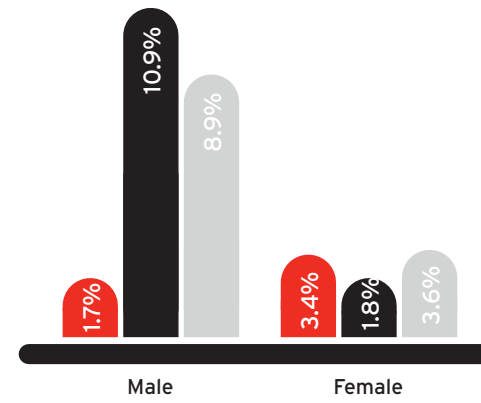
Admissions and departures of employees by gender



● 2016 ● 2017 ● 2018

Units: Values expressed in number of admissions and number of departures of employees by gender.

Turnover rate by gender



● 2016 ● 2017 ● 2018

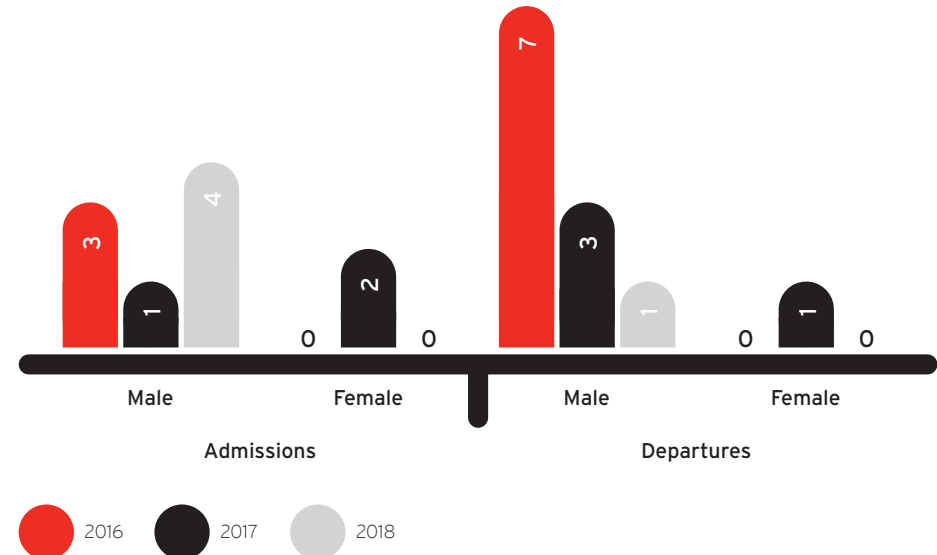
Units: Values expressed in percentage.

FIDELIDADE CAR SERVICE

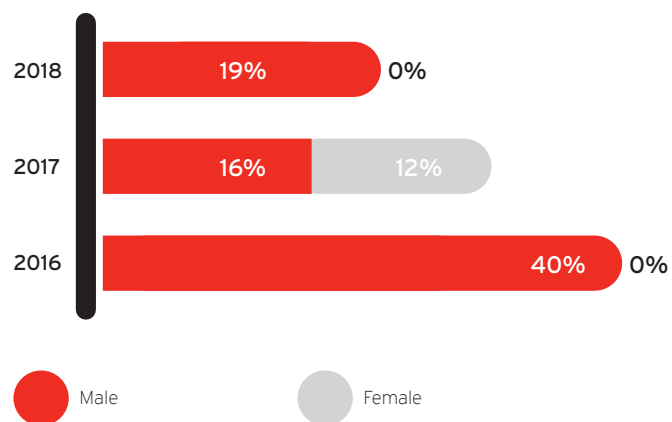
In 2018 only 4 male employees were hired. In total, one more employee was hired comparing to 2017.

		2016	2017	2018
Number of admissions per age range	18-29	0	1	1
	30-39	1	2	3
	40-49	2	0	0
	50 or older	0	0	0
	TOTAL	3	3	4
Number of departures per age range	18-29	1	0	0
	30-39	0	1	1
	40-49	1	0	0
	50 or older	5	3	0
	TOTAL	7	4	1
Rate of new admissions per age range	18-29	0.0%	4.0%	3.8%
	30-39	4.0%	8.0%	11.5%
	40-49	8.0%	0.0%	0.0%
	50 or older	0.0%	0.0%	0.0%
	TOTAL	4.0%	4.0%	3.8%
Rate of departures per age range	18-29	4.0%	0.0%	0.0%
	30-39	0.0%	4.0%	3.8%
	40-49	4.0%	0.0%	0.0%
	50 or older	20.0%	12.0%	0.0%
	TOTAL	4.0%	4.0%	3.8%
Turnover rate per age range	18-29	4.0%	4.0%	3.8%
	30-39	4.0%	12.0%	15.4%
	40-49	12.0%	0.0%	0.0%
	50 or older	20.0%	12.0%	0.0%
	TOTAL	4.0%	4.0%	3.8%

Admissions and departures of employees by gender



Units: Values expressed in number of admissions and number of departures of employees by gender.

Turnover rate by gender

Units: Values expressed in percentage.

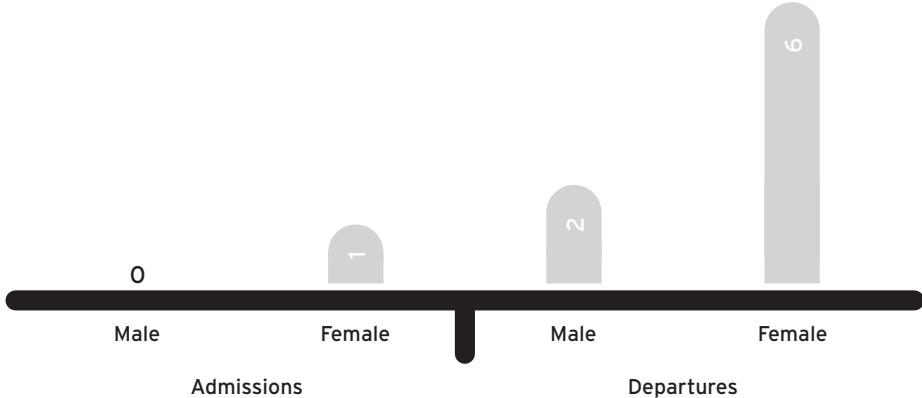
FIDELIDADE PROPERTY

In 2018, 1 female employee was hired.

	2018	
Number of admissions per age range		
	18-29	0
	30-39	1
	40-49	0
	50 or older	0
	TOTAL	1
Number of departures per age range		
	18-29	0
	30-39	0
	40-49	0
	50 or older	8
	TOTAL	8
Rate of new admissions per age range		
	18-29	0.0%
	30-39	2.6%
	40-49	0.0%
	50 or older	0.0%
Rate of departures per age range		
	18-29	0.0%
	30-39	0.0%
	40-49	0.0%
	50 or older	20.5%
Turnover rate per age range		
	18-29	0.0%
	30-39	2.6%
	40-49	0.0%
	50 or older	20.5%

Units: Values expressed in number of admissions and number of departures of employees and rates (new admissions and turnover). The formula applied for the calculation of the rate of new admissions, rate of departures and turnover rate can be found in the Annex | Criteria for the calculation of indicators.

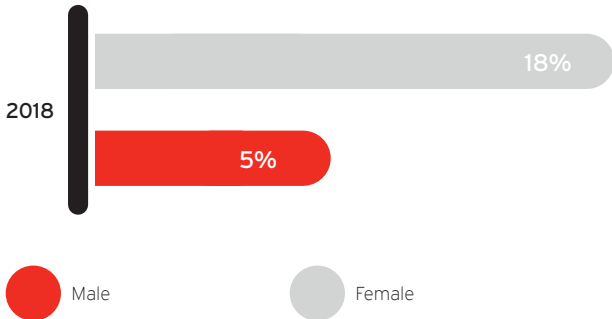
Admissions and departures of employees by gender



● 2018

Units: Values expressed in number of admissions and number of departures of employees by gender.

Turnover rate by gender



Units: Values expressed in percentage.

403-2: Rates of injuries, occupational illnesses, lost working days, absenteeism and work-related deaths, by region and gender

FIDELIDADE

	2016	2017	2018
INJURY RATE			
Male	2.4	2.4	2.2
Female	5.3	5.1	4.1
OCCUPATIONAL ACCIDENTS			
Male	21	20	17
Female	54	53	42
Total Occupational Accidents	75	73	59
OCCUPATIONAL ILLNESSES			
Male	0	0	0
Female	0	0	0
Total Occupational Illnesses	0	0	0
LOST WORKING DAYS DUE TO OCCUPATIONAL ACCIDENTS			
Male	405	268	277
Female	883	1062	969
Total Lost Working Days due to Occupational Accidents	1,288	1,330	1,246
ABSENTEEISM RATE			
Male	2.3%	2.4%	3.4%
Female	5.0%	5.1%	6.2%
NUMBER OF DEATHS			
Male	0	0	0
Female	0	0	0
Total Deaths	0	0	0

Note: The formula applied for the calculation of the absenteeism rate can be found in the Annex | Criteria for the calculation of indicators.

MULTICARE

	2016	2017	2018
INJURY RATE			
Male	3.60	5.50	1.87
Female	2.02	3.93	1.53
OCCUPATIONAL ACCIDENTS			
Male	2	3	1
Female	2	4	2
Total Occupational Accidents	4	7	3
OCCUPATIONAL ILLNESSES			
Male	0	0	N.R.
Female	0	0	N.R.
Total Occupational Illnesses	0	0	N.R.
LOST WORKING DAYS DUE TO OCCUPATIONAL ACCIDENTS			
Male	13	128	7
Female	44	118	45
Total Lost Working Days due to Occupational Accidents	57	246	52
ABSENTEEISM RATE			
Male	3.1%	2.1%	5.2%
Female	2.8%	3.6%	5.8%
NUMBER OF DEATHS			
Male	0	0	0
Female	0	0	0
Total Deaths	0	0	0

Units: Values expressed in number of days and rates. The formula applied for the calculation of the absenteeism rate can be found in the Annex | Criteria for the calculation of indicators.

OK! TELESEGUROS

	2016	2017	2018
INJURY RATE			
Male	0	5.3	5.1
Female	0	2.4	5.5
OCCUPATIONAL ACCIDENTS			
Male	0	1	1
Female	0	1	2
Total Occupational Accidents	0	2	3
OCCUPATIONAL ILLNESSES			
Male	0	0	0
Female	0	0	0
Total Occupational Illnesses	0	0	0
LOST WORKING DAYS DUE TO OCCUPATIONAL ACCIDENTS			
Male	0	0	0
Female	0	0	0
Total Lost Working Days due to Occupational Accidents	0	0	0
ABSENTEEISM RATE			
Male	1.1%	1.4%	4.5%
Female	4.3%	4.6%	8.5%
NUMBER OF DEATHS			
Male	0	0	0
Female	0	0	0
Total Deaths	0	0	0

Units: Values expressed in number of days and rates. The formula applied for the calculation of the absenteeism rate can be found in the Annex | Criteria for the calculation of indicators. No deaths were registered.

FIDELIDADE ASSISTANCE

	2016	2017	2018
INJURY RATE			
Male	0	2.1	0.0
Female	1.8	3.2	2.3
OCCUPATIONAL ACCIDENTS			
Male	0	1	0
Female	1	2	2
Total Occupational Accidents	1	3	2
OCCUPATIONAL ILLNESSES			
Male	0	0	0
Female	1	1	0
Total Occupational Illnesses	1	1	0
LOST WORKING DAYS DUE TO OCCUPATIONAL ACCIDENTS			
Male	0	9	0
Female	21	40	114
Total Lost Working Days due to Occupational Accidents	21	49	114
ABSENTEEISM RATE			
Male	2%	4%	1%
Female	11%	11%	10%
NUMBER OF DEATHS			
Male	0	0	0
Female	0	0	0
Total Deaths	0	0	0

Units: Values expressed in number of days and rates. The formula applied for the calculation of the absenteeism rate can be found in the Annex | Criteria for the calculation of indicators.

SAFEMODE

	2016	2017	2018
INJURY RATE			
Male	N.A.	3	0
Female	N.A.	3	0
OCCUPATIONAL ACCIDENTS			
Male	1	1	0
Female	1	1	0
Total Occupational Accidents	2	2	0
OCCUPATIONAL ILLNESSES			
Male	0	0	0
Female	0	0	0
Total Occupational Illnesses	0	0	0
LOST WORKING DAYS DUE TO OCCUPATIONAL ACCIDENTS			
Male	3	31	0
Female	154	15	0
Total Lost Working Days due to Occupational Accidents	157	46	0
ABSENTEEISM RATE			
Male	N.R.	37%	2%
Female	N.R.	0.2%	3%
NUMBER OF DEATHS			
Male	0	0	0
Female	0	0	0
Total Deaths	0	0	0

Units: Values expressed in number of days and rates. The formula applied for the calculation of the absenteeism rate can be found in the Annex | Criteria for the calculation of indicators.

GEP

	2016	2017	2018
INJURY RATE			
Male	0	0	0
Female	0	11.4	0
OCCUPATIONAL ACCIDENTS			
Male	0	0	0
Female	0	1	0
Total Occupational Accidents	0	1	0
OCCUPATIONAL ILLNESSES			
Male	0	0	0
Female	0	0	0
Total Occupational Illnesses	0	0	0
LOST WORKING DAYS DUE TO OCCUPATIONAL ACCIDENTS			
Male	0	0	0
Female	0	6	0
Total Lost Working Days due to Occupational Accidents	0	6	0
ABSENTEEISM RATE			
Male	1%	5%	3%
Female	3%	4%	2%
NUMBER OF DEATHS			
Male	0	0	0
Female	0	6	0
Total Deaths	0	6	0

Units: Values expressed in number of days and rates. The formula applied for the calculation of the absenteeism rate can be found in the Annex | Criteria for the calculation of indicators.

FIDELIDADE CAR SERVICE

	2016	2017	2018
INJURY RATE			
Male	6.2	0	6
Female	0	0	0
OCCUPATIONAL ACCIDENTS			
Male	1	0	1
Female	0	0	0
Total Occupational Accidents	1	0	1
OCCUPATIONAL ILLNESSES			
Male	0	0	0
Female	0	0	0
Total Occupational Illnesses	0	0	0
LOST WORKING DAYS DUE TO OCCUPATIONAL ACCIDENTS			
Male	55	0	113
Female	0	0	0
Total Lost Working Days due to Occupational Accidents	55	0	113
ABSENTEEISM RATE			
Male	8.49%	0.73%	3.88%
Female	1.2%	1.1%	4.4%
NUMBER OF DEATHS			
Male	0	0	0
Female	0	0	0
Total Deaths	0	0	0

Units: Values expressed in number of days and rates. The formula applied for the calculation of the absenteeism rate can be found in the Annex | Criteria for the calculation of indicators.

FIDELIDADE PROPERTY

	2018
INJURY RATE	
Male	0
Female	0
OCCUPATIONAL ACCIDENTS	
Male	0
Female	0
Total Occupational Accidents	0
OCCUPATIONAL ILLNESSES	
Male	0
Female	0
Total Occupational Illnesses	0
LOST WORKING DAYS DUE TO OCCUPATIONAL ACCIDENTS	
Male	0
Female	0
Total Lost Working Days due to Occupational Accidents	0
ABSENTEEISM RATE	
Male	2.8%
Female	10.8%
NUMBER OF DEATHS	
Male	0
Female	0
Total Deaths	0

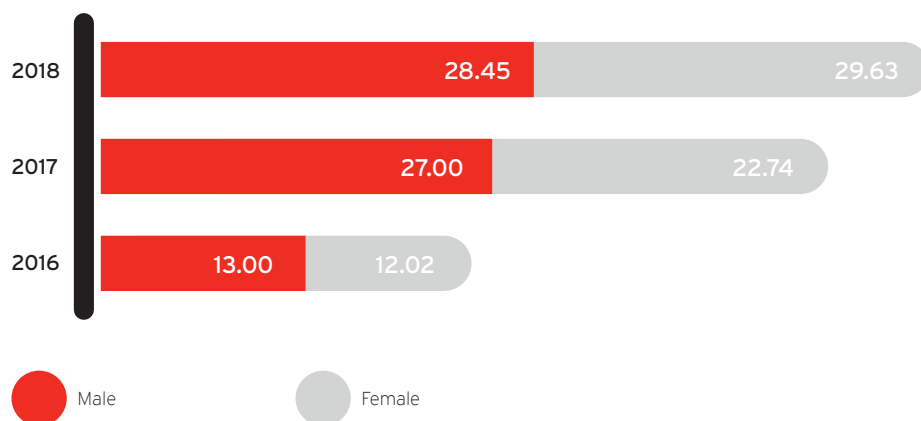
Units: Values expressed in number of days and rates. The formula applied for the calculation of the absenteeism rate can be found in the Annex | Criteria for the calculation of indicators.

404-1: Average training hours per year, per employee

FIDELIDADE

In 2018, there was a 12% increase in the total number of training hours provided to employees.

Average training hours provided, by gender



Units: Values expressed in average training hours.

	2016		2017		2018	
	Male	Female	Male	Female	Male	Female
Management	14.9	0	15.1	N/A	126	0
Support	7.0	1.9	16.2	12.9	16.5	14.8
Coordination	21.3	34.0	51.5	58.8	40.9	49.9
Technical area	12.6	15.7	23.4	24.6	29.8	36.5
Others - supporting area	1.7	10.1	1.5	0	N/A	N/A
HOURS/EMPLOYEE	13.0	12.0	27.2	22.7	28.5	29.6

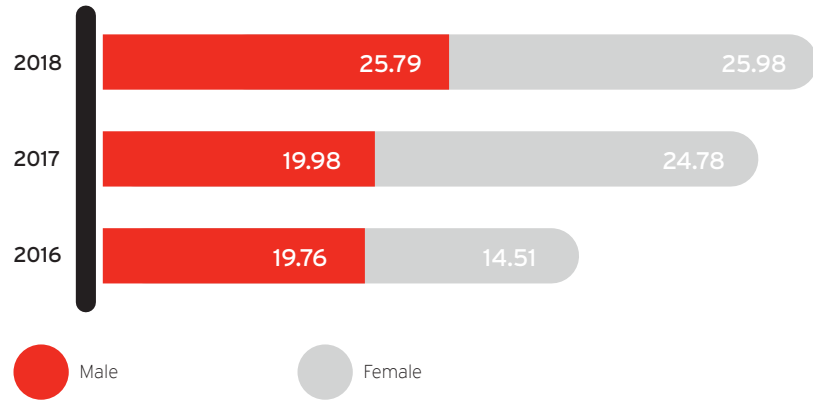
Units: Values expressed in average training hours per employee. The formula applied for the calculation of hours/employee can be found in the Annex | Criteria for the calculation of indicators.

Note: In 2018, the professional categories were changed and standardised according to the group's categories: management, coordination, technical area and support. Before 2018, the categories were: Management | Administrative area + Technical area + consultancy + Support Areas + Coordination Areas.

MULTICARE

In 2018, there was a 37% increase year-on-year (2017) in the total number of training hours provided to employees, a trend of investment in employees already verified in 2017.

Average training hours provided, by gender



Units: Values expressed in average training hours.

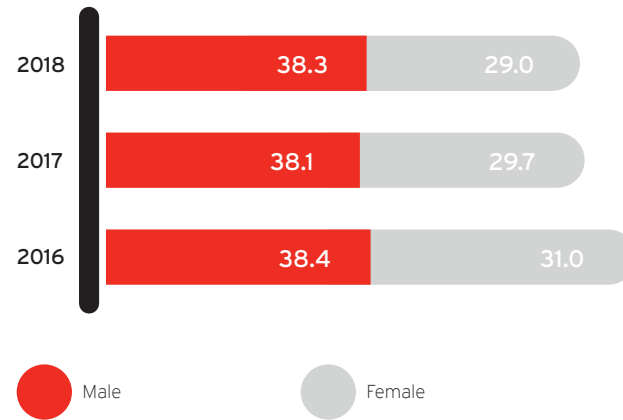
	2016		2017		2018	
	Male	Female	Male	Female	Male	Female
Management	65.4	111.2	0	0	34.5	62
Support	-	-	-	-	16.1	17.8
Coordination	-	-	-	-	38.1	50.3
Technical area	-	-	-	-	36.6	28.7
Administrative area	3.5	6.2	10.6	13.5	-	-
Coordination area	42.6	41.6	62.9	70.1	-	-
Technical area + consultancy	21.1	13.1	29.4	37.1	-	-
Others - support area	0	0	0	0	-	-
HOURS/EMPLOYEE	19.8	14.5	20.0	24.8	25.8	26

Units: Values expressed in average training hours per employee.

OK! TELESEGUROS

In 2018 there was a 3% decrease in the total number of training hours provided to employees compared to 2017.

Average training hours provided, by gender



Units: Values expressed in average training hours per employee. The average training hours per employee are presented by gender.

	2016		2017		2018	
	Male	Female	Male	Female	Male	Female
Management	68.7	0.0	0.0	0.0	59.5	0.0
Support	143.0	425.0	56.0	302.3	67.0	309.5
Coordination	463.0	752.0	563.0	459.8	386.0	482.5
Technical area	286.0	683.0	334.5	928.5	582.0	745.5
Others - supporting area	0	0	0	0	n/a	n/a
HOURS/EMPLOYEE	38.4	31.0	38.1	29.7	38.3	29.0

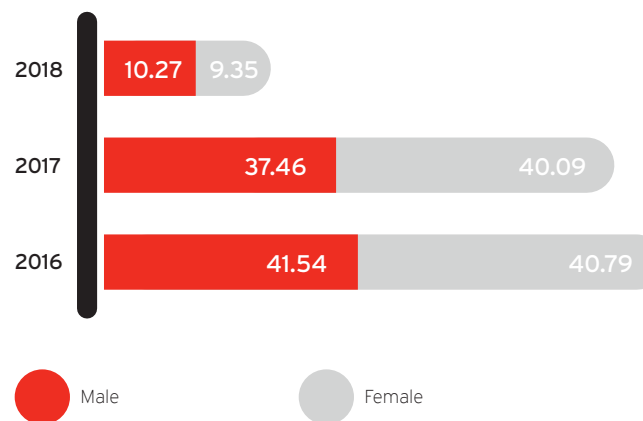
Units: Values expressed in average training hours per employee.

Note: In 2018, the information regarding training hours by professional category was standardised.

FIDELIDADE ASSISTANCE

In 2018, 1,736 training hours were provided to the employees of Fidelidade Assistance.

Average training hours provided, by gender



Units: Values expressed in average training hours per employee.

⁶ A OK! teleseguros não tem elementos da Administração do género feminino

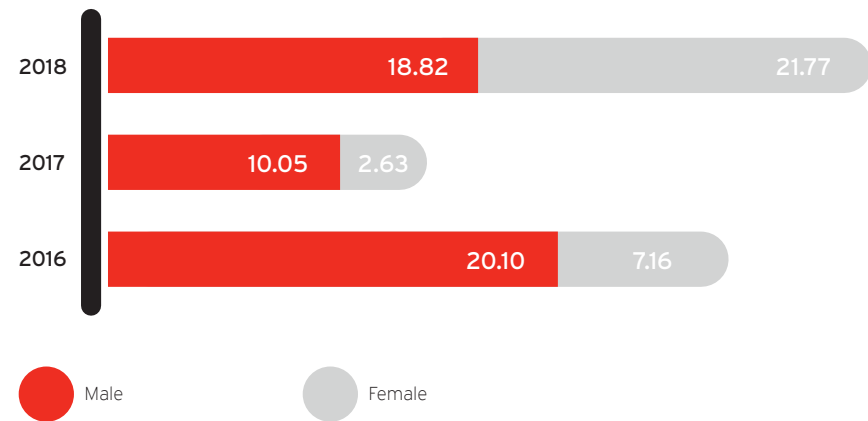
	2016		2017		2018	
	Male	Female	Male	Female	Male	Female
Management	0	0	0	0	38.5	N/A
Support	-	-	-	-	9.6	8.7
Technical area	-	-	-	-	10.5	9.2
Coordination	-	-	-	-	17.5	14.9
Administrative area	46.0	43.8	41.5	44.6	-	-
Technical area + consultancy	7.3	3.9	17.7	16.4	-	-
Coordination area	50.2	70.5	42.7	38.8	-	-
Others - support area	0	0	0	0	-	-
HOURS/EMPLOYEE	41.5	40.8	37.5	40.1	10.3	9.3

Units: Values expressed in average training hours by professional category and gender.

Note: In 2018, the professional categories were changed and standardised according to the group's categories: management, coordination, technical area and support. Before 2018, the categories were: Management | Administrative area + Technical area + consultancy + Support Areas + Coordination Areas.

SAFEMODE

Average training hours provided, by gender



Units: Values expressed in total training hours and average training hours per employee.

	2016		2017		2018	
	Male	Female	Male	Female	Male	Female
Board of						
Directors (BoD)	0	0	0	0	-	-
Directors (dir)	7.6	4.0	6.0	0	-	-
Coordinators	1.3	7.2	0.9	6.3	-	-
Technicians of						
operational areas (toa)	13.0	8.1	13.8	2.4	-	-
Technicians of						
support areas (tsa)	0	0	0	0	-	-
Management	-	-	-	-	61.5	N/A
Support	-	-	-	-	8.3	20.7
Technical area	-	-	-	-	21.4	21.6
Coordination	-	-	-	-	17.5	30.5
HOURS/EMPLOYEE					19	22

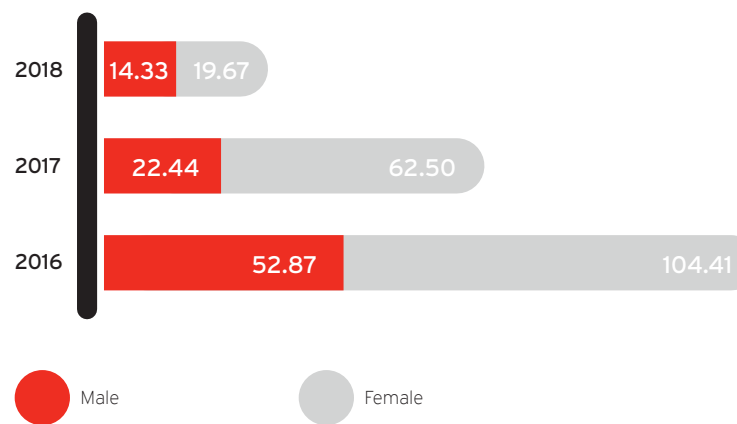
Units: Values expressed in average training hours per employee, according to their professional category and gender.

Note: In 2018, the professional categories were changed and standardised according to the group's categories: management, coordination, technical area and support. Before 2018, the categories were: Management | Administrative area + Technical area + consultancy + Support Areas + Coordination Areas.

GEP

In 2018, 14.3 and 19.7 are the average training hours provided to male and female employees, respectively.

Average training hours provided, by gender



Units: Values expressed in total training hours and average training hours per employee.

	2016		2017		2018	
	Male	Female	Male	Female	Male	Female
Heads	74.0	92.0	35.0	52.5	-	-
Experts	8.9	n.a. ⁹	0	n.a.	-	-
Technicians + Administrative staff	68.7	107.2	10.0	65.0	-	-
Management	-	-	-	-	38.5	N/A
Support	-	-	-	-	N/A	13.25
Technical area	-	-	-	-	12.91	23
Coordination	-	-	-	-	28.5	22.5
Supporting area	-	-	-	-	N/A	N/A
HOURS/EMPLOYEE	52.9	104.4	22.4	62.5	14.3	19.7

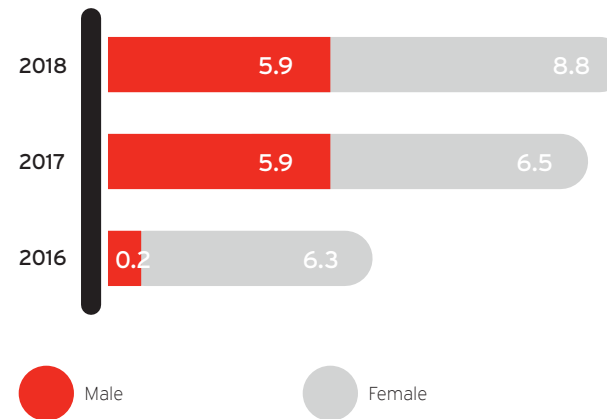
Units: Values expressed in average training hours per employee, according to their professional category and gender.

Note: In 2018, the professional categories were changed and standardised according to the group's categories: management, coordination, technical area and support.

FIDELIDADE CAR SERVICE

In 2018, there were 176 training hours, a 16% increase in respect of 2017, provided to male employees of the management category and to male and female employees of the coordination and support categories.

Average training hours provided, by gender



⁹ In the Experts category, GEP only has male employees.

	2016		2017		2018	
	Male	Female	Male	Female	Male	Female
Heads	1	0	18.3	1	-	-
Experts	0	0	0	1	-	-
Technicians + Administrative staff	0	6.3	0.7	4	-	-
Management	-	-	-	-	6.5	0
Coordination	-	-	-	-	72	19
Support	-	-	-	-	33.5	51.5
HOURS/EMPLOYEE	0.2	6.3	5.9	6.5	5.86	8.81

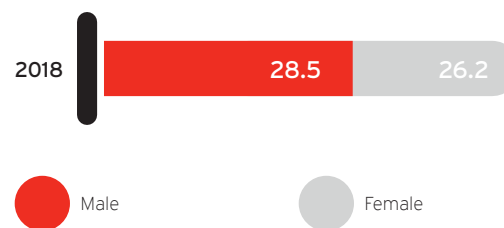
Units: Values expressed in average training hours per employee, according to their professional category and gender.

Note: In 2018, the professional categories were changed and standardised according to the group's categories: management, coordination, technical area and support.

FIDELIDADE PROPERTY

In 2018, 28.5 and 26.2 are the average training hours provided to male and female employees, respectively.

Average training hours provided, by gender



Units: Values expressed in total training hours and average training hours per employee.

	2018	
	Male	Female
Management	77.5	0
Support	38	126.5
Technical area	597.5	271.5
Coordination	53.3	72.8
HOURS/EMPLOYEE	28.5	26.2

Units: Values expressed in average training hours per employee, according to their professional category and gender.

404-2: Skills management and continuous learning programmes

FIDELIDADE

In 2018, programmes were continued that are focused on skills management and continuous learning, namely:

- Fyouture
- Compete + (for commercial areas)

MULTICARE

In 2018, Multicare continued to be involved in the Fyouture programme.

OK! TELESEGUROS

OK! teleseguros continues its contribution to master's/post-graduation/MBA degree programmes, according to employees' performance, as well as to the relevance of the programme based on its usefulness for the duties carried out by employees, or of its interest to the company. OK! teleseguros invests in the internal mobility of employees, fitting them in other areas and duties more adequate to their profiles. OK! teleseguros takes part in the FIDExperience project, within the scope of which all employees may experience one day or one morning or afternoon working for a Department/Company of the Group different from their own. This is an opportunity for them to become aware of the work carried out in other departments of the company and at the same time to develop behaviours based on values of integrity, sense of initiative, creativity, improvement and responsibility (both the visitors and the hosts).

FIDELIDADE ASSISTANCE

Fidelidade Assistance promotes the training of its employees as a form of professional valuation, and they are encouraged to seek permanent ongoing training during the course of their professional lives.

GEP

FIDME programme, transversal to the group, part of the Fyouture programme, where assessment is made and where improvement proposals are presented in terms of employees' skills.

FIDELIDADE CAR SERVICE

No skills management or continuous learning programmes were developed to support the ongoing employability of employees and to manage their careers.

404-3: Percentage of employees subject to regular career development and performance reviews, by gender

FIDELIDADE

In 2018, 89% of male employees and 92% of female employees were subject to career development and performance reviews.

MULTICARE

In 2018, 90.2% of male employees and 89.2% of female employees were subject to career development and performance reviews.

OK! TELESEGUROS

In 2018, 96% of male employees and 89% of female employees were subject to regular career development and performance reviews.

FIDELIDADE ASSISTANCE

Not reported.

SAFEMODE

In 2018, 75% of male employees and 67% of female employees were subject to regular career development and performance reviews.

GEP

In 2018, 89% of male employees and 100% of female employees were subject to regular career development and performance reviews.

FIDELIDADE CAR SERVICE

Not reported.

FIDELIDADE PROPERTY

In 2018, 68% of male employees and 48% of female employees were subject to regular career development and performance reviews.

405-1: Diversity in management and among employees**FIDELIDADE**

	2016	2017
MANAGEMENT		
Male	5	7
Female	0	0
People with disabilities	0	0
Age range		
< 30	0	0
>= 30 and <40	0	2
>= 40 and <50	1	1
>= 50	4	4
Total	5	7
ADMINISTRATIVE AREA		
Male	304	289
Female	629	653
People with disabilities	30	32
Age range		
< 30	35	73
>= 30 and <40	135	115
>= 40 and <50	417	390
>= 50	346	364
Total	933	942

(continuation)

	2016	2017
COORDINATION AREA		
Male	273	239
Female	200	151
People with disabilities	7	6
Age range		
< 30	0	1
>= 30 and <40	29	23
>= 40 and <50	227	158
>= 50	217	208
Total	473	390
TECHNICAL AREA + CONSULTANCY		
Male	514	583
Female	539	622
People with disabilities	14	22
Age range		
< 30	58	91
>= 30 and <40	171	161
>= 40 and <50	547	556
>= 50	277	397
Total	1053	1205

(continuation)

	2016	2017
OTHERS - SUPPORT AREAS		
Male	23	11
Female	12	8
People with disabilities	1	1
Age range		
< 30	14	0
>= 30 and <40	0	0
>= 40 and <50	6	3
>= 50	15	16
Total	35	19

	2018
MANAGEMENT	
Male	7
Female	0
People with disabilities	0
Age range	
< 30	0
>= 30 and <40	2
>= 40 and <50	1
>= 50	4
Total	7
SUPPORT	
Male	239
Female	519
People with disabilities	30
Age range	
< 30	73
>= 30 and <40	69
>= 40 and <50	282
>= 50	334
Total	758

(continuation)

	2018
COORDINATION	
Male	174
Female	130
People with disabilities	4
Age range	
< 30	0
>= 30 and <40	18
>= 40 and <50	129
>= 50	157
Total	304
TECHNICAL AREA	
Male	624
Female	751
People with disabilities	28
Age range	
< 30	121
>= 30 and <40	208
>= 40 and <50	609
>= 50	437
Total	1375

MULTICARE

	2016	2017
MANAGEMENT		
Male	2	1
Female	1	1
People with disabilities	0	0
Age range		
< 30	0	0
>= 30 and <40	0	0
>= 40 and <50	0	0
>= 50	3	2
Total	3	2
ADMINISTRATIVE AREA		
Male	34	41
Female	82	86
People with disabilities	0	0
Age range		
< 30	1	21
>= 30 and <40	8	72
>= 40 and <50	48	29
>= 50	59	5
Total	116	127

(continuation)

	2016	2017
COORDINATION AREA		
Male	17	3
Female	23	10
People with disabilities	1	0
Age range		
< 30	0	0
>= 30 and <40	1	4
>= 40 and <50	4	8
>= 50	35	1
Total	40	13
TECHNICAL AREA + CONSULTANCY		
Male	25	27
Female	38	42
People with disabilities	3	2
Age range		
< 30	0	4
>= 30 and <40	5	22
>= 40 and <50	7	39
>= 50	51	4
Total	63	69

(continuation)

	2016	2017
OTHERS - SUPPORT AREAS		
Male	0	0
Female	0	0
People with disabilities	0	0
Age range		
< 30	0	0
>= 30 and <40	0	0
>= 40 and <50	0	0
>= 50	0	0
Total	0	0

	2018
MANAGEMENT	
Male	1
Female	1
People with disabilities	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	2
Total	2
SUPPORT	
Male	39
Female	81
People with disabilities	0
Age range	
< 30	20
>= 30 and <40	57
>= 40 and <50	36
>= 50	7
Total	120

(continuation)

	2018
COORDINATION	
Male	7
Female	18
People with disabilities	1
Age range	
< 30	0
>= 30 and <40	3
>= 40 and <50	14
>= 50	8
Total	25
TECHNICAL AREA	
Male	27
Female	83
People with disabilities	3
Age range	
< 30	3
>= 30 and <40	11
>= 40 and <50	32
>= 50	47
Total	110

OK! TELESEGUROS

	2016	2017	2018
MANAGEMENT			
Male	1	1	1
Female	0	0	0
People with disabilities	0	0	0
Age range			
< 30	0	0	0
>= 30 and <40	0	0	0
>= 40 and <50	1	1	0
>= 50	0	0	1
Total	1	1	1
SUPPORT			
Male	7	8	7
Female	26	27	19
People with disabilities	0	0	0
Age range			
< 30	7	10	10
>= 30 and <40	18	13	8
>= 40 and <50	8	11	7
>= 50	0	1	1
Total	33	35	26

(continuation)

	2016	2017	2018
COORDINATION			
Male	6	3	5
Female	11	5	10
People with disabilities	0	0	0
Age range			
< 30	0	0	0
>= 30 and <40	7	1	4
>= 40 and <50	9	6	9
>= 50	1	1	2
Total	17	8	15
TECHNICAL AREA			
Male	12	14	15
Female	23	25	24
People with disabilities	0	0	0
Age range			
< 30	2	2	4
>= 30 and <40	23	19	18
>= 40 and <50	10	16	16
>= 50	0	2	1
Total	35	39	39

(continuation)

	2016	2017	2018
OTHERS - SUPPORTING AREAS			
Male	0	0	n/a
Female	0	0	n/a
People with disabilities	0	0	n/a
Age range			
< 30	0	0	n/a
>= 30 and <40	0	0	n/a
>= 40 and <50	0	0	n/a
>= 50	0	0	n/a
Total	0	0	n/a

FIDELIDADE ASSISTANCE

	2016	2017
MANAGEMENT		
Male	3	4
Female	0	0
People with disabilities	0	0
Age range		
< 30	0	0
>= 30 and <40	0	0
>= 40 and <50	0	0
>= 50	3	4
Total	3	4
ADMINISTRATIVE AREA		
Male	57	56
Female	74	77
People with disabilities	3	5
Age range		
< 30	31	36
>= 30 and <40	54	41
>= 40 and <50	37	46
>= 50	9	10
Total	131	133

(continuation)

	2016	2017
COORDINATION AREA		
Male	9	8
Female	10	10
People with disabilities	0	0
Age range		
< 30	1	0
>= 30 and <40	5	4
>= 40 and <50	12	13
>= 50	1	1
Total	19	18
TECHNICAL AREA + CONSULTANCY		
Male	6	6
Female	14	14
People with disabilities	0	1
Age range		
< 30	1	0
>= 30 and <40	7	6
>= 40 and <50	10	9
>= 50	2	5
Total	20	20

(continuation)

	2016	2017
OTHERS - SUPPORT AREAS		
Male	0	0
Female	0	0
People with disabilities	0	0
Age range		
< 30	0	0
>= 30 and <40	0	0
>= 40 and <50	0	0
>= 50	0	0
Total	0	0

	2018
MANAGEMENT	
Male	1
Female	0
People with disabilities	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	1
Total	1
SUPPORT	
Male	45
Female	56
People with disabilities	0
Age range	
< 30	38
>= 30 and <40	28
>= 40 and <50	26
>= 50	9
Total	101

(continuation)

	2018
COORDINATION	
Male	3
Female	8
People with disabilities	0
Age range	
< 30	0
>= 30 and <40	3
>= 40 and <50	7
>= 50	1
Total	11
TECHNICAL AREA	
Male	30
Female	36
People with disabilities	0
Age range	
< 30	6
>= 30 and <40	20
>= 40 and <50	33
>= 50	7
Total	66

(continuation)

	2018
SUPPORTING AREAS	
Male	N/A
Female	N/A
People with disabilities	N/A
Age range	
< 30	N/A
>= 30 and <40	N/A
>= 40 and <50	N/A
>= 50	N/A
Total	N/A

GEP

	2016	2017
HEADS		
Male	29	28
Female	2	2
People with disabilities	0	0
Age range		
< 30	0	0
>= 30 and <40	2	2
>= 40 and <50	12	11
>= 50	17	17
Total	31	30
EXPERTS		
Male	15	13
Female	0	0
People with disabilities	0	0
Age range		
< 30	0	0
>= 30 and <40	0	0
>= 40 and <50	4	2
>= 50	11	11
Total	15	13

(continuation)

	2016	2017
TECHNICIANS AND ADMINISTRATIVE STAFF		
Male	3	3
Female	9	8
People with disabilities	1	2
Age range		
< 30	1	1
>= 30 and <40	5	4
>= 40 and <50	4	4
>= 50	2	2
Total	12	11

	2018
MANAGEMENT	
Male	1
Female	0
People with disabilities	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	1
>= 50	0
Total	1
COORDINATION	
Male	4
Female	2
People with disabilities	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	3
>= 50	3
Total	6

(continuation)

	2018
TECHNICAL AREA	
Male	40
Female	6
People with disabilities	0
Age range	
< 30	2
>= 30 and <40	5
>= 40 and <50	14
>= 50	25
Total	46
SUPPORT	
Male	0
Female	4
People with disabilities	0
Age range	
< 30	0
>= 30 and <40	2
>= 40 and <50	1
>= 50	1
Total	4

SAFEMODE

	2016	2017
MANAGEMENT		
Male	1	1
Female	0	0
People with disabilities	0	0
Age range		
< 30	0	0
>= 30 and <40	0	0
>= 40 and <50	0	0
>= 50	1	1
Total	1	1
DIRECTORS		
Male	5	5
Female	2	4
People with disabilities	0	0
Age range		
< 30	0	0
>= 30 and <40	1	1
>= 40 and <50	2	3
>= 50	4	5
Total	7	9

(continuation)

	2016	2017
COORDINATORS		
Male	7	7
Female	6	6
People with disabilities	0	0
Age range		
< 30	0	0
>= 30 and <40	4	4
>= 40 and <50	4	4
>= 50	5	5
Total	13	13
TECHNICIANS OF OPERATIONAL AREAS		
Male	18	25
Female	22	26
People with disabilities	0	0
Age range		
< 30	3	5
>= 30 and <40	21	23
>= 40 and <50	7	9
>= 50	9	14
Total	40	51

(continuation)

	2016	2017
TECHNICIANS OF SUPPORT AREAS		
Male	0	0
Female	2	2
People with disabilities	0	0
Age range		
< 30	0	0
>= 30 and <40	0	0
>= 40 and <50	2	2
>= 50	0	0
Total	2	2

	2018
MANAGEMENT	
Male	1
Female	0
People with disabilities	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	1
Total	1
COORDINATION	
Male	1
Female	1
People with disabilities	0
Age range	
< 30	0
>= 30 and <40	1
>= 40 and <50	1
>= 50	0
Total	2

(continuation)

	2018
TECHNICAL AREA	
Male	17
Female	15
People with disabilities	0
Age range	
< 30	3
>= 30 and <40	14
>= 40 and <50	12
>= 50	3
Total	32
SUPPORT	
Male	4
Female	6
People with disabilities	0
Age range	
< 30	2
>= 30 and <40	3
>= 40 and <50	3
>= 50	2
Total	10

FIDELIDADE CAR SERVICE

	2016	2017
HEADS		
Male	4	5
Female	0	1
People with disabilities	0	0
Age range		
< 30	0	0
>= 30 and <40	0	0
>= 40 and <50	2	2
>= 50	2	4
Total	4	6
EXPERTS		
Male	3	1
Female	0	0
People with disabilities	0	0
Age range		
< 30	0	0
>= 30 and <40	0	0
>= 40 and <50	1	1
>= 50	2	0
Total	3	1

(continuation)

	2016	2017
TECHNICIANS AND ADMINISTRATIVE STAFF		
Male	11	11
Female	7	7
People with disabilities	0	1
Age range		
< 30	2	3
>= 30 and <40	5	5
>= 40 and <50	4	4
>= 50	7	6
Total	18	18

	2018
MANAGEMENT	
Male	1
Female	0
People with disabilities	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	1
Total	1
COORDINATION	
Male	4
Female	1
People with disabilities	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	2
>= 50	3
Total	5

(continuation)

	2018
SUPPORT	
Male	4
Female	6
People with disabilities	0
Age range	
< 30	2
>= 30 and <40	3
>= 40 and <50	3
>= 50	2
Total	10

FIDELIDADE PROPERTY

	2018
MANAGEMENT	
Male	14
Female	7
People with disabilities	0
Age range	
< 30	4
>= 30 and <40	6
>= 40 and <50	5
>= 50	6
Total	21
COORDINATION	
Male	2
Female	2
People with disabilities	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	2
>= 50	2
Total	4

(continuation)

	2018
TECHNICAL AREA	
Male	15
Female	9
People with disabilities	0
Age range	
< 30	3
>= 30 and <40	6
>= 40 and <50	8
>= 50	7
Total	24
SUPPORT	
Male	4
Female	7
People with disabilities	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	5
>= 50	6
Total	11

405-2: Ratio of women's base salary and remuneration to men's

FIDELIDADE | MULTICARE | OK! TELESEGUROS | FIDELIDADE ASSISTANCE | SAFEMODE | GEP | FIDELIDADE CAR SERVICE | FIDELIDADE PROPERTY

The base salary is defined in the Employment Contract Code for each salary level and is equal both for men and women.

415-1: Total contributions for political parties and politicians, by country and recipient / beneficiary

FIDELIDADE | MULTICARE | OK! TELESEGUROS | FIDELIDADE ASSISTANCE | SAFEMODE | GEP | FIDELIDADE CAR SERVICE

No financial contributions or contributions in kind were made to political parties, politicians or related institutions.

417-1: Requirements for information and labelling of products and services**FIDELIDADE**

The Company has an Internal Regulations System (SNI), published on the intranet or internally disclosed through the corporate means of communication, to which all employees are subject, covering the most relevant aspects of the Company's operation and business. The SNI sets forth the rules and competences regarding the production, management, support means, disclosure of and access to regulations, namely on the organic structure, the characteristics of products and services and relevant procedures or information.

OK! TELESEGUROS

OK! teleseguros provides to its customers the conditions of their insurances as required by law: general and special conditions; pre-contractual conditions; schedule. This information is provided to customers upon the subscription of any insurance. The pre-contractual information and the general and special conditions are available and updated at the website of OK! teleseguros.

FIDELIDADE ASSISTANCE | SAFEMODE

Not applicable.

GEP

The services provided by GEP are mentioned in the Quality Manual. The requirements associated therewith are fully complied with.

FIDELIDADE CAR SERVICE

Following the internal procedures of Fidelidade Car Service, the company offers a 2-year warranty for the services provided.

417-2: Cases of non-compliance concerning information and labelling of products and services

FIDELIDADE

In 2018, no sanctions were applied by the ASF to the insurance companies of the group regarding non-compliance of products or services.

FIDELIDADE ASSISTANCE | GEP | FIDELIDADE CAR SERVICE

In 2018, there were no cases of non-compliance concerning information and labelling of products and services.

SAFEMODE

Not applicable to Safemode's business.

418-1: Total number of substantiated complaints regarding breaches of privacy and loss of customers' data

FIDELIDADE

In 2018, there were five substantiated complaints regarding breaches of privacy and loss of customers' data.

OK! TELESEGUROS | FIDELIDADE ASSISTANCE | SAFEMODE | GEP | FIDELIDADE CAR SERVICE

There were no complaints regarding breaches of customers' privacy.

419-1: Non-compliance with economic and social laws and regulations

FIDELIDADE | MULTICARE | OK! TELESEGUROS | FIDELIDADE ASSISTANCE | SAFEMODE | GEP | FIDELIDADE CAR SERVICE

No significant fines or non-pecuniary sanctions were registered regarding non-compliance with laws and regulations.

SECTORIAL
SUPPLEMENT:
FINANCIAL
SERVICES

FS6: Percentage of specific lines/segments of business, in total turnover, by region and dimension
FIDELIDADE

	2016	2017	2018
LIFE	68.64%	66.64%	71.37%
INSURANCE CONTRACTS	8.22%	11.51%	8.84%
INVESTMENT CONTRACTS	60.43%	55.13%	62.53%
NON-LIFE	31.36%	33.36%	28.63%
ACCIDENTS AND HEALTH	11.86%	13.24%	11.83%
Workers' Compensation	4.38%	4.91%	4.70%
Personal Injuries	0.71%	0.73%	0.58%
Health	6.77%	7.60%	6.55%
FIRE AND OTHER DAMAGE	6.24%	6.17%	4.97%
MOTOR	11.74%	12.41%	10.58%
TRANSPORT	0.49%	0.51%	0.39%
CIVIL LIABILITY	0.90%	0.91%	0.76%
SUNDRY	0.12%	0.11%	0.10%
TOTAL	100%	100%	100%

MULTICARE

	2016	2017	2018
NON-LIFE			
HEALTH	N.R.	270,696,544	293,000,000

OK! TELESEGUROS

	2016	2017	2018
NON-LIFE			
ACCIDENTS AND HEALTH	1.1%	1.0%	1.0%
MOTOR	83.3%	83.0%	83.0%
DIRECT INSURANCE			
Civil Liability	54.4%	54.0%	25.0%
Other covers	28.8%	29.0%	58.0%
SUNDRY	12.9%	13.0%	13.0%
Legal protection	1.4%	1.0%	1.0%
Assistance	11.5%	12.0%	12.0%
HOME MULTI-RISK	2.8%	3.0%	3.0%
OVERALL TOTAL	100%	100%	100%

FS7: (Monetary) volume of products and services with social benefit, by line of business

FIDELIDADE

EUR 2,083,491 - interventions within the scope of WeCare

MULTICARE

EUR 2,848,788.59 - Proteção Vital Insurance and Health Insurance

OK! TELESEGUROS

The "Ipronto" low-cost product is no longer part of the commercial offer and strategy of OK! teleseguros.

FS8: (Monetary) volume of products and services with environmental benefit, by line of business

FIDELIDADE

Environmental liability insurance - Premiums Corporate Customers + Sole Proprietorships: EUR 728,585

In 2017, no paperless actions occurred that may be quantified.

MULTICARE

Multicare does not market this kind of products.

OK!TELESEGUROS

The OK! GPS product obtained a total of accounting Gross Premiums Written of EUR 473,424.46 (this amount refers to accounting Gross Premiums Written).

The OK! Auto Elétricos product obtained a total of accounting Gross Premiums Written of EUR 134,164.93 (this amount refers to accounting Gross Premiums Written).

SPECIFIC INDICATORS

INDICATOR	2016	2017	2018
Number of Customers' Branches	64	64	64
Number of Mediation Areas	41	41	41
Number of intermediaries	10336	6143	5303
Exclusive intermediaries	4920	3417	3096
Number of trainees who participated in the Trainees Programme	14	7	N.R.
Number of employees who participated in the Tom Fidelidade training	126	0	N.R.
Participation in the My Benefits programme			N.R.
Number of WECARE interventions	190	523	533
Processes with intervention of the team and follow-up by the area	N.R.	336	N.R.
Processes with intervention in the area of professional reintegration		51	370
Adaptation of the workstation			2
Creation of self-employment			4
Under follow-up			11
Under assessment			57
Clarification and referral			3
Professional training			6
University attendance			1
Search for a new job			9
Reintegration in the employer			41
No application			180
No motivation			56
Intervention within the scope of adaptation works to the home and/or motor vehicle		46	N.R.
Psychological support New		116	163

(continuation)

	2016	2017	2018
Social Service New			149
Social Service New and Ongoing			370
Formal Home Assistance Service			28
Informal Carer			3
Occupational Activities Centre			2
Day Care Centre			5
Adaptation works to the home			53
Purchase of a vehicle			3
Adaptation works to the vehicle			33
Purchase of and adaptation works to the vehicle			3
In-person care performed (house calls, at the hospital)			193
Exclusive psychological support		187	N.R.

PN | ENHANCING THE GROWTH OF BUSINESS PARTNERS

INDICATOR	2016	2017	2018
TRAINING OF THE INTERMEDIARIES NETWORK			
PN4 Number of participants	5 353	3 910	3 461
Number of participants (within the scope of DNP)			121
Number of participants (within the scope of DNA)	53	13	None
PN5 Total number of hours	25 298	27 055	19 787
Total number of hours (within the scope of DNP)			57
Total number of hours (within the scope of DNA)	212	52	None
PN6 Total number of sessions	423	334	513
Total number of sessions (within the scope of DNP)			19
Total number of sessions (within the scope of DNA)	7	2	None
TRAINING OF THE CUSTOMER MANAGERS NETWORK (NEW INTERMEDIARIES)			
PN7 Number of participants	127	90	143
PN8 Total number of training hours/certification	16 510	1 725	9 375
PN9 Total number of sessions/certification	9	13	8
PN10 Total number of hours			
+ PN11 of training in: Products/IT/Claims/ Behavioural Training	5 247	4 803	4 064
AVERAGE TRAINING ASSESSMENT (Scale: 1-Bad 2- Non-satisfactory 3-Sufficient 4-Good)			
Structure of the APS training programme	3.70	4.19	3.73
Contents of the APS training programme	3.75	4.17	3.79
Online tutoring support, provided by Fidelidade	4.18	4.15	4.12
Global assessment of the training in function of the objectives	3.93	4.13	3.76

(continuation)

	2016	2017	2018
CUSTOMER MANAGERS PROJECT			
PN12 Number of Active Customer Managers	135	108	90
PN13 Total Processed Premiums (€)	4 684 237	3 826 733	3 008 113
PN14 PPR + Life-Risk (€)	1 284 882	511 074	545 541
PN15 Mortgage Credit (€)	35 000	n.a.	n.a.
PN16 Number of open points of sale	1	5	3
AVERAGE TRAINING ASSESSMENT (Scale: 1-Bad 2- Non-satisfactory 3-Sufficient 4-Good)			
Training contents	4.02	4.20	4.19
Usefulness of the topics for the commercial activity	4.08	4.22	4.16
Programme in function of initial expectations	3.88	4.00	4.07
Global assessment in function of the objectives	3.94	4.14	4.15

QS | IMPROVING SERVICE QUALITY

	2016	2017	2018
COMPLAINTS			
QS2 Number of closed complaints	3,814	4,094	4,849
QS3 Number of entered complaints	3,800	4,118	4,894
QS4 Total number of reopen complaints	309	312	293
QS5 Overall average response time	5.82	5.07	4.81
QS6 Average response time of the Complaints Management Centre	1.88	1.63	1.34
QS7 Average response time of technical areas and complaints	3.94	3.45	3.48
QS8 Number of complaints regarding motor insurance	2,049	2,143	2,232

(continuação)

		2016	2017	2018
QS9	Number of complaints regarding the Life branch	289	280	226
QS10	Number of complaints regarding health insurance	485	619	812
QS11	Number of financial complaints	63	73	121
QS12	Number of complaints settled in favour of the complainant	1,215	1,039	1,334

EP | INVESTING IN PROCESS EFFICIENCY

	2016	2017	2018
Number of ADN and Medinet appointments	16,188	16,177	16,825
Number of accounts with access to Medinet	5,787	6,056	6,351
Total number of Medinet users	4,514	4,585	6,025
Number of accounts with Medinet writing capacity	5,417	5,733	4,158
Number of accounts with access to AND	4,118	4,106	4,566
Total number of ADN users	2,722	2,823	3,933
Number of accounts with ADN writing capacity	3,848	3,870	89%
Writing percentage for the motor branch	81%	87%	81%
Writing percentage for Home Multi-Risk	76%	76%	86%
Writing percentage for individual Personal Injuries	80.02%	82%	93%
Writing percentage for Travel	86%	89%	72%
Writing percentage for Business Multi-Risk	63%	66%	75%
Writing percentage for Workers' Compensation	59.6%	70%	70%
Writing percentage for Third-Party Liability	60%	65%	73%

IC | STRUCTURING COMMUNITY INVESTMENT

	2016	2017	2018
Investment in pool of volunteers	925 €	925 €	1,065 €
Total volunteering hours	406	795	747
Number of employees involved in volunteering initiatives	120	143	208
Number of supported institutions	Mais de 100	143	112
Solidarity Kits in partnership with ENTRAJUDA	18 boxes	63 boxes	32 boxes ¹⁰
Number of users supported with the kits	N.R.	1863	69
SUPPORT TO NON-PROFIT ORGANISATIONS			
Articles of office stationery			2,793
Furniture			29
Articles of clothing/accessories			595
Pairs of shoes			2371
Number of newsletters	12	12	12
Number of accesses to the internal website	78,342	61,283	59,861
Number of visitors	7,581	5,225	4,302
Number of exhibitions	5	3	5

¹⁰ Indicator not audited due to lack of evidence

TA | ENSURING TRANSPARENCY OF ACTIVITIES

COMPLIANCE		2016	2017	2018
COMPLIANCE ACTION				
TA1	Number of analysed laws	10	6	6
TA2	Number of analysed regulatory standards	2	2	1
TA3	Number of analysed products	32	30	35
	Number of analysed advertising and marketing supports	175	280	162
MONEY LAUNDERING PREVENTION ACTION				
TA4	Number of customer filtering analyses	2,812	22,513	4 594
TA5	Number of monitored transactions	143	96	43
CIMPAS (Insurance Information, Mediation, Ombudsman and Arbitration Center) ¹¹				
TA8	Number of settled arbitrations	306	300	302
TA8.3	Number of new arbitrations	315	315	316
TA9	Average processing time (days)	88	81	96
COURTS				
TA10	Number of settled proceedings	977	835	886
TA10.3	Number of new proceedings	750	748	858
TA11	Average processing time (days)	771	595	625
TA12	Judicial litigation rate (percentage)	0,40%	0,39%	0,41%
TA13	Judicial effectiveness rate (percentage)	26,40%	28,65%	25,14%

CA | CERTIFICATION OF WORKSHOPS

CERTIFICATION OF WORKSHOPS		2016	2017	2018
CA1	Number of 3-star workshops certified by Centro de Zaragoza	8	72	66
CA2	Number of 4-star workshops certified by Centro de Zaragoza	0	16	14
CA3	Number of 5-star workshops certified by Centro de Zaragoza	2	18	17

¹¹ Given that the resort to the Arbitration Centre of the Universidade Católica has been of absolutely no effect for several years now, it was eliminated from the reporting and, where appropriate, integrated in the group of CIMPAS arbitrations.

GRI TABLE FOR
THE ESSENTIAL
OPTION (CORE)

	General Standard Contents	Location Evaluation	Pages
	STRATEGY AND ANALYSIS		
	ORGANIZATION PROFILE		
102-1	Name of the organization	This report	Page 4
102-2	Main brands, products and/or services.	2018 Sustainability Report: Fidelidade Keeps Going https://www.fidelidade.pt/PT/particulares/Paginas/default.aspx https://www.multicare.pt/PT/particulares/Paginas/default.aspx https://www.okteleseguros.pt/?url=OKPortal/EntryRedirector.aspx	Pages 40 - 49; 54 - 62; 78 - 83
102-3	Location of the organization's registered office	Largo do Calhariz, 30, 1249-001 Lisboa	-
102-4	Number of countries where the organization operates, as well as the names of the countries where its main operations are based or that have specific relevance for sustainability purposes, covered by the report.	Annual Report 2018 - Fidelidade - Companhia de Seguros 2018 Sustainability Report: 6. CONTINUING EXPANDING with a new vision of the Group in the world	Page 17 Pages 88-95
102-5	Nature of ownership and legal form.	Annual Report 2018 - Fidelidade - Companhia de Seguros	Page 10
102-6	Markets where the organization operates (with geographical location, covered sectors and types of customers and beneficiaries).	2018 Sustainability Report: 6. CONTINUING EXPANDING with a new vision of the Group in the world	Pages 88-95
102-7	Dimension of the organization.	2018 Sustainability Report - About this Report	Page 99
102-8	Total number of employees, by employment contract and gender.	Organization Profile • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service	Pages 13-25
102-9	Supply chain of the organization	2018 Sustainability Report - About this Report	Page 100
102-10	Significant changes occurred during the period covered by the report regarding the dimension, structure, shareholding interests or the supply chain of the organization.	Annual Report 2018 - Fidelidade - Companhia de Seguros	Page 10-11
102-11	Approach to the precautionary principle.	Annual Report 2018 - Fidelidade - Companhia de Seguros	Pages 55-57

	General Standard Contents	Location Evaluation	Pages
102-12	Letters, principles of other initiatives externally developed of economic, environmental and social nature endorsed by the organization.	2018 Sustainability Report	Pages 14-19; 100
102-13	Participation in national or international defense associations and organizations.	Not applicable	
102-14	Statement of the Chairman of the Board of Directors about the relevance of sustainability for the organizations and its sustainability strategy.	2018 Sustainability Report	Page 7
	ETHICS AND INTEGRITY		
102-16	Values, principles, standards and behavioural rules of the organization.	Code of Conduct equal to all the companies of the Group https://www.fidelidade.pt/PT/a-fidelidade/QuemSomos/QuemSomos/Paginas/codigoconduta.aspx	
	GOVERNANCE		
102-18	Organization's governance structure, including the committees subordinated to the hierarchically higher governance body. Identifying all the committees responsible for advising the board in decision making with economic, environmental and social impacts.	2017 Corporate Governance Report - Fidelidade - Companhia de Seguros S.A.	Pages 3-9
	RELATIONSHIP WITH INTERESTED PARTIES		
102-40	List of groups of stakeholders involved by the organization.	2018 Sustainability Report - About this report	Page 100
102-41	Percentage of the total of employees covered by collective bargaining agreements.	Organization Profile • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service	Page 26
102-42	Identification and selection of stakeholders	2018 Sustainability Report - About this report	Page 100

	General Standard Contents	Location Evaluation	Pages
102-43	Approach to the involvement of stakeholders	2018 Sustainability Report - About this report	Page 100
102-44	Main topics and concerns raised during the involvement of stakeholders and the measures adopted by the organization to deal with them.	2018 Sustainability Report - Out commitment towards the 2030 Agenda	Page 14
	SUSTAINABILITY REPORTING		
102-45	Total entities included in the consolidated financial statements.	2018 Sustainability Report - About this report	Pages 99-101
102-46	Process adopted for the definition of the contents of the report and the limits of the aspects.	2018 Sustainability Report - About this report	Pages 99-101
102-47	Material aspects identified in the process of definition of the contents of the report.	2018 Sustainability Report - About this report	Pages 99-101
102-48	Reformulations of information provided in previous reports and motives for said reformulations.	2018 Sustainability Report - About this report	Pages 99-101
102-50	Period covered by the report.	1 January 2018 - 31 December 2018	-
102-51	Date of the most recent previous report.	2017 Sustainability Report	-
102-52	Report issue cycle.	Annual report with annual presentation of accounts	-
102-53	Contact for any questions about the report	Social Responsibility Bureau fidelidade@fidelidadecomunidade.pt	-
102-54	Option selected by the organization, if the report has been prepared according to the GRI Standards	This report	Page 7
102-55	GRI Index	GRI Table	Page 99
102-56	External verification	This report	Page 7

	Specific Contents	Location Evaluation	Pages
	ECONOMIC PERFORMANCE		
103-2	Management approach	2018 Sustainability Report	Pages 10-19
201-1	Direct economic value generated and distributed	Economic Performance <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Pages 30-33
201-2	Financial implications and other risks and opportunities for the organization's activities, due to climate changes.	Economic Performance <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Page 33
202-1	Ratio between the lowest salary and the local minimum salary by gender	Economic Performance <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Page 34
202-2	Proportion of top management positions occupied by persons coming from the local community	Economic Performance <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Page 34

	Specific Contents	Location Evaluation	Pages
203-1	Investments in infrastructures and services provided	Economic Performance <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Page 35
204-1	Proportion of costs with local suppliers	Economic Performance <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Page 36
205-1	Assessment of corruption risk operations	Economic Performance <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Page 36
205-2	Communication and training in policies and procedures on fighting corruption	Economic Performance <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Page 37

	Specific Contents	Location Evaluation	Pages
206-1	Lawsuits for unfair competition, anti-trust and monopoly practices	<p>Economic Performance</p> <ul style="list-style-type: none"> • OKI teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service <p>FIDELIDADE, MULTICARE, FIDELIDADE PROPERTY</p> <p>On 28 December, the Competition Authority issued a decision within the scope of the ongoing proceedings initiated against several insurance undertakings, which has terminated the proceedings against Fidelidade and Multicare upon their proposals.</p> <p>In this decision, the CA concluded that the contracts underwritten in previous years among several insurance undertakings, regarding the renewal of certain corporate policies described as being heavily loss-making, in certain branches, were contrary to competition law, and established an overall fine of EUR 12 million.</p> <p>This amount was calculated based on Fidelidade and Multicare's Non-Life premiums in 2017, in the amount of EUR 1,585 million, corresponding only to 0.8% of the volume of premiums.</p> <p>No sanctions were applied to private persons.</p> <p>In a communication addressed to employees and partners, and as mentioned in the CA's decision, Fidelidade could say that the behaviours targeted by those proceedings emerged from a context of prolonged technical and financial unbalance in corporate policies, in particular of the Workers' Compensation branch. This unbalance situation, which threatened the solvency and sustainability of the insurance undertakings, was the object of explicit and assertive recommendations by the Insurance Supervisory Authority, so that the amount of the premiums could be adjusted (increased) in order to restore the technical and financial balance of the affected branches.</p>	Page 37

	Specific Contents	Location Evaluation	Pages
		<p>Within this context, and notwithstanding the facts and the responsibilities taken on, Fidelidade considered that its actions were meant to avoid the materialisation of such risks, without the purpose of obtaining illegal benefits, and was fully aware that corporate customers targeted by the rebalance policy were always able to access, through their agents and brokers, several alternatives in the market in order to underwrite their insurances.</p> <p>Throughout the entire process, Fidelidade always ensured full cooperation with the CA, and the fact that, under the terms of the aforementioned decision, it was taken into account i) that Fidelidade presented operational losses in the segment of big corporate customers, of the Non-Life branches covered by the proceedings, namely the Workers' Compensation branch; ii) that Fidelidade's actions took place within the context of the market and of the intervention of the aforementioned regulatory authority; iii) that the CA did not identify specific advantages in terms of potential supra-competitive profits, that is, higher profits than those arising from free competition, led Fidelidade to confirm the content of the CA's decision, thereby terminating the proceedings.</p>	

	Specific Contents	Location Evaluation	Pages
	ENVIRONMENTAL PERFORMANCE		
103-2	Management approach	Website: https://www.fidelidade.pt/PT/empresas/ofertaempresas/Responsabilidades/Responsabilidade-Ambiental/Paginas/default.aspx	
302-1	Energy consumption within the organization	Environmental Performance <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Pages 39-42
305-1	Greenhouse gas (GHG) direct emissions (Scope 1)	Environmental Performance <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Pages 43-46
305-2	Greenhouse gas (GHG) indirect emissions (Scope 2)	Environmental Performance <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Pages 43-46
305-3	Other greenhouse gas (GHG) indirect emissions (Scope 3)	Environmental Performance <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Pages 43-46

	Specific Contents	Location Evaluation	Pages
	SOCIAL PERFORMANCE		
103-2	Management approach	2018 Sustainability Report - 1. CONTINUING DEVELOPING people	Pages 22-35
401-1	Number and rate of new admissions and turnover rate of employees, by age range, gender and region.	Social Performance: Working Practices <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Pages 48-59
403-2	Rates of injuries, occupational illnesses, lost working days, absenteeism and work-related deaths, by region and gender	Social Performance: Working Practices <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Pages 60-63
404-1	Average training hours per year, per employee, by gender and functional category.	Social Performance: Working Practices <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Pages 64-70
404-2	Skills management and continuous learning programmes seeking to support the ongoing employability of employees and to manage their career end.	Social Performance: Working Practices <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Pages 71-72

	Specific Contents	Location Evaluation	Pages
404-3	Percentage of employees subject to regular career development and performance reviews, by gender	Social Performance: Working Practices <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Pages 71-72
405-1	Diversity in management and among employees	Social Performance: Working Practices <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Pages 72-89
405-2	Ratio of base salary and remuneration between men and women, by functional category, in important operational Units. Age (by gender), minorities (by gender) and other diversity indicators (by gender).	Social Performance: Working Practices <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! teleseguros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Page 89

	Social Performance	Location Evaluation	Pages
	SOCIAL PERFORMANCE		
415-1	Total contributions for political parties and politicians, by country and recipient / beneficiary	Social Performance: Society <ul style="list-style-type: none"> • Fidelidade: not reported • Multicare • OK! telegesuros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Page 89
417-1	Type of information about products and services required by regulations, and the percentage of significant products and services subject to said requirements.	Social Performance: Society <ul style="list-style-type: none"> • Fidelidade: not reported • Multicare • OK! telegesuros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Page 89
417-2	Cases of non-compliance concerning information and labeling of products and services	Social Performance: Society <ul style="list-style-type: none"> • Fidelidade: not reported • Multicare • OK! telegesuros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Page 90
418-1	Total number of substantiated complaints regarding breaches of privacy and loss of customers' data	Social Performance: Society <ul style="list-style-type: none"> • Fidelidade: not reported • Multicare • OK! telegesuros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Page 90
419-1	Amounts of significant fines and total number of non-pecuniary sanctions arising from non-compliance with economic and social laws and regulations	Social Performance: Society <ul style="list-style-type: none"> • Fidelidade • Multicare • OK! telegesuros • Fidelidade Assistance • Safemode • GEP • Fidelidade Car Service 	Page 90

	Sectorial Supplement - Financial Services	Location Evaluation	Pages
	PRODUCT LIABILITY		
103-2	<p>Approach and management: Policies with specific environmental and social components applied to the lines of business. (former FS1)</p>	<p>MULTICARE</p> <ul style="list-style-type: none"> Digital reimbursement request <p>New feature available on the MyFidelidade app, enabling Multicare customers to request reimbursements of healthcare expenses in a more convenient manner (by sending a photo of the necessary documents). Multicare expects this new feature to reduce the sending of paper documents by post.</p> <ul style="list-style-type: none"> Teleunderwriting <p>One of the mandatory elements for underwriting a Multicare health insurance is the completion of the individual health question form. In 2018, it was possible to answer the question form also by telephone. This reduced the volume of question forms completed in paper.</p> <p>OK! TELESEGUROS</p> <p>OK! teleseguros is governed by the guidelines of the Fidelidade Group, carrying out its activities in strict compliance with the Law and respecting business ethics, the dignity of citizens and human rights.</p> <p>Within this context:</p> <p>We engage into business activities with entities that respect human rights; Our advertising campaigns promote the principle of equality and contribute towards an image of social cohesion and inclusion of all ethnic and social groups; We respect the sociocultural aspects of the communities where we operate and contribute towards their sustained development; We undertake to defend the environment, patronage and social support; We seek the development of knowledge and the career progression of our employees, respecting their dignity, diversity and rights; We promote a good work environment under the most suitable conditions of occupational safety and health, promoting a spirit of cooperation and mutual assistance between employees.</p>	-

	Sectorial Supplement - Financial Services	Location Evaluation	Pages
103-2	<p>Approach and management: Procedures to assess environmental and social risks in the different lines of business. (former FS2)</p>	<p>FIDELIDADE OK! TELESEGUROS</p> <p>The risk assessment performed does not include environmental and social risks.</p> <p>MULTICARE</p> <ul style="list-style-type: none"> • Protection of Payment of Premiums <p>Maintenance of the cover in Multicare 1 and Multicare 2 insurances. This cover ensures the payment of the insurance premium up to 6 months in case of involuntary unemployment of the Policyholder.</p> <p>This cover enables Multicare to monitor the potential interruption of health protection of customers due to financial hardship.</p> <ul style="list-style-type: none"> • Change of the date of payment of policies <p>Subsequently to the identification of annulment of policies due to lack of payment, Multicare enabled in 2018 the possibility of changing the date of payment of the policy. This allowed customers to better manage their finances (by enabling the date of payment to be changed, Multicare allows customers to select a date more convenient to them).</p> <ul style="list-style-type: none"> • Reinforcement of Health Protection of Corporate Customers <p>The evolution of medicine has been followed by a considerable increase of treatment costs.</p> <ul style="list-style-type: none"> • Within this context, Multicare has been raising awareness with corporate customers in order to update hospitalisation capitals, so that they may be sufficient in illness situations. This awareness-raising is based on the analysis of actual costs with claims and the identification of situations in which capitals were not sufficient to protect employees in illness. 	-

	Sectorial Supplement - Financial Services	Location Evaluation	Pages
103-2	<p>Approach and management: Processes to monitor compliance by customers with the several requirements included in the agreements/contracts. (former FS3)</p>	<p>MULTICARE</p> <ul style="list-style-type: none"> • Teleunderwriting <p>Multicare has been investing since 2017 in the telephone application of the individual health question form. It is Multicare and other insurers' conviction that this will enable a better initial assessment of the risk that is being accepted by the insurer. The application of teleunderwriting has been extended to more products within the scope of Multicare's standard offer.</p> <ul style="list-style-type: none"> • Anti-Fraud Bureau <p>Multicare has a structure body, the Anti-Fraud Bureau, which monitors healthcare providers and customers in order to detect situations of abuse in the use of the insurance.</p> <p>Regarding providers, an average cost per customer and per specialty is calculated, and situations considered to deviate from this average are detected and analysed.</p> <p>As for customers, we seek to detect situations of inappropriate use (ex. request of reimbursement of expenses not covered by the insurance or with an exaggerated frequency).</p> <p>In parallel, the Anti-Fraud Bureau seeks to create automatic fraud prevention mechanisms (ex. definition of incompatible medical acts, requirement of previous authorisation for the performance of certain medical acts).</p> <p>OK! TELESEGUROS</p> <p>Not applicable.</p>	-
103-2	<p>Approach and management: Processes to develop employees' competences towards the implementation of environmental and social policies and procedures applicable to the lines of business. (former FS4)</p>	<p>FIDELIDADE OK! TELESEGUROS</p> <p>There are no processes for the development of competences within this scope.</p> <p>MULTICARE</p> <p>Multicare adopts and implements Fidelidade's decisions.</p>	-

	Sectorial Supplement - Financial Services	Location Evaluation	Pages
103-2	<p>Approach and management: Interaction with customers/investors/partners concerning social and environmental risks and opportunities. (former FS5)</p>	<p>FIDELIDADE OK! TELESEGUROS</p> <p>The risk assessment performed does not include environmental and social risks.</p> <p>MULTICARE</p> <ul style="list-style-type: none"> • Preventive Medicine Cover <p>The performance of routine tests is essential to prevent future health problems. Committed to prevention, Multicare offers to Customers the Preventive Medicine cover, enabling them to perform a periodic health check-up free of charge (at least every 2 years). This cover enables Multicare to support its customers in prevention and proactive management of their health.</p> <ul style="list-style-type: none"> • Medicina Online Cover - Medical Guidance <p>Maintenance of the cover, enabling customers to have access to a general practitioner 24/7. Through Medicina Online, customers are able to screen the seriousness of acute situations and get clinical counselling about the need for an in-person appointment. The use of this cover is free of charge for Customers and does not use capitals of the cover. This way, Customers may preserve capitals for more serious situations.</p> <p>In 2018, 20% of acute situations were screened by Medicina Online. In most cases, Customers were recommended to stay at home. Therefore, trips to the ER were avoided as well as unnecessary exposure to illnesses such as flues and respiratory diseases.</p> <p>Medicina Online promotes an efficient management of capitals by Customers.</p> <p>+ Medicina Online Cover - Nutritional Guidance and the Põe-te em Forma programme</p> <p>Through the Medicina Online cover, Multicare Customers have also access to a team of nutritionists for counselling about questions related to healthy food, allergies and food intolerances, recommended diets for specific pathologies (ex. oncological diseases, diabetes, high blood pressure).</p>	-

Sectorial Supplement - Financial Services	Location Evaluation	Pages
	<p>These free of charge services seek to provide healthy life habits with the final purpose of reducing eating disorders and improving the management of illness situations by Multicare customers.</p> <ul style="list-style-type: none"> • Dissemination of Medicina Online <p>With the purpose of enhancing the use of Medicina Online, during 2018 several promotion actions were performed with Multicare customers, with impact on more than 365,000 customers.</p> <p>There were also actions carried out by Multicare's teams with corporate customers, seeking to explain and introduce this cover to their employees. Multicare distributed also to these customers some literature, such as flyers, posters and tray liners alluding to Medicina Online.</p> <p>Subsequently to the communication efforts, in 2018 34,381 medical appointments (+200% than in 2017) and 11,370 uses of the services of promotion of a healthy life (+235% than in 2017) were registered.</p> <ul style="list-style-type: none"> • Medicina Online Cover - Pilot of Psycho-oncology and nutrition <p>Additionally to the Psychological Support Service, in 2018 we launched a pilot of psychology and nutrition appointments for customers suffering from oncological diseases through Medicina Online. This free of charge service provides customers with a specialised follow-up by psychologists and nutritionists with experience in oncological diseases.</p> <p>Taking into account the receptiveness and appreciation by customers, in the beginning of 2019 this service was integrated in the value proposal of the Oncological Support Service of Multicare.</p> <p>These free of charge services seek to improve the management of situations of oncological diseases by Multicare customers.</p> <ul style="list-style-type: none"> • Migration of Activcare Cards <p>Over recent years, Multicare has been seeking to update the solutions of protection of its Customers. In 2018, Multicare proposed to Activcare Geral customers to underwrite a Multicare 1 insurance, without needing to complete the medical question form, without grace periods or the application of pre-existing conditions.</p>	

Sectorial Supplement - Financial Services	Location Evaluation	Pages
	<p>With Multicare 1. Customers benefit from a more robust health protection, including the covers of Hospitalisation, Preventive Medicine and Medicina Online.</p> <p>Over 70% of customers to whom this offer of a new protection solution was made accepted it.</p> <p>This initiative seeks to ensure a better protection in illness to Multicare customers.</p> <ul style="list-style-type: none"> • Launch of 60+ offer <p>Within a context of ageing population in Portugal, gaps in the offer of health insurances for older segments of the population and growing concern with health, Multicare launched in November 2018 the Multicare 60+ offer. This offer is composed of 2 types of products: 60+ Activcare (basic) and 60+ Multicare (more complex). 60+Activcare products are directed to a segment with less economic resources, which mainly intends to ensure access to medical appointments at lower prices. 60+ Multicare products are directed to the segment that privileges a more robust and broad health protection, including Hospitalisation and Preventive Medicine.</p> <p>The launch of this new offer seeks to promote health protection of a population segment with a growing weight and with incidence of illness situations.</p> <ul style="list-style-type: none"> • Development of a Healthy Habits Ecosystem <p>In 2017, the first steps were taken towards the development of a healthy habits ecosystem. The greater purpose is to promote the adoption of healthier life habits by customers, through strategies of engagement and gamification.</p> <p>In 2018, potential partners were identified (namely technological) and pilots were performed with elements of Multicare and of the Fidelidade Group in order to test some of the solutions available in the market. In 2019, we intend to perform a first pilot with Multicare Customers.</p>	

Sectorial Supplement - Financial Services	Location Evaluation	Pages
	<ul style="list-style-type: none"> • Sponsorship of Events <p>Every year, Multicare has supported events focused on the study and/or support of social risks and opportunities. We highlight some of the events supported in 2018:</p> <ul style="list-style-type: none"> • 9th Convention of the Lusophone Medical Community in Maputo <p>Multicare attended this convention, whose greater purpose was to approach topics such as Globalisation and human resources for healthcare in Mozambique, the weight of chronic illnesses and neglected illnesses and the financing and sustainability of the healthcare system.</p> <p>The Medical Director of Multicare took part in this convention, whose intervention focused on the topic of Telemedicine and its value proposal for countries such as Mozambique.</p> <ul style="list-style-type: none"> • NOVA Saúde Ageing International Conference for Active and Healthy Ageing <p>Multicare sponsored this international conference that was attended by national and international specialists connected to the area of ageing, with the purpose of debating topics related to the adoption of healthier lifestyles during ageing.</p> <ul style="list-style-type: none"> • Rock' n' Law <p>In 2018, Multicare was once again associated to the Rock n'Law event whose main mission was to raise funds to support the Portuguese Association against Leukaemia.</p>	

	Sectorial Supplement - Financial Services	Location Evaluation	Pages
FS6	Percentage of specific lines/segments of business, in total turnover, by region and dimension	Sectorial Supplement: Financial Services • Fidelidade • Multicare • OK! teleseguros	Page 92
FS7	Monetary volume of products and services with social benefit, by line of business, and detailed by objective.	Sectorial Supplement: Financial Services • Multicare OK! teleseguros Não aplicável	Page 93
FS8	Monetary volume of products and services with environmental benefit, by line of business, and detailed by objective.	Sectorial Supplement: Financial Services • Fidelidade • OK! teleseguros	Page 93
AUDIT			
103-2	Approach and management: Scope and frequency of audits to assess the implementation of environmental and social policies and the risk assessment procedures. (former FS9)	<p>FIDELIDADE</p> <p>Fidelidade complies with all requirements and regulations issued by regulatory authorities concerning the design and marketing of goods and services. In addition, it has a Code of Conduct, Principles of Sound Governance and other standards seeking to ensure that the company's interests are in line with the Customers' expectations.</p> <p>MULTICARE</p> <p>Within the scope of a proactive risk management and in the context of the certification of the quality management system (ISO 9001:2015), every year Multicare ensures the identification of risks and opportunities.</p> <p>This identification of strategic risks and opportunities serves as input for corporate objectives which are annually assessed within the scope of Internal Quality Audits as well as by the External Certification Audit ensured by the Bureau Veritas.</p> <p>In parallel, the Risk Management team of Fidelidade performs the follow-up of processes involving financial and reputational risk, in order to adjust the measures of monitoring and mitigation of those risks.</p>	-

Sectorial Supplement - Financial Services		Location Evaluation	Pages
		OK! TELESEGUROS	
		Not applicable	
ACTIVE OWNERSHIP			
103-2	Voting policies about social and environmental aspects applied to shares over which the organization holds voting rights or supports the voting decision. (former FS12)	FIDELIDADE Fidelidade does not have formal voting policies about social and/or environmental issues for companies concerning which it is entitled to shares with voting rights. MULTICARE OK! TELESEGUROS Not applicable.	-
FS11	Percentage of assets subject to environmental and social evaluation	FIDELIDADE There were no such initiatives in 2018. MULTICARE Not applicable. OK! TELESEGUROS There were no such initiatives in 2018.	-
LOCAL COMMUNITIES			
FS14	Initiatives in order to improve access to financial services by disadvantaged persons.	FIDELIDADE OK! TELESEGUROS There were no such initiatives in 2018. MULTICARE Not applicable.	-

	Sectorial Supplement - Financial Services	Location Evaluation	Pages
	LABELLING OF PRODUCTS AND SERVICES		
103-2	<p>Management and approach: Policies on the design and marketing of financial products and services. (former FS15)</p>	<p>FIDELIDADE</p> <p>Fidelidade complies with all requirements and regulations issued by regulatory authorities concerning the design and marketing of goods and services. In addition, it has a Code of Conduct, Principles of Sound Governance and other standards seeking to ensure that the company's interests are in line with the Customers' expectations.</p> <p>MULTICARE</p> <p>Product Design: The launch of a new insurance or range of insurances assumes a careful analysis of consumers' needs, of market context and of Multicare's experience.</p> <p>We highlight 4 stages of product design:</p> <ol style="list-style-type: none"> 1. Market surveys in order to identify the actual needs and preferences of customers, as well as their availability to pay (may include quantitative and qualitative surveys); 2. National benchmarking (and sometimes international) in order to identify trends of market and of products being marketed; 3. Analysis of the offer as well as of Multicare's portfolio experience (namely concerning the actual use of insurances by customers); 4. Validation of the final design of the product (or range of products) (may include quantitative and qualitative market surveys). <p>Marketing: For an effective marketing of its products, Multicare has been investing in the support to the Sales Network, including:</p> <ul style="list-style-type: none"> .Training sessions; .Follow-up of visits to customers; .Development of sales support materials; .Systematisation of competition trends in a Market Observatory; .Ongoing improvement of contractual documents in terms of language simplification and clarification; .Creation of information and moments of sales follow-up and other strategic indicators. 	-

	Sectorial Supplement - Financial Services	Location Evaluation	Pages
		<p>Specifically within the scope of training, besides the active participation in Commercial Cycles where new launches are announced and commercial goals are communicated, Multicare performs throughout the year a set of training sessions directed to the Sales Network (Mediation, Agencies, Direction of Personal Products and Banking Channel).</p> <p>In addition, Multicare performs a customised follow-up in visits to customers in order to provide detailed explanations about Multicare insurances and to identify the most adequate protection option. In 2018, 441 training sessions were carried out (+279 than in 2017) and 147 visits to customers were performed.</p>	
103-2	<p>Approach and management: Initiatives to improve financial literacy, by type of beneficiary. (former FS16)</p>	<p>MULTICARE</p> <p>60+ Customer Guide: For a more informed purchase and use of the insurance, we created the 60+ Insurance Customer Guide. We considered that the 60+ segment could significantly improve its financial literacy with this tool. Besides, it is a group with added healthcare needs and concerns.</p> <p>Provided by the Sales Network after the underwriting, the Customer Guide systematises all the relevant information about the 60+ insurances.</p> <p>We highlight: 1) the relevance of the Multicare card; 2) the available covers and capitals; 3) excesses and copayments; 4) the available benefits schemes; 5) the most common use procedures: pre-authorisation, reimbursements, Preventive Medicine and Medicina Online.</p> <p>Review of other documents:</p> <p>Review of Clauses (Individual and Group Customers)</p> <p>Review of Tailor-Made Proposals</p> <p>Clarification Sessions for Group Customers: Regarding the business follow-up: 46 sessions covering a total of 33 customers.</p> <p>OK! TELESEGUROS</p> <p>Within this scope, OK! teleseguros follows all the initiatives ensured by the Fidelidade Insurance Group, namely by Gente com Ideias (People with Ideas).</p>	-

	Specific Indicators	Location Evaluation	Pages
	Specific indicators Fidelidade		
PN	Enhancing the growth of business partners	Fidelidade	Page 96
QS	Improving service quality	Fidelidade	Pages 96-97
EP	Investing in process efficiency	Fidelidade	Page 97
IC	Structuring commUnitsy investment	Fidelidade	Page 97
TA	Ensuring transparency of activities	Fidelidade	Page 98
CA	Certification of workshops	Fidelidade	Page 98

VERIFICATION STATEMENT



Independent Limited Assurance Report (Free translation from the original in Portuguese)

To the Board of Directors

Introduction

1 We were engaged by the Board of Directors of Fidelidade – Companhia de Seguros, S.A. (“Fidelidade” or “Company”) to perform a limited assurance engagement on the GRI indicators, GRI Standards version, and specific indicators which integrate the sustainability information included in the Sustainability Report 2018 and in the Performance Report 2018, for the year ended in December 31, 2018, prepared by the Company for the purpose of communicating its annual sustainability performance.

Responsibilities

2 It is the responsibility of the Board of Directors to prepare the GRI indicators and the specific indicators included in the Sustainability Report 2018 and in the Performance Report 2018, in accordance with the sustainability reporting guidelines Global Reporting Initiative, GRI Standards version and with the instructions and criteria disclosed in the Sustainability Report 2018 and in the Performance Report 2018, as well as for the maintenance of an appropriate internal control system that enables the adequately preparation of the mentioned information.

3 Our responsibility is to issue a limited assurance report, which is professional and independent, based on the procedures performed and specified in the paragraphs below.

Scope

4 The work performed was conducted in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised) “Assurance engagements other than audits or reviews of historical financial information”, issued by the International Auditing and Assurance Standards Board of the International Federation of Accountants. This standard requires that we plan and perform the assurance engagement to obtain limited assurance about whether the GRI Standards indicators and specific indicators are free from material misstatement.

5 Our limited assurance work also consisted in carrying out procedures with the objective of obtaining a limited level of assurance as to whether the Company applied the GRI guidelines in the sustainability information included in the Sustainability Report 2018 and in the Performance Report 2018, for the option “In Accordance - Core”.

6 For this purpose the above mentioned work included:

- i) Inquiries to management and senior officials responsible for areas under analysis, with the purpose of understanding how the information system is structured and their awareness of issues included in the report;
- ii) Identification of the existence of internal management procedures leading to the implementation of economic, environmental and social policies;

- iii) Testing, on a sampling basis, the efficiency of processes and systems in place for collection, consolidation, validation and reporting of the performance information previously mentioned, through calculations and validation of reported data;
 - iv) Confirmation that operational units follow the instructions on collection, consolidation, validation and reporting of performance information;
 - v) Execution of substantive procedures, on a sampling basis, in order to collect evidence of the reported information;
 - vi) Comparison of financial and economic data included in the sustainability information with the audited by the external auditor, in the scope of the legal review of Fidelidade’s financial statements for the year ended in December 31, 2018;
 - vii) Analysis of the process for defining the materiality of the sustainability issues, based on the materiality principle of GRI Standards, according to methodology described by the Company in the Report;
 - viii) Verification that the sustainability information included in the Report complies with the requirements of GRI Standards, for the option “In Accordance – Core”.
- 7 The procedures performed were more limited than those used in an engagement to obtain reasonable assurance and, therefore, less assurance was obtained than in a reasonable assurance engagement.
- 8 We believe that the procedures performed provide an acceptable basis for our conclusion.

Quality control and independence

9 We apply the International Standard on Quality Control 1 (ISQC1) and, accordingly, maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

10 We have complied with the independence and other ethical requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants and of the ethics code of the Institute of Statutory Auditors.

Conclusion

11 Based on the work performed, nothing has come to our attention that causes us to believe that the GRI Standards indicators and specific indicators, that integrate the sustainability information included in the Sustainability Report 2018 and in the Performance Report 2018, for the year ended in December 31, 2018, was not prepared, in all material respects, in accordance with GRI Standards requirements and with the instructions and criteria disclosed in the Report and that Fidelidade has not applied, in the sustainability information included in the Sustainability Report 2018 and in the Performance Report 2018, the GRI Standards guidelines.

Restriction on use

12 This report is issued solely for information and use of the Board of Directors of the Company for communicating its annual sustainability performance in the Sustainability Report 2018 and in the Performance Report 2018, and should not be used for any other purpose. We will not assume any responsibility to third parties other than Fidelidade by our work and the conclusions expressed in this report, which will be attached to the Company’s Sustainability Report 2018.

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June 27, 2019

PricewaterhouseCoopers & Associados
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represented by:

António Brochado Correia, R.O.C.

(This is a translation, not to be signed)

ANNEX: CRITERIA
FOR THE
CALCULATION OF
INDICATORS

202-1: Ratio between the lowest salary and the local minimum salary by gender

We considered as local scope the country, so we used the amount of the national minimum salary for calculations.

202-2: Proportion of top management positions occupied by persons coming from the local community

We considered as local scope the country.

204-1: Proportion of costs with local suppliers

We considered as local scope the country.

302-1: Energy consumption within the organization

Direct energy consumptions (gasoline and diesel) were converted into energy Units (GJ), considering the emission factors below:

CONVERSION FACTORS BY TYPE OF ENERGY SOURCE

TYPE OF ENERGY CONSUMPTION	DENSITY (KG/L)	LOWER CALORIFIC VALUE (GJ/T)	SOURCE
Gasoline	0.7475	44	PSI: Portuguese Environment Agency (2013-2020) Density: Executive-Law no. 152-C/2017 of 11 December 2017
Diesel	0.8325	43.07	

Note: The Lower Calorific Value (GJ/t) changed in 2016. In previous years, the following amounts were used: gasoline 44.8 and diesel 43.3.

Indirect energy consumptions arising from electricity power consumed in the buildings of companies of the Fidelidade Group, in kWh, were converted into energy Units (GJ).

CONVERSION FACTORS BY TYPE OF ENERGY SOURCE

TYPE OF ENERGY CONSUMPTION	CONVERSION FACTOR	SOURCE
Electrical power	1 kWh - 0.0036 GJ	GRI

305-1, 305-2 and 305-3: Greenhouse gas direct emissions, indirect emissions and others, by weight

GHG emissions were determined taking into account the methodology defined by the GHG Protocol, which enabled us to consider three emission scopes:

- **SCOPE 1** - Direct emissions arising from the business activity, essentially associated to consumption of liquid fuel by the car fleet;
- **SCOPE 2** - Indirect emissions associated to the production of electrical power consumed in the central buildings and branches.
- **SCOPE 3** - Other indirect emissions associated to plane and train trips of employees.

CONVERSION FACTORS BY SCOPE

SCOPE	SOURCES	EMISSION FACTOR	SOURCE
Scope 1	Gasoline	73.7 kg CO ₂ eq/GJ	Portuguese Environment Agency (2013-2020)
	Diesel	74.10 kg CO ₂ eq/GJ	Portuguese Environment Agency (2013-2020)
Scope 2		0.438 kg CO ₂ eq	EDP - 2015
	Electrical power (EDP Empresas)	0.390 kg CO ₂ eq	EDP - 2016
		0.40885 kg CO ₂ eq	EDP - 2017
	Electrical power (ENDESA)	0.460 kg CO ₂ eq	Endesa - 2015
		0.439 kg CO ₂ eq	Endesa - 2017

(continuation)

CONVERSION FACTORS BY SCOPE

SCOPE	SOURCES	EMISSION FACTOR	SOURCE
	Train	0.034 kg CO ₂ eq	CP - 2013 Sustainability Report
		0.027 kg CO ₂ eq	CP - 2014 Sustainability Report
		0.0325 kg CO ₂ eq	CP - 2017 Sustainability Report
Scope 3	Plane - Domestic (< 463 km)	0.298 kg CO ₂ eq	
	Plane - Short Haul (< 3.700 km)	0.162 kg CO ₂ eq	DEFRA 2017
	Plane - Long Haul (>= 3.700 km)	0.213 kg CO ₂ eq	

The calculation of emissions from train trips was made based on the emission factor published in the 2017 Sustainability Report of CP.

This report was made based on the emission factor published in the 2017 Sustainability Report of CP.

401-1: Rates of admissions, departures and turnover

Rate of new admissions = (No. of admissions)/Total staff as at 31 December

Rate of departures = (No. of departures)/ Total staff as at 31 December

The turnover rate was calculated according to the following formula:

Turnover rate = [(Number of departures in the period under analysis) + (Number of departures in the period under analysis)]/ Number of employees at the end of the period under analysis.

403-2: Rates of injuries, occupational illnesses, lost working days, absenteeism and work-related deaths, by region and gender

The formula used to calculate the absenteeism rate is: (no. of hours due to absenteeism) / (no. of potential working hours).

In 2016, the formula used for the calculation of the absenteeism rate was: absenteeism rate = (no. of absenteeism hours)/(no. of hours worked)

404-1: Average training hours per year, per employee, by gender and functional category.**FIDELIDADE | MULTICARE**

TECHNICAL FILE

Title | 2018 Performance Report

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Direction | Corporate Social Responsibility Office

Consultants | Sair da Casca - Consultoria em Desenvolvimento Sustentável

Art and Production Direction | Liquid

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<http://fidelidadecomunidade.pt>

Fidelidade Group